

Pay Gap Report 2026

Motability
Operations



Certified

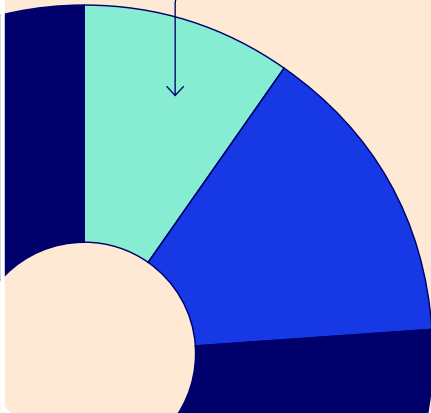
Corporation

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2026 Highlights

We have made significant progress towards one of our 2030 Equity, Diversity and Inclusion (EDI) milestones:



To achieve parity between employee engagement scores, as measured by our employee survey, across all diverse groups of employees

We continue to work towards achieving both of our 2030 milestones and are taking positive steps forward.



Achieved Level 3 (Advanced Employer) in the Ethnicity Maturity Matrix 2025:

This ranking puts us in the top 30 companies that participate in the matrix each year



Investing in Ethnicity recognised the excellent work of our Race, Equity and Cultural Heritage (REACH) network group:

It has also provided us with feedback and guidance on how we can strengthen progress towards our EDI ambitions over the coming years





Foreword



Sarah Lewis
Chief People Officer

At Motability Operations, inclusion isn’t just a priority – it’s an essential part of who we are and how we operate. As well as creating a welcoming, supportive place where everyone can succeed at work, we recognise the need to represent the communities we support. The Motability Scheme changes disabled people’s lives, bringing freedom and independence in their travel. To best serve our customers, we believe it is important that we have a strong understanding of their needs and lived experiences.

Diversity and inclusion strengthen our company, enabling all our colleagues to develop, share new ideas and shape the service we deliver. Our EDI Strategy also plays an important role in helping to close pay gaps. It brings together the work we’re doing to make the structural and cultural changes needed to engage and support diverse talent. Sharing our 2026 pay gap data brings visibility to the work we are doing around inclusion, and the areas where we need to focus efforts to improve.

This year, I am delighted that we are making excellent progress towards our second EDI ambition, which is to have equivalent employee engagement scores across gender, ethnicity, sexuality and disability. Seeing largely comparable results reflects the work we’ve been doing to create an inclusive workplace, where everyone feels respected, valued and supported.

I am also pleased to see that the gender pay gap has improved slightly and the Black pay gap moved much closer to parity this year. Overall representation of people with disabilities and across ethnicities has also increased during the year, and the disability declaration rate has also increased to 89%. These might seem like slight shifts, but they are positive signs that our EDI Strategy is moving us towards making long-term change.

Making meaningful progress closing our pay gaps remains a priority. These gaps are primarily driven by demographic representation across our business, and we continue to explore ways to create inclusive pathways that increase opportunities and improve representation at all levels.

A handwritten signature in black ink that reads "S Lewis".

Sarah Lewis
Chief People Officer



Initiatives and Actions

Our EDI Roadmap continues to drive our efforts to create a diverse and inclusive organisation, which in time will help close pay gaps across our business. It is built on four cornerstones: Diverse Workforce, Inclusive Culture, Leadership Commitment, and Data Transparency. This year, we made progress in all areas:

Diverse Workforce

Our ambition is to have an employee base that reflects the UK working-age population (based on 2021 Census data) across gender, disability, sexuality and ethnicity by 2030. Based on our latest data, we are meeting this ambition at most levels across our organisation. There is more work to do to improve our representation of diverse ethnicities, and we are rolling out several plans to address gaps.

- Piloting a sponsorship programme for ethnically diverse employees, with the aim of building a more diverse and sustainable leadership pipeline for the future
- Continuing to create balanced shortlists and introducing diverse interview ambassadors, particularly for leadership roles

Leadership Commitment

To make sure that leadership is invested in our goals, every member of our Executive Team has their own EDI objective. Members of the Executive Team also attend our EDI Committee, acting as champions for our employee network groups. Leaders of each network group have time set aside to focus on planning events, campaigns and initiatives to meet their goals.

Through the year, our employee network groups ran and joined multiple events, including:

- HerStory – a conference to mark International Women’s Day, hosted by our Gender network group and attended by members of our Executive Team who also shared their own experiences. Topics during the day included women’s health, neurodiversity and allyship, and celebrated the achievements of women across Motability Operations
- Transgender Awareness Week, including a talk with Dani St James, activist and founder of transgender charity Not A Phase
- World Culture Month – a month-long celebration of colour, conversation and connection, headlined with a panel discussion featuring diversity and inclusion advocate Jacqueline Alcindor, alongside colleagues at Motability Operations.

Inclusive Culture

We believe inclusion and wellbeing go hand in hand – when people feel included, they feel better able to thrive. Wellbeing is embedded through our organisation as part of the way we work. In 2025, we created our Wellbeing Strategy, which sets out our priorities for achieving these goals, and how we measure our progress. It provides a clear framework for consistency across the business while incorporating local action plans tailored for each business area.

During the year, we delivered a series of initiatives set out in the strategy, as listed below:

- A Neurodiversity Toolkit and Wellbeing Toolkit to guide managers in supporting colleagues
- New neurodiversity coaching, designed to equip neurodivergent employees with tools and techniques to manage the demands of their jobs
- A new Workplace Adjustment Process to make it easier for employees to request support for their roles
- Mental Health First Aid training to promote a culture of open mental health conversations – we now have 65 qualified Mental Health First Aiders across all locations

Data Transparency

With the help of Power BI, we integrate data sets to understand our strengths and areas for improvement. Our data dashboards guide our initiatives, and we share data monthly with each business area to help them track progress and adapt their focus.

In our January 2026 employee engagement Pulse Survey, our overall employee engagement score was 90 (out of 100). This marked a significant milestone for Motability Operations, bringing us closer to achieving our EDI goal of comparable levels of engagement across gender, disability, ethnicity and sexual orientation.

- As part of our focus on continual improvement, we will continue to nurture this parity and work towards our other 2030 EDI milestone to have an employee base that reflects the UK population across gender, ethnicity, disability and sexuality at all levels (based on 2021 Census data).

Gender Pay Gap Results



Gender Pay Gap Results

The gender pay gap shows the difference in average earnings between men and women. It is different from equal pay, which makes sure that men and women are paid the same for performing equal or similar work.

- Our mean gender pay gap improved by 1.0%, while our median gender pay gap has increased by 3.0%
- Our mean gender bonus gap has decreased by 1.8% and our median gender bonus gap increased by 3.3%

For regulatory reasons, we are required to exclude everyone who was paid less than their ordinary pay for hourly rate calculations. This includes those who were on maternity leave, parental leave, sickness pay and sabbaticals. Movement in the pay gap is largely due to a decrease in female representation within the lowest quartile, resulting from recruitment of more male colleagues into our Vehicle Reconditioning Centre in Coalville. As a result, we’ve seen more female colleagues move upwards into the lower middle quartile, especially from Customer Contact Services.

Like many organisations, we have fewer women in senior and technical roles in the business. It’s our aim to achieve a more equitable distribution through our recruitment and retention initiatives.

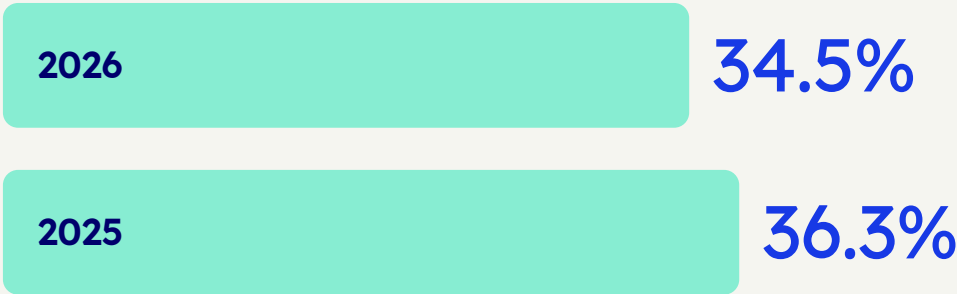
Mean gender pay gap ↴



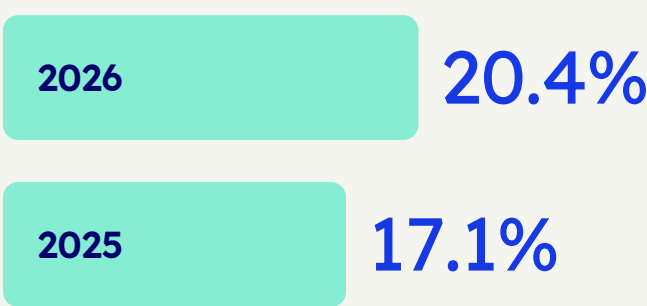
Median gender pay gap ↗



Mean bonus pay gap ↴



Median bonus pay gap ↗



Mean and Median: The gender pay gap shows the difference between the mean (average) and median (mid-point) pay and bonus of male and female employees, as a percentage of male employees’ earnings.

Please note – where percentage change is mentioned in this document, it references percentage point change, rather than overall percentage change.

Gender Pay Gap Results



As part of International Women’s Day celebrations, our Gender network group hosted HerStory, a conference exploring experiences across genders. It was a day of connection, conversation and shared learning.

Throughout the day, we encouraged everyone to reflect on the role they play in building a supportive and inclusive organisation.

“

The honesty, the openness and the stories made it so relatable and meaningful. I was completely and utterly engaged with the Allyship webinar – it’s something I care deeply about and loved hearing such a diverse set of perspectives.”

“

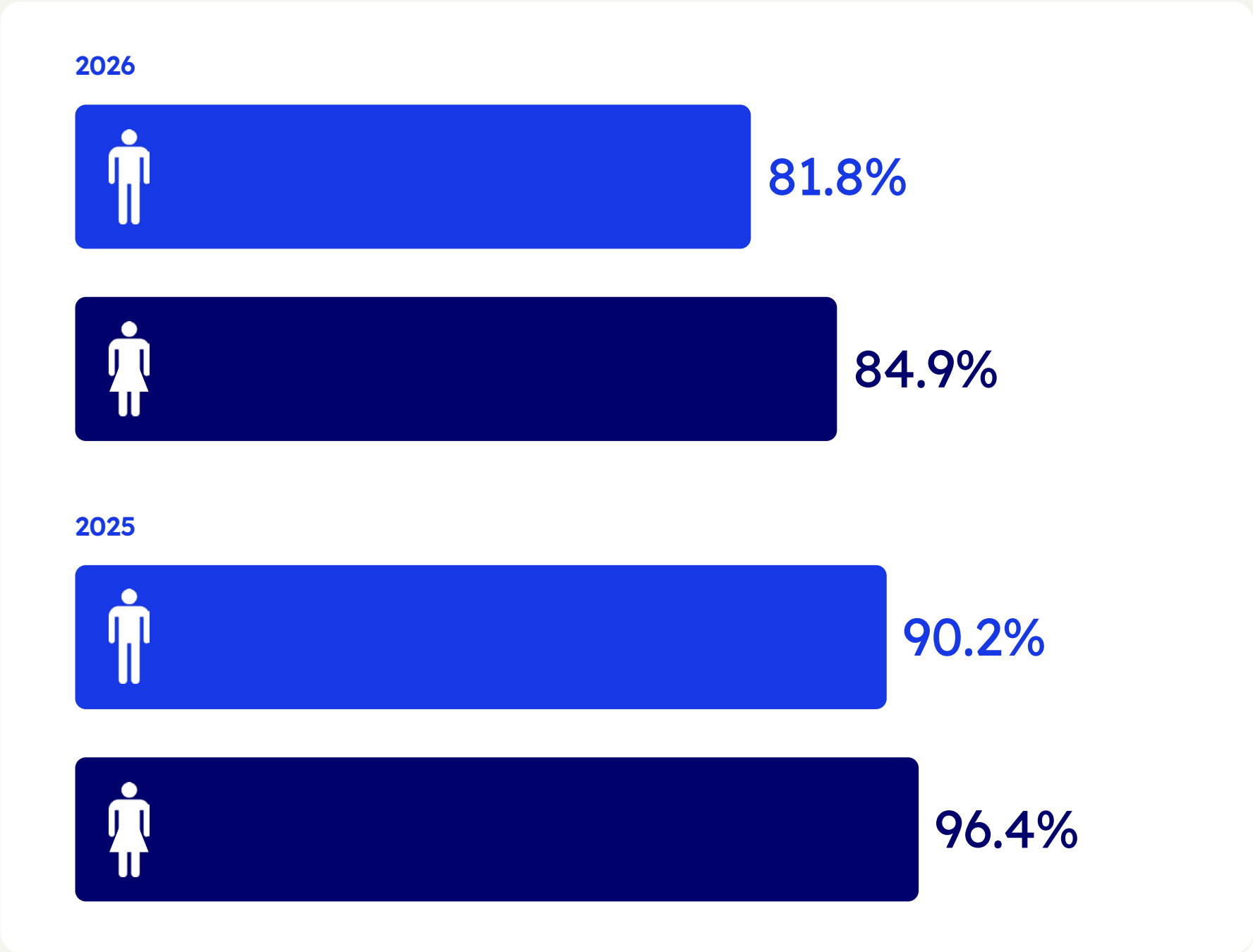
As a new joiner to Motability Operations, it was excellent to see EDI represented so well, with such engaging and informative hosts and sessions.”

“

Interesting facts and stories about real-life issues. The neurodiversity section was particularly relatable for me, with a son who is starting his diagnosis process. I feel better equipped to support him to be the best version of himself.”

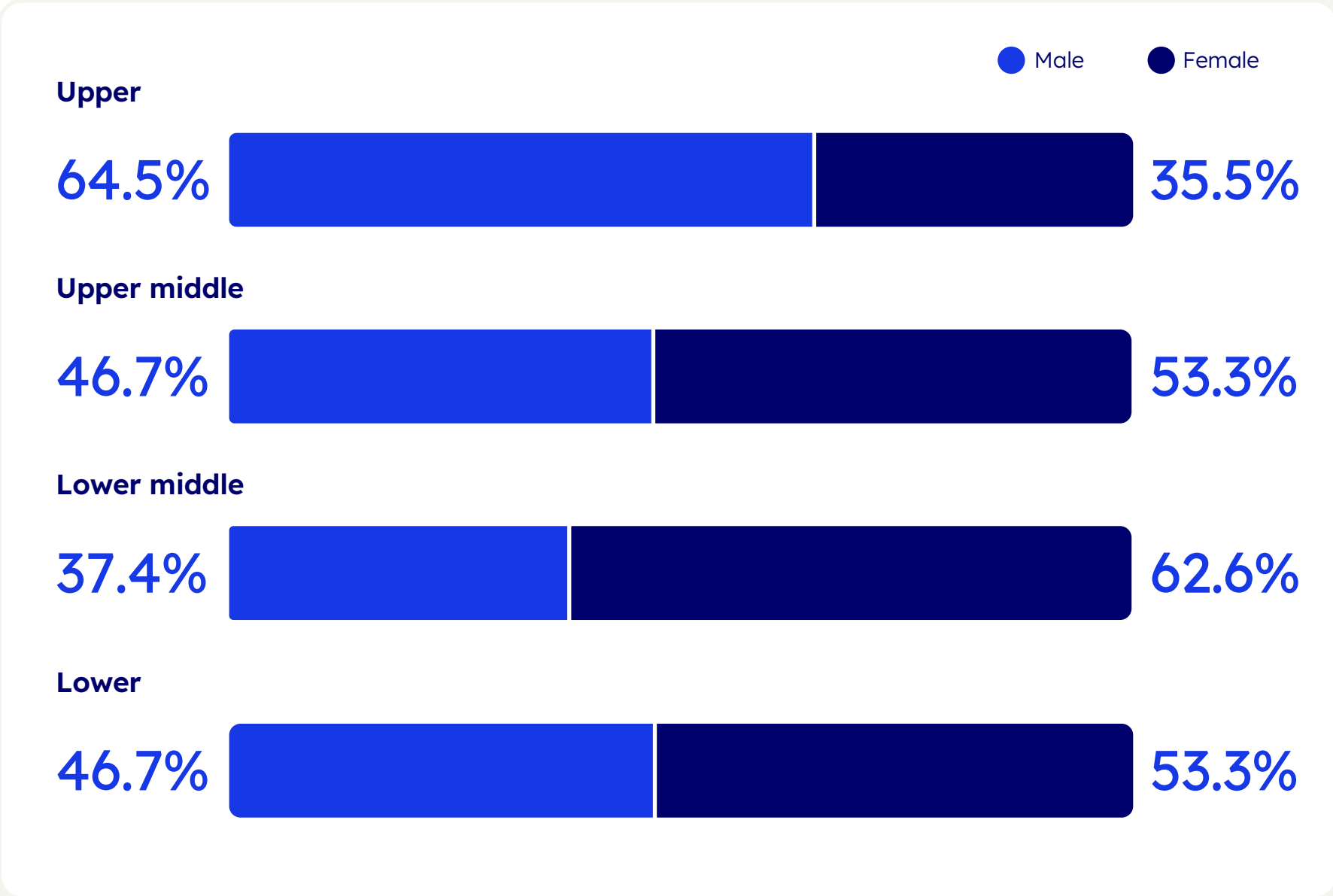
Gender Pay Gap Results

Proportion of employees recieving a bonus



Gender Pay Gap Results

Pay quartiles



Disability Pay Gap Results



Disability Pay Gap Results

We voluntarily disclose our disability pay gap. This data compares the average hourly earnings of employees who have told us they have a disability with those who have told us they do not have a disability.

- As of April 2026, 89% of our employees felt comfortable disclosing whether they have a disability or not, a 4% increase since 2025
- In the last year, our mean disability pay gap increased 1.3% and our mean bonus gap also went up by 5.1%
- The pay gap rise is largely due to increased representation within Customer Contact Services. A small number of higher-paid leavers who shared that they had a disability have also left our organisation this year, impacting the results

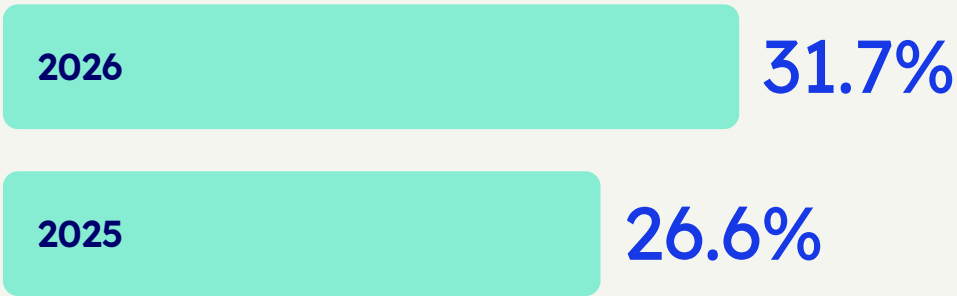
Mean disability pay gap



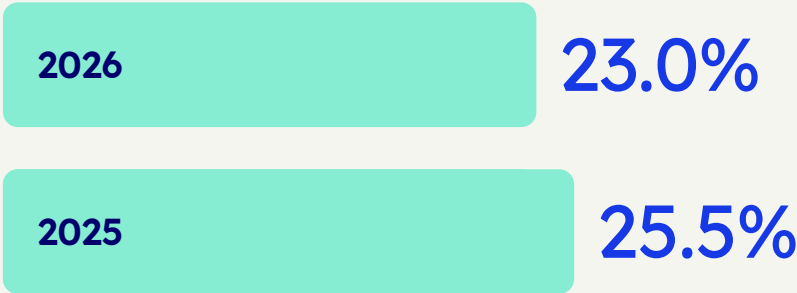
Median disability pay gap



Mean bonus pay gap



Median bonus pay gap



Mean and Median: the disability pay gap shows the difference between the mean and median pay of employees without a disability and employees with a disability, expressed as a percentage of employees without a disability’s earnings.

Disability Pay Gap Results



Enhancing our people’s wellbeing

Earlier this year we relaunched our ally programme, with 65 colleagues from across the business representing different roles, genders, ages and backgrounds, now holding a professional Mental Health First Aid qualification. They act as a first point of assistance for someone reaching out for support but also proactively in advocating for positive mental health and wellbeing.

This May, we brought our employees together to celebrate and promote Mental Health Awareness Week, which coincided with our World Culture Month. As part of our celebrations, we set up a canteen takeover with food from around the world for people to taste and enjoy together. This gave everyone a chance to connect over and learn more about different cultures, helping to build a sense of belonging across teams.

Our ongoing allotment initiative continues to thrive. Our teams have been dedicated in tending to the plot and producing a bountiful crop for families in need. As well as supporting the wider community, this initiative offers a meaningful way for our people to connect with others from all areas of the business and enjoy the many wellness benefits that gardening can bring.

“This year’s Mental Health Awareness Week was a great opportunity to create a sense of togetherness for people across our organisation. I’m pleased that we had lots of engagement across all of our offices. People got involved in all kinds of initiatives, from massages to webinars and even pool tournaments, which encouraged our teams to pause, reflect and connect.”

Lotti Murphy
Wellbeing Lead



“

Belonging is finding the joy in day to day work life.”

“

Initiatives like World Culture Month create opportunities for people to share experiences, build understanding and strengthen the sense of belonging that helps individuals and teams thrive.”

“

There are so many personal benefits to spending time at the allotment. By getting stuck in, you’re doing more than growing food for communities in need – you’re boosting your own mental wellbeing too.”

Ethnicity Pay Gap Results



Ethnicity Pay Gap Results

We voluntarily disclose our ethnicity pay gap, which compares the average hourly earnings and bonus of those who identify as from Black, Asian, Mixed and Ethnic backgrounds and those who identify as White. 92% of our employees share their ethnicity data with us.

Our ethnicity pay gaps are mainly driven by representation of Asian and Asian British employees in our Technology teams, where roles are typically higher paid due to the specialist skills involved. The bonus gap reflects lower representation of Black, Asian, Mixed and Ethnic background colleagues in leadership roles, where bonus opportunities tend to be bigger. It’s also partly affected by employees choosing to pay some or all of their bonus into their pension through salary sacrifice.

Ethnicity pay gaps in detail

- The mean pay gap between **White and Asian or Asian British employees** has decreased by 1.9%. Asian or Asian British employees continue to be paid more compared to White employees on average, as they hold more specialist Technology roles that carry higher salaries. However, this year, we’ve seen increased representation of Asian and Asian British employees across all pay quartiles. The mean bonus gap among this demographic has pivoted 6.7%, with the average bonus for White employees now bigger. This change is driven by an increase of Asian employees in Customer Contact Services roles

- and a higher proportion of Asian colleagues sacrificing their bonus into their pension
- The mean pay gap between **White and Black, Black British, Caribbean or African employees** has decreased by 8.6%, meaning this group is now paid marginally more versus White employees, on average. This decrease is driven by people in specialist roles leaving the organisation and increased representation in lower paid positions. The mean bonus gap has also decreased, by 5.1%
 - The mean pay gap between **White and Mixed or multi-ethnic employees** increased by 1.6%. As the number of employees with this background is small, the data fluctuates each year. It is also not possible to report bonus gaps due to insufficient sample size
 - The mean pay gap between **White employees and other ethnic groups** increased by 0.2%



Ethnicity Pay Gap Results



South Asian Heritage Month

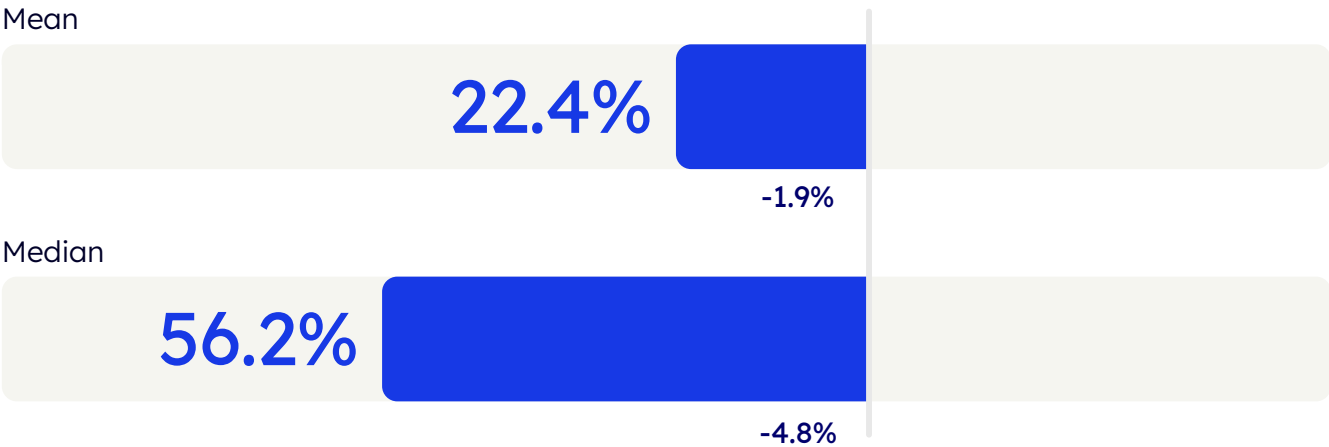
“This year, we brought our colleagues together to celebrate the astonishing diversity across the eight countries that form South Asia: Afghanistan, Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan and Sri Lanka. Together, we highlighted the vibrancy of South Asian communities and the richness of shared history. Centred around the theme ‘Routes to Roots’, we invited colleagues to reflect on the way each person’s heritage shapes their future and the experiences they bring to conversations. It was a month of creating stronger connections between our colleagues, cemented with a moving collection of personal reflections from the REACH network group shared during an event in our Bristol offices.”

Chrissie Louca
REACH Network Co-Lead

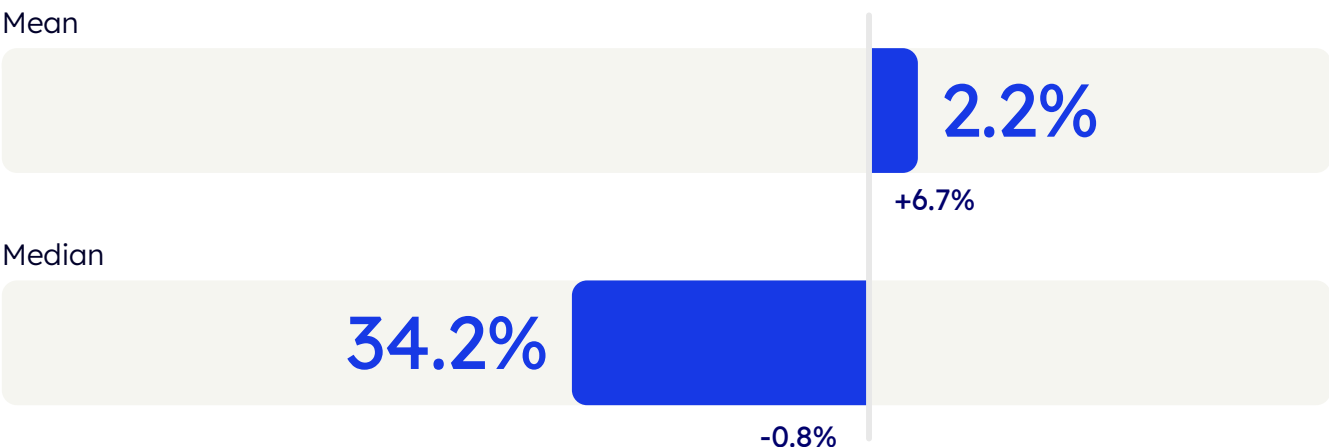
Ethnicity Pay Gap Results

Mean and Median: the ethnicity pay gap shows the difference between the mean and median pay and bonus of White and Black, Asian, Mixed and Ethnic background employees, as a percentage.

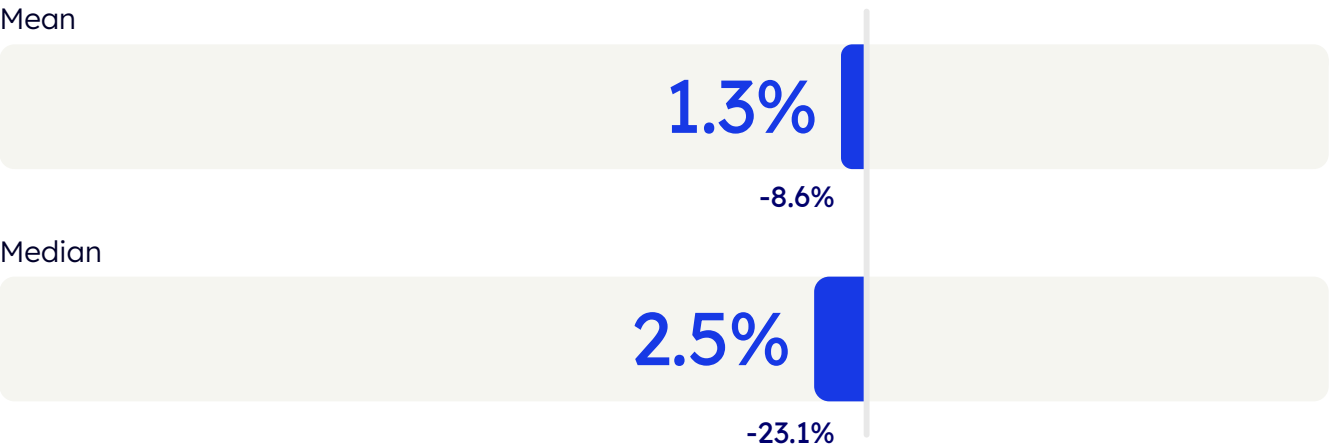
Asian, Asian British vs White employees pay gap 2026 and percentage point change from 2025



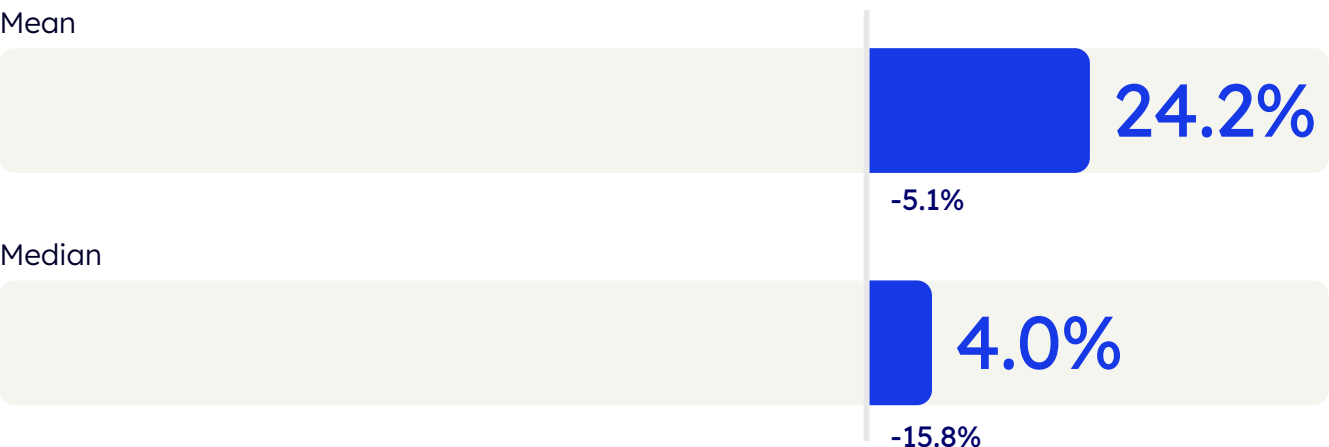
Asian, Asian British vs White employees bonus gap 2026 and percentage point change from 2025



Black, Black British, Carribbean or African vs White employees pay gap 2026 and percentage point change from 2025



Black, Black British, Carribbean or African vs White employees bonus gap 2026 and percentage point change from 2025



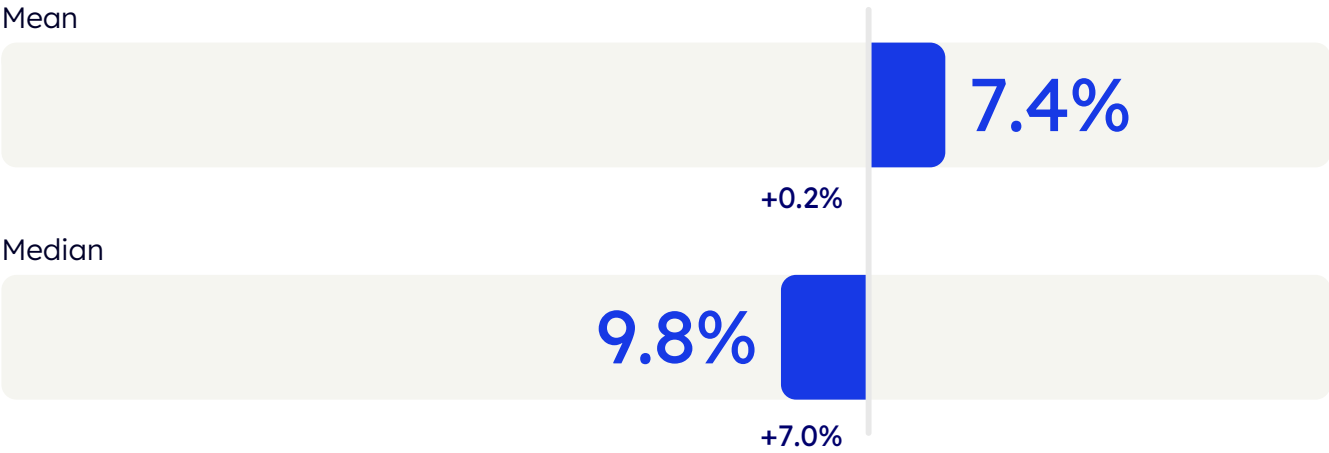
Ethnicity Pay Gap Results

Mean and Median: the ethnicity pay gap shows the difference between the mean and median pay and bonus of White and Black, Asian, Mixed and Ethnic background employees, as a percentage.

Mixed or multiple ethnic groups vs White pay gap 2026 and percentage point change from 2025



Other ethnic groups vs White pay gap 2026 and percentage point change from 2025

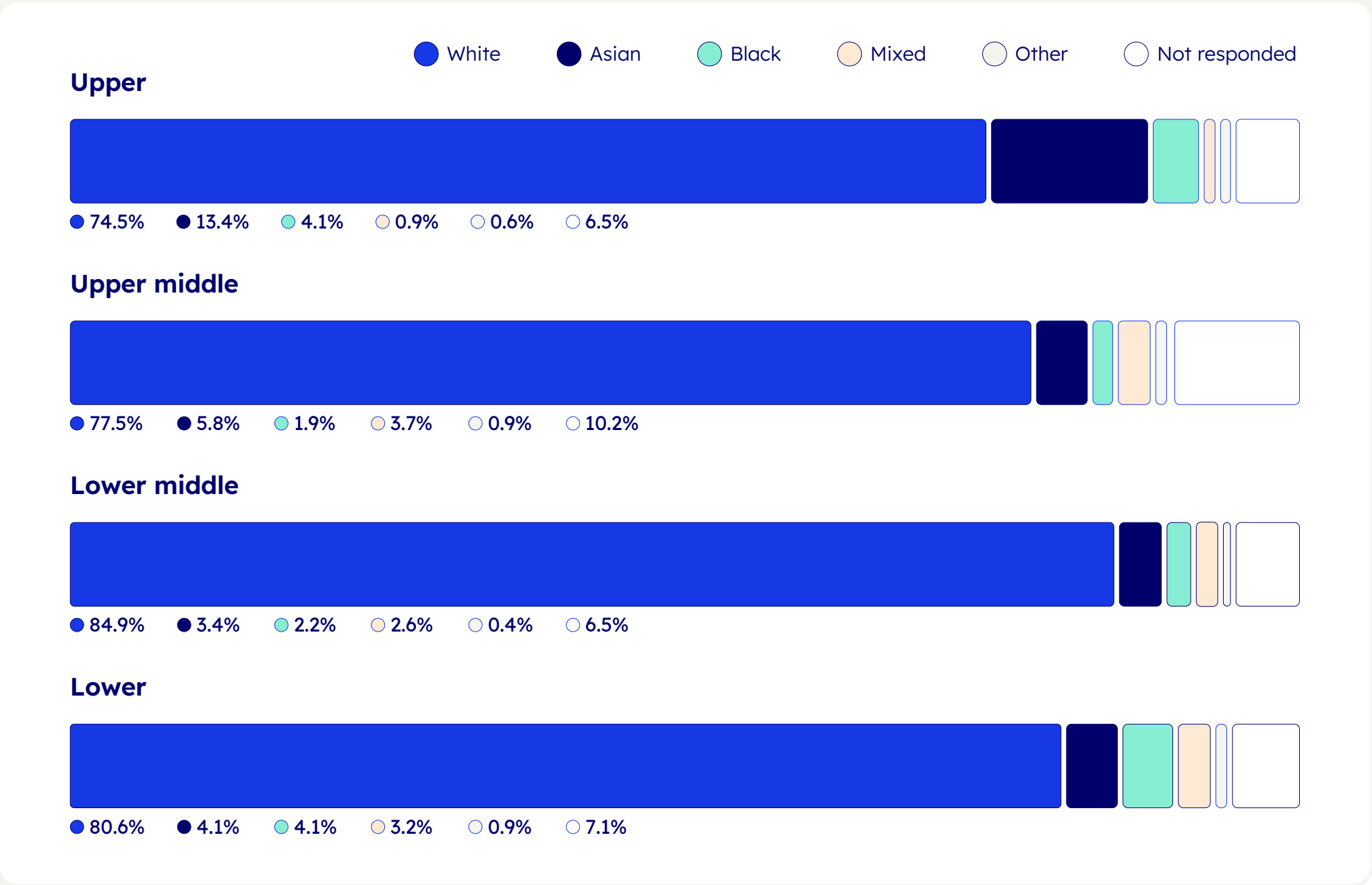


Mixed or multiple ethnic groups vs White bonus gap
Other ethnic groups vs White bonus gap
Sample size insufficient



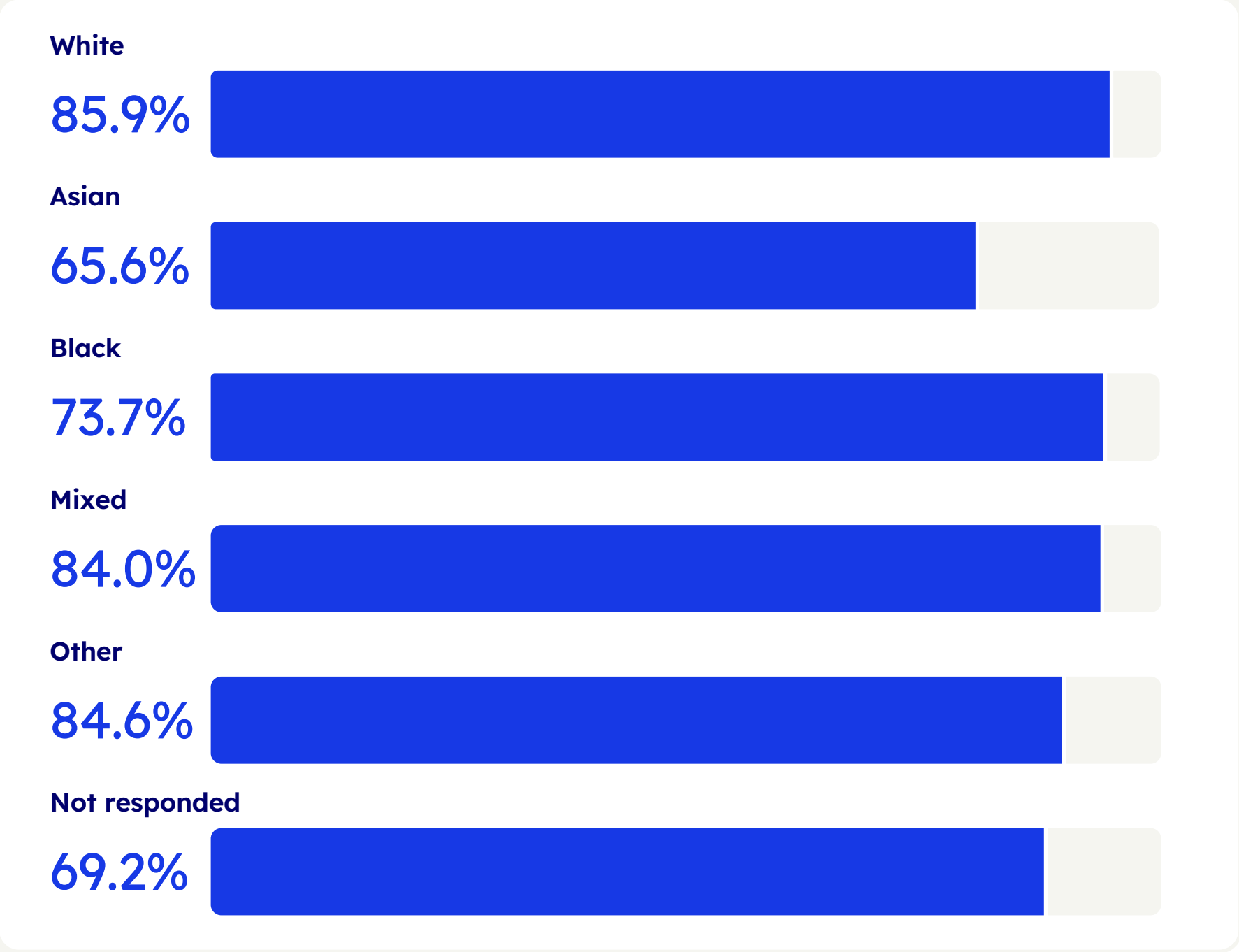
Ethnicity Pay Gap Results

Pay quartiles

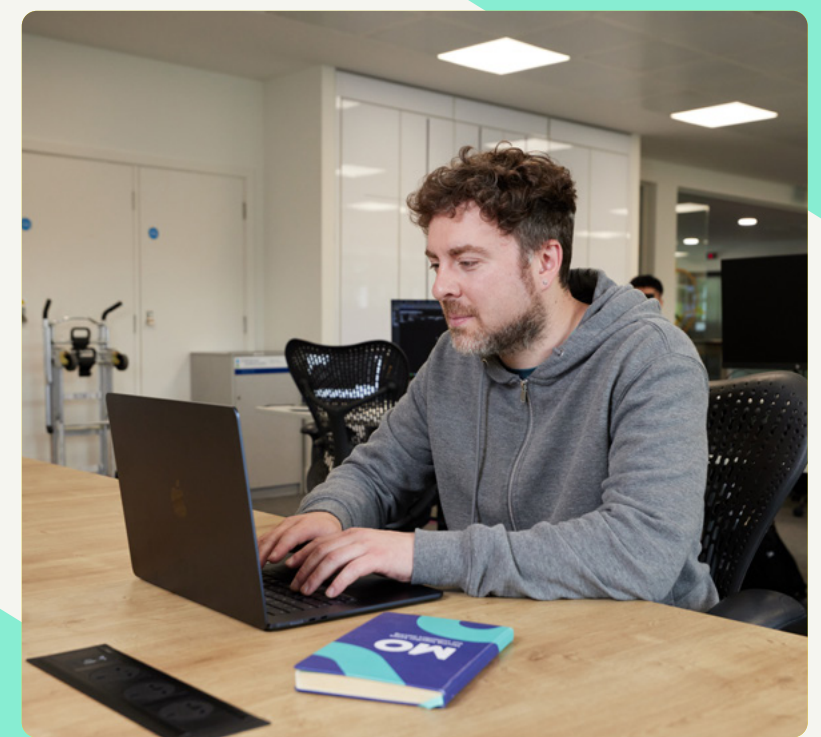


Ethnicity Pay Gap Results

Proportion of employees in each ethnic group who received a bonus



LGBTQ+ Pay Gap Results



LGBTQ+ Pay Gap Results

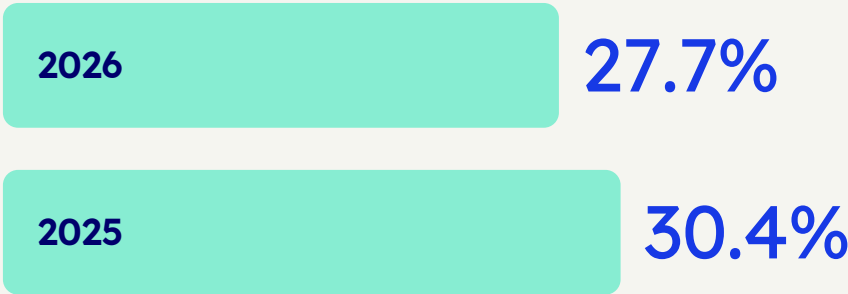
We choose to share our LGBTQ+ pay gap, comparing average hourly pay and bonuses between those who identify as LGBTQ+ and heterosexual employees. We are proud that 78% of our people shared their sexuality data this year, reflecting the trust they place in our organisation and the supportive environment we continue to create. Our mean pay gap remained the same as last year at 15.8%, while the median pay gap decreased by 1.1%.

The mean bonus gap decreased by 2.7 percentage points, while the median bonus gap moved 13.2 percentage points from positive to negative, meaning that at the mid-point LGBTQ+ colleagues earned a higher bonus than heterosexual colleagues, as shown in the data table.

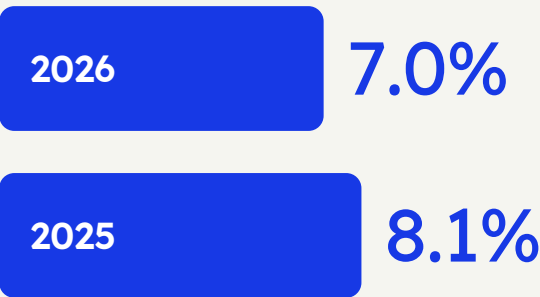
Mean pay gap



Mean bonus gap



Median pay gap

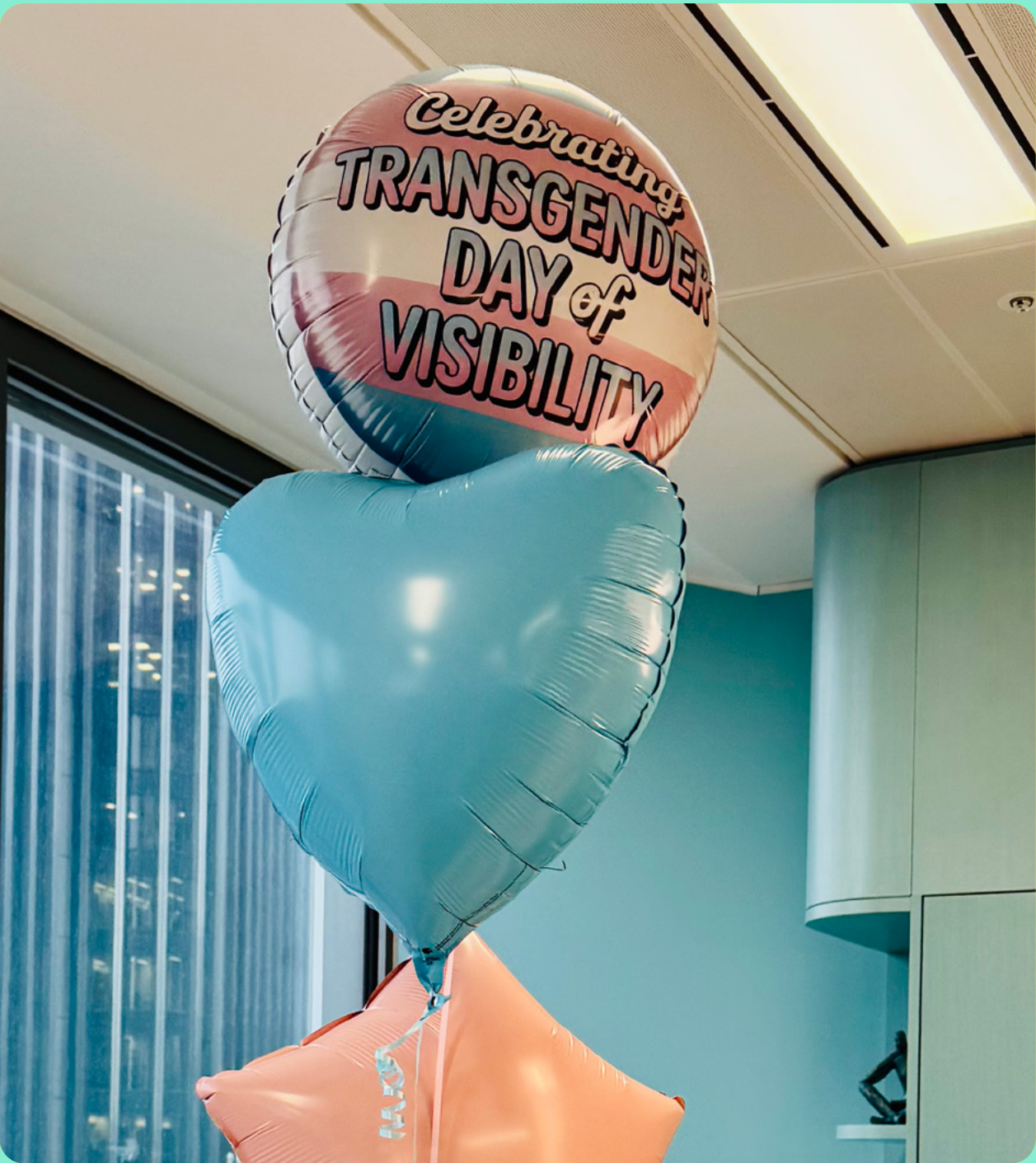


Median bonus gap



Mean and Median: the LGBTQ+ pay gap shows the difference between the mean and median pay and bonus of who those who identify as LGBTQ+ and those who identify as heterosexual, as a percentage.

LGBTQ+ Pay Gap Results



Transgender Awareness Week

During Transgender Awareness Week in November, our Pride network group ran a series of events to raise awareness about transgender experiences and current societal challenges, ranging from discrimination to violence. Our aim was to educate colleagues on terminology and misconceptions, while promoting inclusive behaviours and encouraging active allyship.

One key highlight from the week was a talk with Dani St James, activist and founder of transgender charity Not A Phase. Through sharing her personal perspective and the work of the charity, Dani explained the complex environment for transgender people in the UK, highlighting gaps in public understanding.

A key message was to move from passive support to active allyship, encouraging employees to keep learning, speak up in the face of adversity and provide practical support to transgender colleagues.

“The discussion was incredibly insightful, and hearing from Dani was a real highlight. She spoke with such authenticity and passion, and her willingness to share her personal experiences made the session both powerful and informative.”



Experiences like this make me even more grateful to be part of Motability Operations. Thank you for making it happen.”



I felt genuinely honoured to take part, and I’m looking forward to joining more sessions in the future.”



The presentation was so informative and really eye-opening. Thank you to everyone who organised it – it’s such an important subject and any education is so worthwhile.”

Conclusion



Andrew Miller
Chief Executive Officer,
Motability Operations

Publishing our 2026 pay gap report is an important opportunity for us to reflect on our progress against our EDI ambitions and acknowledge the areas where we need to go further. I am particularly proud to see that more colleagues have chosen to share their personal information with us. It shows that our EDI Roadmap is working to nurture an inclusive environment where everyone feels they can participate fully.

It will take time to see the full impact of all the changes we are making, but I am confident that the small but significant movements we have seen this year show we are heading in the right direction. By taking the considered, long-term approach that we have set for ourselves, we will be able to identify and address the root causes of our diversity challenges.

Our people are with us on every step to build an inclusive place to work. We see that in the initiatives that our employee network groups organise and the high levels of participation that our awareness day campaigns attract. I would like to thank everyone who gets involved in our work. Whether it involves sharing personal stories or suggesting a new way of working, every action feeds into change for others to succeed.

Improving the representation of ethnically diverse colleagues, particularly in leadership positions across our business, remains a key priority. To drive meaningful progress, I have challenged each member of my Executive Team to take personal accountability for closing this gap through clear objectives and measurable targets. Together with our employee network groups and EDI Committee, we will continue to champion innovative initiatives that create lasting change and help us realise our equity, diversity and inclusion ambitions.

By listening closely to our colleagues’ experiences and understanding any new challenges our communities are facing, we will continue to close pay gaps and create an even more rewarding organisation, for everyone.

Declaration:
I confirm that the information contained in this report is accurate.

A handwritten signature in black ink, appearing to read 'Andrew Miller', with a stylized flourish at the end.

Andrew Miller
Chief Executive Officer,
Motability Operations



**Motability
Operations**