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Simple hacks to reduce the cost of filling up car

Households bracing for higher prices as discount on fuel drops

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Households are once again bracing for higher costs at the bowser after fuel excise relief changes kicked in on July 1.

While motorists can't control global oil prices or government taxes, they can control how much they pay.

The good news is there's several simple ways Aussies can reduce the cost of filling up, with some motorists able to save up to 10¢ per litre, depending on their eligibility and the offers available.

And in a cost-of-living environment where every dollar counts, those savings can quickly add up.

One of the best tools available is the 7-Eleven fuel lock feature. Through the free app, motorists can lock in a fuel price when it's low and redeem it later.

It's like a raincheck for petrol.

With petrol prices moving through regular cycles, this can help avoid filling up when prices spike.

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Eligible NAB customers, for example, can access fuel offers through the bank's free NAB Goodies program.

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Current promotions offer savings of up to 10¢ per litre at participating 7-Eleven fuel stores, making it worthwhile checking what's available before heading to the servo.

Footy fans can also score savings.

Through the AFL app's partnership with Shell, users can access a year-round discount of 4¢ per litre at participating Shell service stations.

Loyalty programs are another easy way to reduce costs.

Flybuys members should keep an eye on fuel promotions available through Coles, while Everyday Rewards members can access fuel discounts at participating Ampol Foodary and EG stations.

Many Australians are already collecting points through these programs, but not everyone is taking advantage of the fuel savings attached to them.

The Ampol app itself regularly offers personalised promotions and allows customers to link their Everyday Rewards card. Origin Energy customers can also access fuel offers through the Origin Rewards program, with additional discounts available for eligible customers.

But perhaps the biggest mistake motorists make is filling up at the wrong time.

Fuel prices in Australia's major cities tend to move in predictable cycles. Buying petrol at the peak of the cycle can cost significantly more than filling up just a few days earlier or later.

That's where fuel-tracking apps come into their own.

PetrolSpy has become a favourite among motorists because it shows prices at nearby service stations and helps drivers identify the cheapest fuel available.

The FuelWatch app also provides official daily fuel prices, while other comparison apps can help motorists avoid paying unnecessarily high prices.

The savings might seem small in isolation, but they add up surprisingly quickly. For example, a household with two cars using around 50 litres a week each will consume more than 5000 litres of fuel every year.

Saving just 10¢ a litre could equate to about $500 annually. And in 2026, that's money that could go towards insurance premiums, school expenses or simply easing the pressure on the weekly household budget.

There is no doubt the cost-of-living crisis has forced Australians to become smarter shoppers, and fuel should be no different.

My message is simple: don't just pull into the first servo you pass and accept the price on the board. Take a minute to check the apps already sitting on your phone, understand your local fuel cycle and make your loyalty programs work harder.

Because while none of us can control what happens in the global oil markets, we can absolutely control how much we pay at the pump, and our household budgets will be all the better for it.

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