



THE

# COURIER HANDBOOK

EARN MORE · LOSE LESS · BEAT THE FINES



INSIDE

Your money

Parking & loading

PCNs & fines

Your van

The job

DAVE THE DRIVER · YOUR GUIDE



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THE ROUTE · 23 CHAPTERS · 5 PARTS

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## HOW TO USE THIS HANDBOOK

You learn this job the expensive way: on the road, out of your own pocket, one mistake at a time. This handbook hands you the shortcuts before they cost you.

It works two ways. Read it once end to end so you know what is in it. Then keep it open as a reference. Every point carries a number, so when a fine lands or a question comes up, you can jump straight to the spot that answers it.

**The chapters that save you the most money first:** parking and loading, where you have rights other drivers do not, and how to beat a Penalty Charge Notice. Read those twice.



DAVE THE DRIVER · YOUR GUIDE

**“Every point carries a number. When a fine lands, jump straight to the spot that answers it.”**

### ■ A note on the figures

Tax rates, mileage rates, PCN amounts and zone charges are correct for the 2026/27 year at the time of writing. They change. Every figure here links to its official source so you can check the live number before you act.

**This is information, not advice.** It helps you make your own decisions. It is not personal financial, tax or legal advice. For anything to do with money or the law, check the official source or a qualified professional first.

PART 1



# YOUR MONEY

- 01 What you take home
- 02 The costs that eat your profit



## 01

## WHAT YOU TAKE HOME

Earnings and take-home are two different numbers, and the gap between them is where most drivers get caught out.

- 1.1 A 180 pound day is not 180 pounds. It is 180 minus fuel, insurance, your van, tax and wear. Judge every round by what reaches your pocket, never the headline rate.
- 1.2 Work out your real hourly rate. Take what you were paid for the day, subtract what the day cost you, then divide by the hours worked door to door, including the unpaid faff before and after.
- 1.3 Track every penny for two weeks. A free notes app does the job. Most drivers get a shock when they see fuel and fines written down in one place.
- 1.4 Watch the density trap. A higher rate on a spread-out round can pay less per hour than a lower rate on a tight one. Drops per mile beats pence per drop.
- 1.5 The killers are the small daily costs, not the big bills: a tank of fuel, one fine, a tyre. Plug the small leaks and the week looks different.
- 1.6 Split every payment the day it lands. One slice for tax, one for the day the van breaks. Both days are coming.



DAVE SAYS

“Drops per mile beats pence per drop.”

## 02

## THE COSTS THAT EAT YOUR PROFIT

Six costs decide whether this job pays. Know them, shop them once a year, and you keep money most drivers hand over without thinking.

- 2.1 **Fuel.** Your biggest variable cost. Without a fuel card with a per-litre discount you leave money at the pump every week.
- 2.2 **Insurance.** You need hire-and-reward cover, not standard van insurance, or a claim gets refused. Never auto-renew. See Chapter 18.
- 2.3 **The van.** Rent, lease or buy. Pick wrong and it drains you for years. See Chapter 17.
- 2.4 **Repairs and downtime.** A day off the road earns nothing. A planned service costs less than a breakdown halfway round a round.
- 2.5 **Fines.** PCNs stack up fast on a multidrop round. Plenty are beatable. Chapters 8 to 16 show you how.
- 2.6 **Clean-air charges.** In London and seven other cities a non-compliant van pays a daily charge. Chapter 19 has the amounts.

PART 2

# P

## PARKING & LOADING

- 03 You are not a normal motorist
- 04 Yellow lines, kerb marks and red routes
- 05 Where you must never stop
- 06 How you differ from blue badges, taxis and buses
- 07 Parking on the pavement



## 03

# YOU ARE NOT A NORMAL MOTORIST

When you stop to deliver, the law does not treat you like a shopper parking the car. You are loading and unloading, and that gives you an exemption most drivers never claim.

Single and double yellow lines ban waiting. They do not ban loading. Rule 247 of the Highway Code says loading may be allowed where parking is otherwise restricted. The ban only bites if there is a separate loading restriction marked on the kerb, covered in Chapter 4.

Source: [Highway Code, rules 238 to 252 \(GOV.UK\)](#)



### DAVE SAYS

**“Yellow lines ban waiting. They do not ban loading.”**

### What loading means in law

The law that creates yellow lines never defined loading. A landmark parking tribunal ruling did, and councils still follow it. It sets out rights that work strongly in your favour.

3.1

Trade deliveries count, even for small light items. A private shopper has to show the goods were too heavy to carry far. A delivery driver does not. The adjudicator said treating a delivery driver as not loading would be an affront to common sense.

3.2

Goods means goods of any kind, including a single postal packet. Loading covers carrying the item to where the customer needs it and doing the paperwork, such as getting a signature.

3.3

You can only claim it while you are actively loading, and only for as long as the job needs. The moment the delivery is done, move, even if time is left.

3.4

Parking to go and ask whether there is anything to collect is not loading. You must already be delivering.

3.5

The burden is on you to show it. Keep the delivery note, the app scan, a photo of the open load door. The driver who can account for the time wins. The driver who says nothing loses.

Source: [Jane Packer Flowers, the definitive loading adjudication](#) · [Hounslow Council, loading explained](#)

**Example.** A courier carries a parcel into an office, gets sent to a side entrance because the lift is broken, and takes eight minutes. An officer who watched the whole eight minutes issues a ticket. On the case law this exemption holds and the ticket should be cancelled, because the whole time went on the delivery. A driver observed for ten minutes who offers no account of what he was doing loses. Same clock, opposite result.

## 04

# YELLOW LINES, KERB MARKS AND RED ROUTES

### Kerb markings: the marks that switch loading off

Separate from the lines along the road, short yellow stripes painted across the kerb mark a loading ban. These are the marks that override your exemption.

4.1

One kerb stripe means no loading during the hours on the nearby time plate. Always read the plate, because the hours are set street by street.

4.2

Two kerb stripes mean no loading at any time. It does not matter how quick the drop is.

4.3

Kerb stripes only ever appear where there is already a yellow line. No stripes on a yellow line usually means loading is allowed.

Source: [London Councils, loading and unloading](#) · [Gateshead Council, kerb markings](#)

## Red routes (London)

Red routes carry a stricter rule than yellow lines. On a red line you cannot even stop, so the loading exemption does not apply.

4.4

A double red line means no stopping at any time, every day. No loading, no unloading, no quick drop.

4.5

A single red line means no stopping during the signed hours, most often 07:00 to 19:00, but always check the plate. Outside those hours you can stop and load.

4.6

Loading on a red route is allowed only in a marked red loading box or a loading bay, and only in the signed hours. The goods must be ready when you pull in.

4.7

On a red route an officer or camera watches before issuing. TfL observes for up to 20 minutes on red routes, but a ticket can follow if no loading is seen within about five minutes. This is practice, not a right. The rule is still only as long as the job needs.

Source: [TfL, red lines and no stopping](#) · [TfL, parking and loading legally](#)

## Quick reference

WHERE YOU ARE	CAN YOU LOAD?	WATCH FOR
Yellow line, no kerb stripes	Yes, while actively loading	Move the moment you finish
One kerb stripe and plate	No, during the plate hours	Read the time plate
Two kerb stripes	No, at any time	Find a legal spot
Single red line	Only outside signed hours	Usually 07:00 to 19:00
Double red line	No, ever	No stopping at all
Red loading box or bay	Yes, in signed hours	Goods ready before you pull in
Bus lane, operating	Yes, if not separately banned	Never a bus stop itself

05

## WHERE YOU MUST NEVER STOP

The loading exemption does not rescue you in these places. Stop here and the ticket stands, however genuine the delivery.

- ×** **Crossing zig-zags.** The white zig-zags at a zebra or light-controlled crossing. No stopping, often camera-enforced, no observation period.
- ×** **School keep-clear marks.** Where a no-stopping plate is shown, you cannot even pause to set down, during the signed hours.
- ×** **Bus stops and stands.** Most are clearways. You cannot stop. A bus lane is different and you may load in it where not banned, but the stop itself is off limits.
- ×** **Clearways.** A round red cross on blue means no stopping on the main carriageway for any reason.
- ×** **Double parking.** Stopping alongside a parked vehicle is not covered. A driver delivering furniture while double-parked lost on exactly this point.
- ×** **Within 10 metres of a junction,** on dropped kerbs, on pedestrian crossings, in cycle lanes, in disabled bays, and across driveways.

Source: TfL, [parking and loading legally](#) · Highway Code, rules 238 to 252

06

## HOW YOU DIFFER FROM BLUE BADGES, TAXIS AND BUSES

Different road users rely on different rights. Mix them up and you get a fine. You rely on loading rules, and nothing else.

- 6.1** **Blue badge.** A badge holder can sit on a yellow line for up to three hours. You cannot borrow that, not even a customer's badge, to make a delivery. Using a badge that way is misuse and risks a 1,000 pound fine. Your only protection is the loading exemption, which is shorter but does the job.
- 6.2** **Central London twist.** A blue badge does not work in the four central boroughs, but the loading exemption does. There you are sometimes better placed than a badge holder.
- 6.3** **Taxis.** A cab can stop on a single red line to set down a passenger. You have no matching right to stop on a red line just to drop a parcel. Moving goods is loading, and a red line in its hours bans it.
- 6.4** **Buses.** Buses use bus stops as of right. You may load in a bus lane where it is not banned, but never in the bus stop itself.

Source: GOV.UK, [Blue Badge rights and responsibilities](#)

07

## PARKING ON THE PAVEMENT

The rules here split by nation, and one common belief is wrong, so read this before you mount a kerb.

- 7.1** **London.** Parking with any wheel on the pavement is banned across every borough. Treat the kerb as off limits. Footway loading is a rare last resort: only where there is no other way, someone stays with the van, and you are done inside about 20 minutes, with the burden on you to prove it.
- 7.2** **Red routes go further.** A ticket can be issued for any wheel on the footway even if you hold a dispensation.
- 7.3** **Scotland.** A national ban on pavement parking, double parking and parking at dropped kerbs has been in force since December 2023, with penalties up to 100 pounds.

7.4

**Rest of England.** There is no blanket pavement ban yet. The government plans to give councils the power but it still needs new legislation and has no start date. For now, only London and Scotland have firm bans. Do not rely on second-hand claims that an England-wide ban is already live.

Source: [GOV.UK, pavement parking government response](#) · [Highway Code, rule 244](#)

PART 3



# PCNS & FINES

- 08 The three tickets people confuse
- 09 What a PCN costs
- 10 The timeline and your deadlines
- 11 The grounds that work
- 12 How to challenge, step by step
- 13 Three challenge letters you can copy
- 14 A hired or leased van: liability transfer
- 15 Bus lanes, box junctions and banned turns
- 16 If it has gone to bailiffs



## 08

## THE THREE TICKETS PEOPLE CONFUSE

Before you pay or fight anything, work out which ticket you are holding. The three look similar and work completely differently. Getting this wrong is the most common mistake drivers make.

TICKET	WHO ISSUES IT	WHAT IT IS	WHERE YOU APPEAL
<b>Council PCN</b>	Council or TfL, on public roads and car parks	A civil charge under the Traffic Management Act 2004. Not a criminal fine.	The council, then a free independent tribunal
<b>Private parking charge</b>	A private firm on private land, such as a retail park	An invoice for alleged breach of contract. Not a fine. Only enforceable if they sue you.	POPLA or the IAS, depending on the firm's trade body
<b>Police or DVSA FPN</b>	Police or DVSA	A criminal Fixed Penalty Notice. Can carry points.	Magistrates court



## DAVE SAYS

**“The tell is the wording. A real council ticket says Penalty Charge Notice. A private one says Parking Charge Notice.”**

**The tell is the wording.** A real council ticket says Penalty Charge Notice. A private one says Parking Charge Notice, the word Parking instead of Penalty, usually with a parking-trade logo. A private firm has no council or bailiff power and cannot pretend it does.

Source: [Citizens Advice, appealing a parking ticket](#) · [GOV.UK, parking tickets](#)

## 09

## WHAT A PCN COSTS

London raised its PCN amounts on 7 April 2025, the first rise since 2011. If you see the old 130 and 110 pound figures quoted anywhere, they are out of date.

**£160**

LONDON BAND A, HIGHER LEVEL

**£80**

SAME TICKET PAID WITHIN 14  
DAYS

**£70 / £50**

OUTSIDE LONDON, HIGHER /  
LOWER

## London

BAND	HIGHER LEVEL	LOWER LEVEL
Band A	160 pounds	110 pounds
Band B	140 pounds	90 pounds

Pay within 14 days and you get 50% off, or within 21 days if the ticket came from a camera. Higher level covers the serious stuff like yellow lines and parking where prohibited. Lower level covers breaches where parking was allowed, like overstaying a bay. Which band applies depends on the area, so check the issuing council.

Source: [London Councils, parking and traffic charges](#)

## Outside London

Charges have not changed since 2008: 70 pounds at higher level and 50 at lower level, both halved if you pay within 14 days. Each council sets its own banding within those caps, so check the figure printed on the ticket.

Source: [Levels of charges order \(legislation.gov.uk\)](#)

# 10

## THE TIMELINE AND YOUR DEADLINES

The clock runs differently depending on how the ticket reached you. Miss a deadline and the cost climbs, so know which path you are on.

### Ticket on the windscreen or handed to you

An officer was there, so you get an informal stage first. Pay at half price within 14 days, or challenge informally in writing. If the council rejects that, it posts a Notice to Owner. You then have 28 days to make formal representations. If those are rejected you get a Notice of Rejection, and 28 days to appeal to the independent tribunal.

### Ticket posted to you from a camera

Bus lanes, box junctions and most red-route and CCTV tickets arrive by post. There is no informal stage. The posted ticket is the document you make formal representations against, within 28 days. Reject, then 28 days to the tribunal.

### If you ignore it

The council adds a Charge Certificate of 50% on top of the full amount. It then registers the debt at the Traffic Enforcement Centre and gets an Order for Recovery, after which enforcement agents can add their own fees. A London Band A higher ticket left to run climbs from 160 to 240 pounds before bailiff costs.

Source: [GOV.UK, appeal against a PCN](#) · [Traffic Penalty Tribunal, how to appeal](#)

**Practical point.** Making representations or appealing freezes the charge while it is looked at. But if you blew the 14-day window and the council's case is solid, paying is often cheaper than risking the extra 50%. The half-price discount rarely comes back once formal representations are rejected.

## 11

## THE GROUNDS THAT WORK

A council and a tribunal can only decide on set legal grounds. Arguments outside them, like I was only two minutes, are not grounds, though a council can use discretion. These are the grounds, in plain words.

- 11.1 **The contravention did not happen.** The strongest one for drivers. It covers a restriction that was not properly signed or lined, and the case that you were loading where loading is allowed.
- 11.2 **There was a procedural impropriety.** The council broke its own rules, such as a missed time limit or a defective ticket.
- 11.3 The penalty is more than the right amount for this contravention.
- 11.4 You were not the owner at the time, for example you had sold the van.
- 11.5 The vehicle was taken without your consent.
- 11.6 The vehicle is on hire and you have given the hirer's details, covered in Chapter 14.
- 11.7 The traffic order behind the restriction is invalid, or the charge has already been paid.

Source: [London Tribunals, grounds of appeal \(parking\)](#)

## 12

## HOW TO CHALLENGE, STEP BY STEP

- 12.1 **Gather evidence before you drive off.** Photograph every sign and its time plate, the kerb markings, the open load door, the parcels, the address, all with a visible timestamp. A missing, faded or hidden sign is your best card.
- 12.2 **Keep the app proof.** A delivery scan or timed screenshot that shows you arrived and finished, and how long the drop took, backs up a loading claim.
- 12.3 **Check the ticket for defects.** Wrong registration, wrong location, wrong code, wrong date or missing legal wording can sink it on procedural grounds.
- 12.4 **Write the challenge against the right ground** from Chapter 11. State the ground, give the facts, attach the photos. Send copies, not originals, by a trackable method.
- 12.5 **If the council rejects you, take it to the tribunal.** It is free and independent, and its decision binds the council. London tickets go to London Tribunals. The rest of England and Wales go to the Traffic Penalty Tribunal, fully online. You have 28 days from the rejection.

Source: [London Tribunals](#) · [Traffic Penalty Tribunal](#)



### DAVE SAYS

**“A missing, faded or hidden sign is your best card. Photograph everything before you drive off.”**

## 13

## THREE CHALLENGE LETTERS YOU CAN COPY

Fill in the brackets, attach your photos, and adapt to your facts. Send to the council at the formal representation stage.

### Letter 1: loading and unloading

Re: PCN [number], vehicle [reg], [date, time, location]. Ground: the contravention did not occur. I am the registered keeper and was making a delivery at this location. I was actively and continuously loading goods to the premises at [address]. The van was attended and the load doors were open. I enclose timestamped photos of the load and the delivery in progress, my app scan showing I arrived at [time] and finished at [time], a continuous [X] minutes, and photos of the kerb and signs, which show no loading ban here at this time. As loading is permitted and was taking place, no contravention occurred. Please cancel the PCN. If you do not, please provide the traffic order and the officer's full observation notes and photographs.

### Letter 2: unclear or missing signs

Re: PCN [number], vehicle [reg], [date, time, location]. Ground: the contravention did not occur, the restriction was not properly signed. The restriction was not adequately signed or marked. The sign was [missing, faded, obscured, facing the wrong way, or showing no valid hours], or the lines were worn away. A driver taking reasonable care could not have known of it. I enclose photos taken at the scene on [date]. Because the restriction was not properly indicated by compliant signs and markings, the contravention did not occur. Please cancel the PCN, and supply the traffic order and your signing and lining records for this location.

### Letter 3: a procedural challenge

Re: PCN [number], vehicle [reg], [date, time, location]. Ground: procedural impropriety, and in the alternative the penalty exceeds the applicable amount. The PCN states the wrong [location, date, time or registration], or the code does not match the alleged event, or the notice was served outside the time limit, or the amount is wrong for this band. These are requirements under the Traffic Management Act 2004, so the PCN has not been validly issued. Please cancel it, and provide the officer's notes, all images relied upon, and the relevant traffic order. I reserve the right to appeal to the tribunal if you reject this.

## 14

## A HIRED OR LEASED VAN: LIABILITY TRANSFER

If you drive a hired or leased van, who pays the fine can shift, and getting the paperwork right protects you.

14.1

By default the owner pays, and the owner is presumed to be the registered keeper. Who was driving does not change that.

14.2

A hire firm can pass liability to you, the hirer, but only where the hire agreement runs for less than six months, the agreement contains the prescribed details, and you have signed a statement accepting responsibility for fines.

14.3

To transfer, the hire firm gives the council your name and address and a copy of the signed agreement. The council then re-serves the ticket on you, and your own 28-day clock starts.

14.4

If the agreement runs six months or longer, or there is no signed statement, the transfer fails and the keeper stays liable. Keep your copy of every hire agreement.

Source: [Traffic Penalty Tribunal, owner and hirer liability](#) · [Owner Liability Regulations 2000, Schedule 2](#)

## 15

### BUS LANES, BOX JUNCTIONS AND BANNED TURNS

These are moving traffic tickets. London has enforced them for years. Councils across the rest of England gained the power from mid-2022, so they are spreading. The camera posts the ticket to the registered keeper.

15.1

**Yellow box.** You only contravene if you enter when your exit is not clear. The one time you may wait in a box is turning right, held only by oncoming traffic. Strong appeals: you entered with a clear exit and a vehicle then moved unexpectedly, or the box paint was faded and non-compliant.

15.2

**Bus lane.** Check the hours on the sign. Outside operating hours most are open to all. A common win is signage that is unclear or hidden, or that your vehicle class was allowed.

15.3

**Amounts.** In London a moving traffic ticket is 160 pounds, half if paid early. Outside London it sits within the 70 and 50 pound structure.

Source: [GOV.UK, bus lane and moving traffic enforcement outside London](#) · [London Tribunals, grounds \(moving traffic\)](#)

## 16

### IF IT HAS GONE TO BAILIFFS

Even after a Charge Certificate and an Order for Recovery, you can reopen the case with the right form. Do it within 21 days of the order.

16.1

You can reopen if you did not get the Notice to Owner, made representations and got no reply, appealed and got no response, or already paid.

16.2

Parking tickets, and moving-traffic tickets outside London issued since June 2022, use form **TE9** to challenge and **TE7** to ask for more time.

16.3

London moving-traffic, LEZ and older cases use form **PE3** to challenge and **PE2** for more time.

16.4

Filing the form tells bailiffs to hold. If accepted, the order is withdrawn and you get a fresh chance to pay or fight. Send it to the Traffic Enforcement Centre in Northampton.

Source: [GOV.UK, if you get a court order for a PCN](#)

PART 4



# YOUR VAN

- 17 **Getting a van: rent, lease or buy**
- 18 **Insurance: get the class of use right**
- 19 **ULEZ and Clean Air Zones**



No option wins for everyone. The right one depends on your cash, your mileage and how long you plan to stay in the job. One number decides more than any other, and it is your mileage. A courier covers two to three times a normal driver's miles, and every mileage-capped deal punishes that. Read this before you sign anything.

OPTION	WHO OWNS IT	MILEAGE CAP	MAINTENANCE AND WEAR	BEST FOR
Flexible rental	Rental firm	Yes, capped	Rental firm, you pay damage	Starting out, short stints
Contract hire (lease)	Leasing firm, never you	Yes, excess charged	Optional pack, you pay damage	Low, steady mileage
Hire purchase (HP)	You, at the end	None	You	High-mileage couriers
PCP	You, if you pay the balloon	Yes, often 10k	You	Cars more than vans
Buy outright	You, from day one	None	You	Long-term, if cash allows



DAVE SAYS

**“One number decides more than any other, and it is your mileage.”**

## ■ Renting (flexible hire)

You hire a van by the week or month with no long tie-in. Most couriers start here, then move on as the business grows.

**17.1** The big win is that repairs are not your problem. Servicing, tyres, road tax, breakdown and fair wear and tear all sit with the rental firm. A blown clutch mid-round is their cost, not yours, as long as you hand the van back undamaged.

**17.2** The catch is price. Rental costs the most per mile and you build no equity. A Transit-sized van runs from around 190 to 250 pounds plus VAT a week, often with a mileage cap near 2,500 miles a month and extra to raise it.

**17.3** Watch the insurance excess. Damage excess on a hired van often sits between 1,750 and 2,250 pounds. Scuff a door and crack a mirror, a 900 pound repair, and you pay the whole 900, because it falls under the excess. Excess protection cover drops that to 100 to 250 pounds.

**17.4** Expect a one-off admin or processing fee, sometimes several hundred pounds, plus charges for returning the van low on fuel or over the mileage. Get the existing damage logged at pickup and keep your copy, or you pay for someone else's dents.

**17.5** Check whether road insurance is in the price. Some firms include it. Many courier-hire deals leave you to arrange your own hire-and-reward cover, so never assume.

Source: [Enterprise, hire costs and excess explained](#) · [Courier Exchange, buy, lease or hire](#)

## ■ Contract hire (leasing)

A long-term rental of a brand-new van. You pay a fixed monthly amount for two to five years, then hand it back. You never own it.

**17.6** You pay an initial rental upfront, usually three, six or nine months in one go, then equal monthly payments. A deal written as 6+23 means six months upfront then 23 monthly payments. A bigger upfront sum lowers the monthly.

**17.7** Mileage caps are where couriers get burned. Go over and you pay an excess rate, often 6p to 30p a mile. A driver on a 10,000-mile deal who covers 30,000 a year hands the van back 60,000 miles over. At just 6p that is 3,600 pounds plus VAT, and a higher rate pushes it past 6,000.

**17.8** At the end the van is checked against the BVRLA fair wear and tear standard, and anything past it gets recharged. See the note at the end of this chapter.

**17.9** If you register for VAT you can reclaim all of the VAT on a commercial van lease, not the half you would lose on a car. A real edge that vans have over cars.

Source: [Commercial Vehicle Contracts, van leasing explained](#) · [Excess mileage charges](#)

## ■ Hire purchase (HP)

A loan secured against the van. You put down a deposit, pay fixed monthly instalments, then own it outright after a small option-to-purchase fee, often around 100 pounds.

**17.10** No mileage cap. For a high-mileage courier that removes the single biggest leasing cost. Drive 30,000 miles a year and it costs you nothing extra in penalties.

**17.11** Monthly payments run higher than a lease or PCP, because you pay off the whole value, not just the depreciation. You carry the repairs, the depreciation and the downtime.

**17.12** You own a real asset at the end, even a high-mileage one, and you can sell it whenever you like once it is paid off. For most couriers planning to stay, HP or buying beats a capped lease.

Source: [MoneyHelper, buying a van on hire purchase](#)

## ■ PCP (personal contract purchase)

Lower monthly payments, because a large final balloon payment is parked at the end. The balloon is the van's guaranteed minimum future value, fixed at the start.

**17.13** At the end you choose: pay the balloon and keep the van, hand it back, or part-exchange. Hand it back and they check it for damage and excess mileage, then charge you for both.

**17.14** PCP usually caps mileage near 10,000 a year, which makes it a poor fit for a courier. It is built for cars more than vans. Treat it with caution, and price the higher cap before you fall for the low monthly.

Source: [MoneyHelper, personal contract purchase \(PCP\)](#)

## ■ Buying outright

Pay cash, or borrow with a personal loan, and own the van from day one.

**17.15** Cheapest over the long run if the van stays healthy, with no caps on anything. You can take all the work you want and sell whenever you choose. A personal loan is usually not secured against the van, so a missed payment does not mean they take the van straight off you.

17.16

The cost is the upfront hit and the risk. Every repair, every off-road day and the drop in value land on you. A reliable, well-serviced van matters most on this route.

## ■ Fair wear and tear: what gets you charged

Leasing and finance firms judge a returned van against the BVRLA fair wear and tear standard. Fair wear and tear is the gradual ageing of normal use. Damage from an incident, careless loading or neglect is not, and that is the part that costs you.

**Usually accepted:** light scuffs and scratches up to about 100mm that polish out, small loading-area marks that do not stop the doors working, normal seat and footwell wear, a windscreen stone chip under 10mm away from your eyeline.

**Usually charged:** dents over 20mm, scratches down to bare metal, corrosion, holes in the load floor, torn or missing seat trim, cracked glass or mirrors, tyres under 2mm of tread.

17.17

Start prepping about ten weeks before you hand it back. Look it over in daylight, fix what you can to the standard, and return everything that came with the van, the spare wheel, both keys, the locking wheel-nut and the service book. Strip off anything you added, like signage or roof bars.

Source: [BVRLA fair wear and tear \(van standard\)](#) · [BVRLA guidance](#)

18

## INSURANCE: GET THE CLASS OF USE RIGHT

This is the one cost you cannot afford to get wrong. The wrong policy means a refused claim and driving uninsured.

18.1

**You need hire-and-reward cover.** It lets you carry other people's goods for payment. Standard van insurance and carriage of own goods cover do not, even if the policy is otherwise fully comprehensive.

18.2

**Goods in transit is separate.** Hire-and-reward protects the van and other people. It does not cover the parcels. Goods in transit pays if the goods you carry are lost, stolen or damaged, and most big operators require it before you can deliver for them.

18.3

**Courier insurance is the package:** the van policy on hire-and-reward use, goods in transit, and public liability. Hire-and-reward is one part of it.

18.4

**Shop it every year.** Prices swing between insurers and brokers for the same driver. A specialist courier broker often beats the comparison sites for this niche. Never auto-renew.

Source: [Zego, what is hire and reward insurance](#) · [GoCompare, classes of use explained](#)



DAVE SAYS

**“The wrong policy means a refused claim and driving uninsured. Never auto-renew.”**

In London and seven English cities a van that does not meet the emissions standard pays a daily charge. Scotland runs bans, not charges, so you cannot pay to drive a non-compliant van in. The standard almost everywhere is Euro 6 for diesel and Euro 4 for petrol.

**19.1** **Check your van first.** Use the TfL checker for London and the one government checker for the English zones. The Euro standard is also in box D.2 of your V5C logbook.

**19.2** **Rule of thumb only:** most diesel vans from late 2015 or 2016 are Euro 6, most petrol vans from 2006 are Euro 4. Some around the cut-off do not match, so check the plate, do not guess.

ZONE	VAN CHARGED?	DAILY CHARGE FOR A NON-COMPLIANT VAN
London ULEZ	Yes, up to 3.5t	12.50 pounds
Birmingham	Yes	8 pounds
Bristol	Yes	9 pounds
Bath	Yes, cars exempt	9 pounds
Bradford	Yes, cars exempt	9 pounds
Sheffield	Yes, cars exempt	10 pounds
Tyneside	Yes, cars exempt	12.50 pounds
Portsmouth	No	Vans not charged
Greater Manchester	No	No charging zone
Scotland LEZs	Ban, not a charge	Penalty from 60 pounds, doubling

**19.3** London ULEZ runs every day but Christmas. Miss the payment and the penalty is 180 pounds, halved to 90 if paid within 14 days. Greater Manchester has no charging zone, whatever older guides say.

Source: [TfL, check your vehicle](#) · [GOV.UK, driving in a Clean Air Zone](#) · [mygov.scot, Low Emission Zones](#)

PART 5



# THE JOB & THE LONG GAME

- 20 The operators, compared
- 21 Tax and self-employment
- 22 Should you rush to finish?
- 23 Surviving the job



## 20

## THE OPERATORS, COMPARED

Pay amounts change too often to trust, so judge the operators on how they hire you and how the money is structured.

OPERATOR	HOW THEY HIRE YOU	HOW PAY IS STRUCTURED
<b>Amazon Flex</b>	Self-employed, your own van, grab blocks in the app	A flat rate per delivery block, not per parcel
<b>Amazon DSP</b>	Employed or agency, working for a contractor, not Amazon directly	A day or shift rate, usually a branded van and fuel provided
<b>DPD</b>	Self-employed owner-driver franchise, often a 5-year deal	Per parcel or per stop on a set route
<b>Evri</b>	Self-employed courier, your own vehicle	Per parcel, with an optional status that adds some holiday pay
<b>Yodel</b>	Self-employed sub-contractor, your own insured van	Per parcel, with fast payout options
<b>Royal Mail and Parcelforce</b>	Mostly employed and salaried; Parcelforce also uses self-employed owner-drivers	Wage for employed roles; route-based for owner-drivers

20.1

Self-employed models give flexibility and let you scale, but you carry the van, fuel, insurance and tax, and get no holiday or sick pay. Employed models give security and a provided van, with less freedom.

20.2

Worker status across this sector is unsettled, with live legal cases. Check the current contract terms before you commit, because classifications can shift.

Source: [Amazon Flex requirements](#) · [Evri, become a courier](#) · [DPD drivers](#)

## 21

## TAX AND SELF-EMPLOYMENT

Most couriers are self-employed sole traders, which means you sort your own tax. A little system saves a January nightmare.

**55p**

PER MILE, FIRST 10,000 MILES  
(2026/27)

**£12,570**

TAX-FREE PERSONAL  
ALLOWANCE

**31 Jan**

ONLINE FILING DEADLINE

21.1

**Register with HMRC for Self Assessment when you start.** If you make 1,000 pounds or less from self-employment in a year, the trading allowance usually means you need not report it. Over that, you must register.

21.2

**Set aside roughly 20% to 30% of profit for tax as you go.** Treat it as money that was never yours.

21.3

Your tax-free Personal Allowance is 12,570 pounds for 2026/27. Above it you pay income tax, plus Class 4 National Insurance at 6% on profit between 12,570 and 50,270 pounds, and 2% above that.

21.4

File online by 31 January after the tax year ends on 5 April. Late filing triggers automatic penalties.

21.5

**Cut the bill with real expenses.** Claim either your actual running costs, fuel, insurance, repairs, lease and phone, or HMRC's flat mileage rate of 55p a mile for the first 10,000 business miles and 25p after, for 2026/27.

21.6

For a high-mileage van, actual costs usually beat the flat rate. Once you pick the mileage method for a van you are stuck with it for that van, so do the sum or ask an accountant. A good accountant often saves more than the fee, which is itself deductible.

Source: [Self-employed tax \(MoneyHelper\)](#) · [GOV.UK, simplified expenses](#)

## ■ VAT: do you even need it?

There is one VAT system, not a separate one for the self-employed. As a sole trader you register your business for VAT, and the schemes people mention are just different ways to work out the same tax.

21.7

You only have to register once your sales pass 90,000 pounds in any rolling 12 months. That is sales, not profit. Most couriers stay under it, so for most this is a choice, not a duty.

21.8

Register by choice and you can reclaim the VAT on fuel, the van, repairs and tyres. The cost is that you add 20% to your own invoices. Bill VAT-registered operators and they reclaim it, so it barely touches them. Bill the public and you have just made yourself a fifth more expensive.

## ■ The Flat Rate Scheme: the upside and the catch

The Flat Rate Scheme lets you hand HMRC a fixed slice of your gross sales instead of tracking VAT on every purchase. The courier rate is 10%, dropping to 9% in your first year. For a lot of couriers it can quietly put money in your pocket.

21.9

**Here is why some couriers like it.** You still charge your customers the full 20% VAT, but you only hand HMRC the flat 10%. The gap is yours to keep. If you have few VAT-bearing expenses to reclaim anyway, you give up almost nothing by joining, so the scheme can leave you better off. On a 1,000 pound job you charge 200 pounds VAT, pay HMRC 120, and keep 80.

21.10

It works best when you invoice VAT-registered operators, like Amazon or the big networks. They reclaim the VAT you add, so the extra 20% costs them nothing and you pocket the flat-rate surplus. Bill the public and the added 20% only makes you dearer.

21.11

**The catch is the limited cost rule.** Spend little on goods, under 2% of sales or under 1,000 pounds a year, and you are pushed onto a 16.5% rate that wipes the surplus out, because you also give up reclaiming VAT on your costs.

21.12

**The good news for couriers:** fuel for your own or leased van counts as goods in the transport trade. A high-mileage driver buys enough fuel to clear that threshold and keep the 10% rate, where a desk-based business cannot. So this scheme often suits couriers better than most.

VAT	ON A 1,200 POUND INVOICE (1,000 PLUS 200 VAT) YOU PAY HMRC	WHAT YOU KEEP
Flat rate 10%, courier rate	120 pounds	80 pounds
Flat rate 9%, first year	108 pounds	92 pounds
Flat rate 16.5%, limited cost	198 pounds	2 pounds
Standard VAT	200 minus VAT reclaimed on costs	Depends on your costs

**21.13** **Rule of thumb:** few VAT-bearing costs plus high fuel, and the Flat Rate Scheme can pay you a surplus. Heavy spend on VATable kit you would otherwise reclaim, and normal VAT may beat it. Run both numbers, or ask an accountant, before you commit.

**21.14** Every VAT-registered business now keeps digital records and files through approved software under Making Tax Digital. Count that admin in before you register by choice.

Source: [GOV.UK, register for VAT](#) · [GOV.UK, VAT Flat Rate Scheme](#) · [VAT Notice 733](#)

## 22

## SHOULD YOU RUSH TO FINISH?

Every driver feels the pull to get done and get home. Before you floor it, do the maths, because on most rounds rushing does not pay what you think.

### ■ On a fixed round, speed is not money

**22.1** On a block or a day-rate round, your pay was set the moment you accepted it. Finish a four-hour block in two and you earn exactly the same. You did not make more money. You bought yourself two hours.

**22.2** On per-parcel work it is doing more drops that pays, not doing the same drops faster. Speed only turns into cash if you use it to take on extra volume.

**22.3** So the real question is not how fast. It is what the saved time is worth to you, and what you do with it.



#### DAVE SAYS

**“Finish a four-hour block in two and you earn exactly the same. You bought yourself two hours.”**

### ■ Turning saved time into money, and when not to

**22.4** The honest way speed becomes cash is more work: a second Amazon Flex block, an extra round, or running a second app. That is the only route to extra pay, not rushing the round you already have.

**22.5** Weigh it first. A second block pays the net rate after fuel, tax and wear, often half the headline, and blocks routinely overrun. Stack a long second block on a tired body and a nine-hour day appears. Take it when you are fresh and it pays well. Skip it when you are not.

## ■ What rushing actually costs you

- 22.6 Rushing is where drivers crash. Studies of gig delivery workers found those under time pressure far more likely to speed, jump red lights and be hurt in a collision than employed drivers. Seconds saved, a life risked.
- 22.7 Tired is the hidden danger. Fatigue plays a part in up to a quarter of fatal and serious crashes, and a third of UK drivers admit nodding off at the wheel. The last hour of a knackered shift is the dangerous one.
- 22.8 It is not just the driving. Slips, trips and lifting injuries spike when you rush, carry too much and cut corners. A pulled back puts you off the road for weeks, unpaid.
- 22.9 Rush and the fines come too. A quick double-yellow stop, a bus-lane shortcut, an overstayed bay. The minutes you save cost 70 to 160 pounds a time.

## ■ Never trade quality for speed

- 22.10 Cutting quality to finish faster is a false economy. A parcel dumped in an unsafe place becomes a delivered-not-received claim, and the liability traces back to you.
- 22.11 About one in ten first attempts fail. Every failed or sloppy drop is a redelivery, a complaint, and a deduction off your pay or your scorecard. On Amazon and the rest, a poor record means worse routes, then no route at all.
- 22.12 Quality is not a nicety. It is what protects your pay and keeps you on the round. One bad rushed drop can wipe out a week of saved minutes.

## ■ Finish fast the right way: system beats speed

- 22.13 Load the van in delivery order and handle each parcel once. The driver who rummages at every stop loses far more time than the one who planned the load.
- 22.14 Plan the round, do not just follow the arrow. Learn the area, the shortcuts, and where you can legally stop near each drop. Knowing your parking cuts time and fines at once.
- 22.15 Get fast and accurate on the app: clean scans, proper photo proof, marked delivered right. Good proof is also what protects you from a false claim.
- 22.16 Drive sensibly. Speeding saves seconds and risks everything. A good system saves real minutes on every round, with no risk at all.

## ■ What you do with the time you win

Here is the part most drivers miss. On a fixed round the saved time is the whole prize, so spend it on purpose.

- 22.17 Rest counts, and it is not laziness. A proper break makes you sharper and safer tomorrow, which protects your earnings. Choosing to stop is a smart move, not a soft one.
- 22.18 But choose it. The trap is not resting, it is defaulting to nothing: home, sofa, scroll, gone. If you are going to rest, rest properly. If you want more, put an hour into a second block, a side income, or a skill.
- 22.19 Finish fast, by all means. Then decide what those hours are for, instead of letting them vanish.

Source: UCL, gig-economy delivery and road-collision risk · Brake, driver fatigue · HSE, manual handling

The work batters you at the start, then it eases. Most people who quit leave in the first few months, right before it clicks.

- 23.1 Speed comes from system, not rushing. Learn your area, sort your loading order, and the same round gets an hour shorter.
- 23.2 Protect your body. This is an athletic job. Footwear, lifting technique and water decide whether you last years or weeks.
- 23.3 Burnout is often a numbers problem in disguise. When the rate is too low you work longer to make it up. Fix the numbers, not just the hours.
- 23.4 Drivers who last treat it like a business: they track costs, shop their bills, fight unfair fines, and rest on purpose.
- 23.5 You are not on your own. Whatever is beating you, another driver has beaten it. That is what the community is for.

**DAVE SAYS**

**“Whatever is beating you, another driver has beaten it. That is what the community is for.”**



## OFFICIAL SOURCES AND USEFUL LINKS

### ■ Parking and loading

[Highway Code, waiting and parking \(rules 238 to 252\)](#)

[TfL, parking and loading legally](#)

[London Councils, loading and unloading](#)

### ■ Penalty Charge Notices and appeals

[GOV.UK, appeal against a PCN](#)

[London Tribunals](#)

[Traffic Penalty Tribunal](#)

[Citizens Advice, appealing a parking ticket](#)

### ■ Vehicle, finance, zones and tax

[MoneyHelper, hire purchase and PCP](#)

[BVRLA fair wear and tear](#)

[TfL, check your vehicle for ULEZ](#)

[GOV.UK, driving in a Clean Air Zone](#)

[GOV.UK, register for VAT](#)

[GOV.UK, VAT Flat Rate Scheme](#)

[GOV.UK, self-employed tax](#)



## You are not on your own out there.

100 Stops is the UK community for delivery drivers and couriers. Real numbers, honest advice, no hype. Bring what you have learned and pick up what you have not.

**Facebook group:** [facebook.com/groups/100stops](https://facebook.com/groups/100stops)

**Facebook page:** 100 Stops HQ (@100StopsHQ)

**TikTok, YouTube, Instagram:** coming soon, search 100 Stops

**DRIVE SMARTER · EARN MORE · KEEP MORE**



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