

## Buying a car

For many people buying a car is the second biggest purchase after buying a house. As it's such a major purchase it's important that you are aware of the potential pitfalls and the steps you can take to increase the likelihood of you being happy with your purchase. Use this leaflet to help you make a decision.

### **Step 1 – Carry out research before you buy**

Don't be in a hurry! You shouldn't rush into buying a car, if you buy a car on impulse you are likely to regret it later. So, before you approach any car seller, you should do some homework.

1. Decide how much you can afford to spend – consider not only the price of the car, but insurance costs, servicing and running costs. How will you pay? Are you going to use credit? If so shop around for the best deals available.
2. When you've decided how much you can spend, find out which cars fall within your price bracket.
3. Once you have a good idea of what you want you're ready to start looking for your car.

### **Step 2 – Decide who to buy from**

There is a difference between buying from a private seller and buying from a trader.

#### **Buying from a private individual**

If you buy from a private individual you do not have any legal protection as to the quality of the car. You should therefore ensure that you are completely satisfied with the condition of the vehicle before you decide to buy it. However the car should meet with any description that the seller has used, it should also be roadworthy (unless of course it is only being sold for spares / as scrap) and it should be safe to drive.

If you intend to buy a car from a private individual then follow these handy tips:

1. When you ring the seller say “I’m ringing about the car”, if their response is “which one?” then alarm bells should ring. An ordinary, private seller will not have several cars available for sale and so shouldn’t have to ask which car you mean.

2. Do not, under any circumstances, agree to meet the seller away from his address. If you meet with somebody in a lay-by, at motorway service station etc. then it could prove extremely difficult to trace them if something goes wrong.

### **Buying from a trader**

The Sale of Goods Act 1979 (as amended) provides you with statutory rights when you buy from a trader.

Basically the car should:

Be fit for purpose.

In other words be suitable for the purpose for which it’s commonly sold. If you make it clear to the trader that you require the car for a particular purpose before you agree to buy, then the car should also meet that requirement (e.g. that you want to tow a caravan with the car).

Be of a satisfactory quality.

Factors such as the age and mileage of the car should be taken into consideration when assessing whether the car is of satisfactory quality. However if the car has defects which were brought to your attention before you bought it, or if it had defects that should have been noticed during an examination (and you carried out an examination) then these will be excluded.

If you buy a car and discover that it does not meet with these standards then the seller is responsible for putting things right. Depending on the circumstances the seller may be required to refund your money or to rectify faults – if you would like more advice about this then you may wish to contact Consumer Direct on 08454 04 05 06 or [www.consumerdirect.gov.uk](http://www.consumerdirect.gov.uk)

### **Warranties**

In addition to your statutory rights you may also be offered a warranty. Warranties can be limited to cover only certain items, so you should ask to see a copy of the policy, before you buy, to make sure that it meets your needs.

If there is a problem with your car and the warranty does not cover it you may still be able to have the problem resolved by relying on your statutory rights. Don't let a trader put you off when they say that they can't help because an item isn't covered by a warranty.

### **Step 3 - Checking the car**

Once you've found a car that you like, it should be checked thoroughly. You may wish to employ someone to carry out an inspection for you e.g. an independent engineer or one of the motoring organisations (AA or RAC). It can be expensive (£100 upward) but can be worthwhile in the long term.

If you decide to carry out the checks yourself then you should:

1. Examine the car during the day whilst the light is good.
2. Take somebody with you. This can help in two ways; first of all if you don't have a good knowledge of cars yourself you can take along somebody who does, secondly by taking someone with you you're less likely to feel intimidated should the seller start to pressurise you into buying the car.
3. If you have any doubts at all – walk away, there will always be another car for sale somewhere else.

### **Examining the car**

There are four main areas to consider – the general condition of the car, whether the car has been in an accident, has been stolen or has been clocked.

General condition of the car

When examining the car you should be realistic; for example it's unreasonable to expect a 5-year-old car to be in the same condition as a 6-month-old car. Don't feel that you have to rush, for the sake of being polite you could overlook an important sign that there is something wrong with the car.

Visual checks that can be done:

- Check for signs of rust
- Check for botched filler repairs
- Check for signs of re-spraying (which can indicate that the bodywork has undergone some kind of repair)

Once you've looked at the car's bodywork and you are satisfied that it's in a good condition

then you should take the car for a test drive.

Before you start make sure that you are insured to take a test drive.

You should drive for at least 20 minutes and try to include different scenarios e.g. a hill-start, driving on a dual carriageway. If you can, stop in a quiet area with plenty of room (e.g. an empty car park) and test the steering. When it is safe to do so (i.e. nobody behind you) you should also test the brakes.

- Are there any unusual noises?
- Does the car pull to one side?
- Is it easy to change gear?
- Do the dashboard instruments work properly?
- Do the headlights, fog lamps, indicators etc all work properly?
- Is there blue or black smoke coming out of the exhaust?

Has the car been in an accident?

If it has then it may be unsafe. The car could be a 'cut and shut' (a car made up from the remains of two cars), this type of car is extremely dangerous as they will offer very little protection (if any) should you be involved in a crash.

Look out for:

- Body panels that have been repaired – do they match up?
- Patchy paintwork – is the colour and texture even?
- Signs of re-spraying – e.g. look for paint on window seals and door handles
- Unequal gaps between panels
- Unusual rippling in the panels
- Signs of welding / rippling – if possible lift up the carpet in the boot and check the floor

Has the car been clocked?

When a car has been clocked the odometer is wound back so that the mileage on the clock is lower than the actual miles travelled. This is done so that the seller can ask for a price that is higher than the real value of the car.

Signs that a car has a high mileage include:

- A steering wheel that has been worn smooth
- Worn/missing foot pedals
- Seatbelts that don't retract properly

□ Worn seats / upholstery

Look at the odometer. Are there any signs that the fixing screws have been removed worn?

Has the car been stolen?

Buying a stolen car is an extremely costly and distressing affair. You could end up paying for a car which then has to be returned to its proper owner - you'll part with your money and receive nothing in return. Follow the steps below to reduce your chances of becoming a victim of this scenario.

1. Ask to see the 'log book' (V5 registration document) for the car. Check that the registered keeper is the person selling you the car and that the address matches too. If they don't match ask why they are different and BE VERY WARY. Do not accept the excuse that the document has been posted off to the DVLA.
2. Check that the vehicle identification number (VIN) on the registration document (V5 or 'log book') matches up with the number on the VIN plate on the engine, with the VIN on the chassis (look on the driver's side of the car, under the carpet to the right of the seat) and with any numbers etched on to the windows.
3. The registration number on the V5 should match with that written on MOT certificates (and it may be obvious but check anyway – do the V5 and MOT certificates match with the actual registration plate on the car?)
4. Check the windows, have identification marks been scratched off?
5. If in any doubt walk away

### **Further checks**

At this stage you may wish to carry out further checks e.g. contact previous keepers of the car and ask them if they had any problems with the car and why they sold the car. You can also use a professional organisation to check if the car has ever been involved in an accident or if there is any outstanding finance owed on the car (you will be charged for using these types of organisation).

### **Step 4 - Paying for the car**

During your initial research you should have obtained an indication of how much you should be paying for the car of your choice (car guides are available from most newsagents, you could also look through adverts in your local newspapers to gauge the going rate).

If there are any outstanding repairs on the car or if the road tax is due to expire you could use these as tools to barter with. You could ask for a reduction in the price of the car or alternatively ask the seller to pay for repairs etc to be done.

Wherever possible avoid paying in cash, should anything go wrong it would be difficult to prove whom you have actually paid. Instead try and pay by banker's draft or by cheque (in which case make sure that you fill out the cheque in full including who the cheque is payable to). You may wish to consider paying by credit card as in most circumstances, if there are problems with the car, the issuer of the credit card can be held jointly and equally liable as the seller.

In all cases get a receipt, read it before you leave the premises and make sure that the seller's details are included – name, address and contact telephone number. If you bought a warranty make sure that you have a copy of the terms and conditions to take away with you and if you've signed any paperwork make sure you have your own copy.

Hopefully you will be satisfied with your purchase, however if you're not and have not been able to resolve the matter with the seller then you may wish to seek the advice of Consumer Direct.

**Consumers may find what they are looking for by using a garage who is a member of Cheshire County Council's Approved Motor Trader Scheme 'Golden Spanner'. All the members listed on this website have proved they can meet the stringent requirements of the scheme and that customers will be treated fairly and honestly.**

