



# VEHICLE ASSESSMENT REPORT

## BMW 640d M Sport | XX62XXX

Prepared by Upton Vehicle Procurement | Date: 12 May 2026

<b>OVERALL RISK</b> <b>LOW</b>	<b>LISTING PRICE</b> <b>£17,800</b>	<b>MARKET VERDICT</b> <b>FAIR</b>
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### 1. Vehicle Identity & Registration

Registration	XX62XXX
Make & Model	BMW 640d M Sport Gran Coupé
Trim Level	M Sport
Year of Manufacture	2018
First Registration	January 2018
Colour	Black
Fuel Type	Diesel
Engine Size	2,997cc (3.0L Inline 6 — N57 engine)
Drivetrain	Rear-Wheel Drive (RWD)
CO <sub>2</sub> Emissions	145–149 g/km — Band F or G (historical VED banding)
Euro Standard	Euro 6
Safety Rating	Euro NCAP (F06 platform): Adult 86%, Child 85%, VRU 81%, Safety Assist 59% — equivalent to 5-star for its era

## 2. History & HPI Check

A comprehensive HPI and provenance check was completed on this vehicle. The results are summarised below.

<b>Outstanding Finance</b>	No — clear
<b>Write-Off Category</b>	N/A — Not written off
<b>Stolen Status</b>	N/A — Not marked as stolen
<b>Plate Changes</b>	None — original plates retained
<b>Number of Previous Keepers</b>	1
<b>Import / Export Status</b>	Not imported
<b>VIN Match</b>	Yes — confirmed match
<b>Outstanding Recalls</b>	No outstanding recalls identified

The HPI check returned a clean result across all key markers. With a single previous keeper and no plate changes, finance, theft markers, or category write-off, the provenance of this vehicle is strong. No recalls are outstanding at time of assessment.

## 3. MOT & Taxation Status

<b>MOT Status</b>	Valid MOT
<b>MOT Expiry Date</b>	September 2027 (approx.)
<b>Road Tax Status</b>	Taxed
<b>Mileage at Latest MOT</b>	74,259 miles
<b>Mileage Consistency</b>	Checked and consistent
<b>MOT Failures (Most Recent)</b>	Failed on tyres — now tested and passed; new rear tyres presumed fitted
<b>MOT Advisories</b>	None — no advisories recorded

The MOT history is broadly clean. The tyre failure is not a concern given the vehicle subsequently passed and new rear tyres are presumed to have been fitted as a result. There are no advisories on record. Mileage progression is consistent throughout the MOT history, with no anomalies or reversals detected.

## 4. Ownership Profile & Usage Pattern

<b>Number of Keepers</b>	1
<b>Estimated Annual Mileage</b>	10,000 miles per annum
<b>Usage Type</b>	Mixed (city and motorway)
<b>Ownership Pattern</b>	Consistent pattern of usage throughout ownership

A single-keeper history is a significant positive on a vehicle of this age and value. The estimated annual mileage of 10,000 miles is well below average and consistent with the recorded MOT mileage progression. Mixed usage is suitable for this platform; regular motorway driving is beneficial for the N57 diesel engine and DPF system.

## 5. Exterior & Body Condition

### 5.1 Bodywork & Panels

<b>Panel Condition</b>	No panel damage noted from listing photographs. Panel gaps appear consistent.
<b>Panel Gaps</b>	Gaps appear consistent from listing images — no obvious misalignment visible
<b>Glass</b>	No damage visible from listing photographs

Bodywork presents well in the listing images with no panel damage or misaligned gaps observed. As always with remote assessment, a physical inspection remains essential to identify stone chips, paint defects, or previous repair work not visible in photographs.

### 5.2 Alloy Wheels

<b>Wheel Condition</b>	Front left alloy has visible damage noted from listing images. Remaining three wheels not flagged.
<b>Remaining Wheels</b>	Full set — 4 wheels present

Damage has been identified on the front left alloy wheel from the listing photographs. M Sport 20-inch alloy refurbishment on this specification typically costs £80–£150 per wheel at a reputable refurbisher, or significantly more for a like-for-like replacement. This should be raised during negotiation or used to seek a price reduction. The remaining three wheels should be physically inspected for kerbing or scuffs not visible in images.

## 6. Mechanical Condition & Known Issues

The BMW N57 3.0-litre straight-six diesel is a broadly well-regarded engine but carries a number of known risk areas that require careful scrutiny on any used example, particularly at

higher mileage or where service history cannot be fully verified. The following key risk areas have been identified for this specific variant (640d — higher output N57 unit).

## 6.1 Engine — Key Risk Areas

<b>Timing Chain Wear</b>	The most reported issue on the N57. Symptoms include metallic rattling on cold start, noise from rear of engine, rough idle, and cam/crank correlation faults. Risk accelerated by extended oil service intervals. Repair cost: £1,300–£3,000.
<b>Rod Bearing / Bottom End Wear</b>	Increasingly recognised on higher-torque variants including the 640d. Caused by long oil intervals, fuel dilution from DPF regens, and oil starvation. Symptoms: deep knocking under load, metallic debris in oil filter, low oil pressure. Progresses rapidly once present.
<b>Swirl Flap Failure</b>	Intake manifold swirl flaps can loosen or break. Worst case: flap enters cylinder causing bent valves and engine destruction. Many owners fit blanking kits preventatively. Confirm status at inspection.
<b>EGR Cooler / EGR Valve Issues</b>	Common on modern diesels. Problems include carbon buildup, coolant leaks, reduced power, and rough running. BMW issued recalls on some EGR coolers due to fire risk. Outstanding recalls confirmed as nil on this vehicle.
<b>Turbocharger Wear</b>	Usually linked to oil quality and service intervals. Symptoms: whining noise, smoke, loss of boost, oil consumption. The 640d is a twin-turbo variant which carries marginally higher complexity risk than single-turbo 30d equivalents.
<b>Injector Problems</b>	More common at higher mileage. Symptoms include rough idle, smoke, misfires, hard starting, and increased fuel consumption. Poor injectors can also contribute to oil dilution and bearing wear.
<b>DPF Issues</b>	Primarily caused by repeated short journeys preventing full regeneration cycles. Symptoms: frequent regens, reduced power, high fuel consumption, rising oil level. Mixed usage pattern on this vehicle is a positive indicator.
<b>Service History Verification</b>	Oil change interval is critical on the N57. BMW's extended service intervals are heavily linked to accelerated chain and bearing wear. Maximum recommended interval by specialists: 8,000–10,000 miles using LL04 specification oil. Full stamped service history must be sighted.

## 6.2 Transmission — ZF 8HP Automatic

The ZF 8HP is a strong and well-regarded automatic gearbox when properly maintained. The most common failure point is neglected fluid and filter changes — BMW's "lifetime fluid" marketing is widely regarded as commercially motivated rather than technically sound. ZF themselves recommend servicing; most specialists advise a fluid and filter change every

50,000–70,000 miles using genuine ZF Lifeguard fluid. Evidence of gearbox servicing should be sought from the seller.

<b>Harsh / Jerky Shifting</b>	The most common ZF 8HP complaint. Usually caused by old transmission fluid, drifted adaptation values, or valve body wear. A proper gearbox service often resolves this if caught early. Service cost: £350–£650.
<b>Torque Converter Shudder</b>	Presents as a vibration between 40–70 mph under light throttle. Linked to degraded fluid and lock-up clutch wear. Sometimes resolved by a service; in advanced cases the converter requires rebuilding (£700–£1,500).
<b>Mechatronic Sleeve / Seal Leaks</b>	Very common at higher mileage. Rubber seals harden and leak internally, causing pressure loss, delayed engagement, limp mode, or no reverse when cold. Repair cost: £400–£900. A red flag if present at test drive.

## 7. Tyres & Brakes

### 7.1 Tyre Specification & Costs

<b>Front Tyre Size</b>	245/35/R20
<b>Rear Tyre Size</b>	275/30/R20
<b>Front — Budget</b>	£80 per tyre
<b>Front — Mid Range</b>	£180 per tyre
<b>Front — Premium</b>	£320 per tyre
<b>Rear — Budget</b>	£90 per tyre
<b>Rear — Mid Range</b>	£200 per tyre
<b>Rear — Premium</b>	£360 per tyre

This vehicle runs a staggered fitment on large-diameter 20-inch M Sport alloys. Tyre costs are notably higher than standard fitment vehicles. A full set replacement at mid-range specification would cost approximately £760. The most recent MOT failure was tyre-related and new rear tyres are presumed fitted — the condition of the fronts must be physically verified at inspection.

### 7.2 Brake Condition

<b>Brake Pad Condition</b>	Cannot be assessed from listing images — physical inspection required
<b>Estimated Pad Cost (per axle)</b>	£100 per axle (average estimate)
<b>Estimated Disc Cost (per axle)</b>	£180 per axle (average estimate)

<b>Labour Rate</b>	£70 per hour
<b>Full Set Replacement Estimate</b>	£700 (full set — all four corners, pads, discs, and labour)

Brake condition is not visible from listing images and must be physically assessed. On a vehicle of this performance specification, M Sport braking components are larger than standard and replacement costs are correspondingly higher. The full set replacement estimate of £700 is a contingency figure rather than an expectation.

## 8. Estimated Annual Running Costs

The following table provides a structured overview of the estimated first-year and ongoing ownership costs associated with this vehicle, based on an estimated 10,000 miles per annum.

Cost Item	Estimated Low	Estimated High
Fuel (Base Case @ £1.88/l)	£2,311	£2,862
Road Tax	£250	£250
Insurance (Group 50)	£1,500	£1,500
Annual Service	£400	£500
Tyres (contingency — staggered 20")	£200	£500
Brakes (contingency)	£0	£800
Mechanical Contingency (N57 known risks)	£500	£2,000
MOT	£55	£55

Fuel costs are based on real-world fuel consumption of 33 MPG and current average diesel prices of £1.88/l at 10,000 miles per annum. Insurance is estimated for a typical experienced driver profile; Group 50 classification means premiums are significantly higher for younger drivers. The mechanical contingency allowance reflects the known risk profile of the N57 engine and ZF 8HP transmission and should be retained rather than treated as discretionary.

## 9. Market Valuation & Pricing Analysis

<b>Listing Price</b>	£17,800
<b>Market Value — Low</b>	£16,800
<b>Market Value — High</b>	£20,000

<b>Price vs Market</b>	Fair — listed within the expected market range for specification and mileage
<b>Days on Market</b>	4 days at time of assessment
<b>Key Options Fitted</b>	HUD, Harman Kardon speakers, heated and ventilated seats, window climate film, comfort seating, carbon fibre trim throughout

At £17,800, the vehicle is priced below mid-market for a clean M Sport example of this specification. The presence of significant factory options (particularly HUD and Harman Kardon) adds tangible value. Having been listed for only 4 days, the seller is unlikely to be under pressure — however, the identified alloy damage provides a legitimate basis for negotiation. A target purchase price of £16,500–£17,000 is considered achievable.

## 10. Specification & Notable Options

The 640d M Sport Gran Coupé is the practical coupe variant of the F06 6 Series, combining genuine four-door usability with coupe styling. As an M Sport car it benefits from the full cosmetic and chassis package including M Sport suspension, enlarged brakes, M Sport body kit, and 20-inch alloy wheels. Notable factory options on this example include: Head-Up Display (HUD); Harman Kardon surround sound system; heated and ventilated front seats; window climate film; comfort seating; and carbon fibre interior trim throughout. The ZF 8-speed automatic transmission (8HP) is the preferred gearbox pairing for this engine and provides smooth, rapid shifts under normal driving conditions. The N57 engine in 640d specification produces 313bhp, making this one of the higher-output variants of the platform.

## 11. FUTURE VALUE PREDICTION

Length of Ownership (Years)	Total Mileage in your Ownership (Cumulative Annual Mileage)	Value Prediction Range
1	10,000	£15,500–£16,500
2	20,000	£13,500–£15,000
3	30,000	£12,000–£14,000

## 12. Risk Summary

Risk Area	Risk Level	Notes
Engine — Timing Chain	MEDIUM	N57 chain wear is the primary known risk. Service history

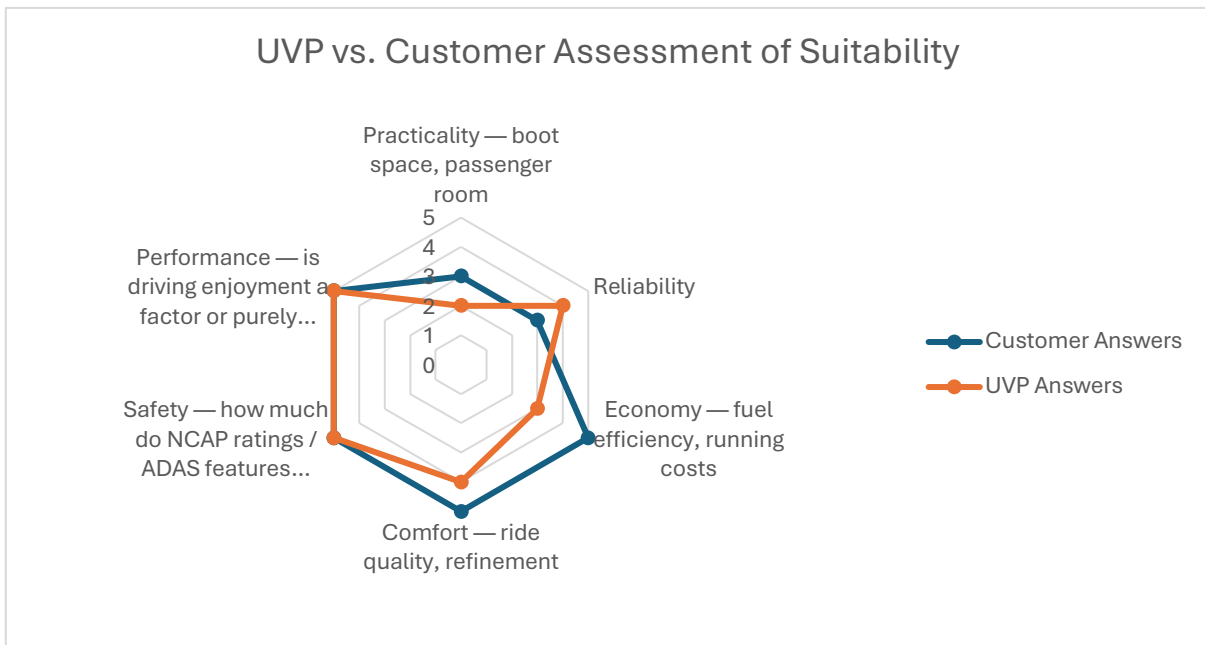
		and oil change intervals are critical mitigants. No current symptoms reported but cannot be confirmed without physical inspection.
Engine — Bottom End / Bearings	MEDIUM	Higher-torque 640d variant carries elevated bearing wear risk. Oil history and absence of knocking must be verified at inspection.
Engine — Swirl Flaps	LOW-MEDIUM	A known failure mode. Blanking kit status should be confirmed at inspection. Risk is manageable if addressed.
Engine — EGR System	LOW	No outstanding recalls. Standard diesel EGR monitoring applies. No symptoms reported.
Transmission — ZF 8HP	LOW-MEDIUM	Condition is gearbox-service-history dependent. If serviced, risk is low. If “lifetime fluid” never changed, risk rises significantly. Service evidence must be sighted.
Tyres	LOW	Rear tyres presumed new following MOT failure. Front tyre condition requires physical verification. Replacement costs are elevated on this specification.
Brakes	LOW-MEDIUM	Condition cannot be confirmed remotely. High replacement costs on M Sport specification warrant physical inspection.

Alloy Wheels	LOW-MEDIUM	Front left alloy has visible damage from listing images. Refurbishment or replacement cost should be factored into negotiation. Remaining three wheels to be inspected physically.
MOT / Provenance	LOW	Clean MOT history, no advisories, consistent mileage progression. Strong provenance indicators throughout.
HPI / History	LOW	Clean HPI result. Single keeper, no finance, no write-off, no plate changes. No outstanding concerns.
Insurance Cost	MEDIUM	Group 50 classification. Annual insurance estimated at £1,500+ for a typical experienced driver. Significantly higher for younger drivers — buyers should confirm their personal quote before proceeding.
Depreciation	LOW-MEDIUM	Three-year value prediction estimates a further £3,800–£5,800 of depreciation on current purchase price. Acceptable for a luxury coupe of this class but should be factored into total cost of ownership.

### 13. Suitability Assessment

The customer’s stated priorities weight comfort and performance highest (both 5/5), followed by safety and economy (both 5/5), with practicality and reliability rated at 3/5 each. Against these priorities, the BMW 640d M Sport is a strong match: it delivers an excellent comfort

and refinement package, strong performance from the N57 diesel, and the M Sport specification adds genuine driving engagement. The Gran Coupé bodystyle provides greater practicality than a standard coupe while retaining the aesthetic. The lower weighting on reliability is noted and appropriate given the known risk profile of the N57 at this mileage point — the car is not a risk-free proposition, but the risk is manageable with correct due diligence. Upton Vehicle Procurement’s assessment aligns closely with the customer’s profile. Reliability is independently scored at 4/5 (conditional on service history verification), economy at 3/5, and comfort and performance at 4/5 and 5/5 respectively. The vehicle is considered a suitable match for the buyer’s requirements, subject to satisfactory physical inspection and service history review.



## 14. Final Assessment & Purchase Recommendation

✓ **CONDITIONALLY RECOMMENDED — PROCEED SUBJECT TO INSPECTION**

This vehicle presents well and carries a clean provenance profile. The listing price is fair and there is genuine scope for negotiation, supported by the identified alloy damage. The primary risks — N57 engine chain and bearing wear, ZF gearbox fluid history — are inherent to the model and not unique to this example. They are manageable with correct due diligence. Upton Vehicle Procurement recommends proceeding to a physical inspection and conditional purchase, subject to the conditions outlined below.

### Conditions & Recommended Actions Before Purchase

- Full stamped service history must be sighted and verified — specifically oil change intervals and the use of BMW LL04 specification oil throughout.

- An independent mechanical inspection by a BMW specialist must be arranged prior to purchase. The inspection should cover: cold-start noise assessment (timing chain); oil filter inspection for metallic debris; transmission fluid condition; DPF and EGR system health; brake condition and pad/disc depths on all four corners; and front tyre condition.
- Gearbox service history should be specifically requested. If genuine ZF Lifeguard fluid and filter change cannot be evidenced, a pre-purchase or post-purchase gearbox service (£350–£650) should be factored into the negotiation.
- Front left alloy damage must be physically assessed and a refurbishment or replacement quote obtained. This should be used as a negotiation point — estimated refurbishment cost £80–£150 per wheel at a reputable specialist.
- Swirl flap status should be confirmed — whether original, blanked, or deleted. If original flaps are still fitted, a preventative blanking kit should be factored into the purchase.

## Negotiation Guidance

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The vehicle is listed at £17,800, which sits within fair market range. The front left alloy damage provides an immediate and legitimate negotiation point. A reasonable opening offer of £16,500 is suggested, with a realistic walk-away point at £17,000 absent further inspection findings. If additional defects are identified at inspection (tyre wear on fronts, brake condition, minor bodywork), these should be used to support a further reduction. Do not disclose your maximum budget. Express genuine interest but make clear that any offer is contingent on a satisfactory independent inspection.

## Disclaimer

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*This report is prepared on the basis of information available at the time of assessment, including publicly available DVLA and MOT records, HPI data, and a visual and data-based review of the listing. It does not constitute a guarantee of the vehicle's condition and cannot replace a full physical inspection. Upton Vehicle Procurement accepts no liability for mechanical defects not identifiable through the assessment methods employed. The buyer is advised to obtain independent mechanical verification before completing any purchase.*

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