

THE GUIDE

Buying a used car the right way...



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INTRODUCTION

Your home aside, for most of us a vehicle will represent the largest purchase we will make. It can be a stressful time, trawling through the classifieds trying to fine 'the one'.

As such I have put together a brief guide designed to help you avoid the pitfalls and hopefully steer you toward motoring bliss...

Who is this guide for?

If you're the sort of person to stride into the local dealership every three years and fling down a wad of cash for a brand new car, or ride the constant merry-go-round of PCP contracts, then this might not be for you (although, please do have a read as it may change your outlook - not many Personal Contract Purchase deals end with actual purchase bit)

Likewise, if you get a new rep mobile through work every couple of years then the advice ends here - pick a car you like, pick a colour you like and enjoy.

That said, there are various taxation pitfalls to look out for with company cars so make sure you ask the advice of the company accountant before signing up.

Also, many companies offer a car allowance where they will go a set amount per mile if you use your own personal car. If that's the case, you may find this guide very beneficial.

Really, this guide is written for the rest of us, and by that, I mean people buying used cars with a view to keeping them for a few years - I hope this guide serves as a support in your purchase.

Who am I?

Fair question. The internet is awash with 'experts' after all.

Want to lose weight? Only eat carbs when the moon is waxing. Need more money? Set up an affiliate link selling musical dog leads on Amazon.

I have been in the motor trade for over 25 years. In that time, I have sold everything from Minis to Rolls Royces. I also own an MoT station and car repair garage and as such have seen thousands of broken, unreliable and downright horrid cars cross my path (as well as some very good ones).

Whether that makes me an expert or not is up to you. I am no snake oil salesman. In fact, I've nothing to sell at all. My only aim to try and help as many people as possible. '*Giving is Living*' a wise soul once said.

And please keep in mind that all I *am* giving are personal opinions, based on my life in the trade, free to anyone that finds them useful.

So lets get into it...

NEEDS AND WANTS

If you're reading this then the assumption is that you are looking to, or at least thinking about, buying a used car.

The first thing you need to decide on is **what you actually need**.
Something small? Automatic? Electric? Seven seats? Large boot space?
At this point, there should be no emotion attached to your decision, just the bare bones of your requirements.

Once that's done, have a think about the **things you want**.
Here's the time you add in your preferences.
Leather interior? Radar guided SATNAV, Apple CarPlay?
These things should certainly influence your decision but **never take you away from your needs**.

Top Tip:

Give serious consideration to vehicle emissions in your decision making. This guide was written in Aug 2023, just at the time that Transport for London had expanded its Ultra Low Emission Zone (ULEZ) to cover the whole of Greater London. Whilst this may only affect some of you, if you live in or near other major cities then the chances are that similar zones will be popping up near you soon!

THE FINANCES

Now you have a list of your requirements, just one more thing needs to be hammered down before the hunt begins - your budget.

Firstly, how much you have to spend and secondly, in what form will that take? The easiest way is to have the cash sitting there ready to go. However, in the real world, that's not always the case.

For a start, you may have an existing car that you'll need to sell to add to the pot.

There are a few ways of doing this. The first is to sell your car privately then simply add the money to anything else you have saved up. This may be problematic though as if you rely on your car day to day, you'll either have a period with no vehicle or you'll rush into buying the first thing you see which rarely ends well.

The second way is to part exchange your car at whichever dealership you buy your new one at. This can be a hassle free option but it will limit you to whatever price they offer on the day. It may be less than you hoped for and leave you with a shortfall, causing the whole deal to fall through and place you back to square one.

The last method is more of a hybrid approach. Pop your car into a couple of local dealers, get some prices and choose the one you're happy with. Most places will honour the price for at least a week or two, (providing you don't drive up and down the country every day and rack up the mileage or wrap it around a tree in the meantime) so it will give you the chance to hunt for your new wheels safe in the knowledge that you have a guaranteed price for your current car.

There are national companies that offer this service - We Buy Any Car being the largest. If going down that route, make sure they have inspected the car before taking the valuation figure as agreed. The price given online will rarely be the amount you end up with as they'll mark the value down for any little piece of damage / wear they find.

The other way you may be looking to fund the purchase is by borrowing all (or at least some) of the amount. Whilst this won't pose a particularly large barrier and is in fact welcomed at most dealers due to the lucrative kick backs they get from the lenders, it may limit your potential bargaining power.

There are a few different routes to explore here. I have listed the most common options below.

Hire Purchase (HP)

This is when you buy a car by taking out an agreement with a finance company for all, or some of the price. This generally takes the form of a fixed term repayment plan, usually between three and six years, at an agreed interest rate. This is a very common method, and most dealers can offer this service. However, keep in mind that the loan is secured against the vehicle so if you fall behind with the payments, the car may be repossessed.

Personal Contract Purchase (PCP)

This takes a similar form to HP in that there is usually a fixed term of borrowing, albeit over a shorter time scale, generally 24-48 months. The payments on PCP agreements are much lower than HP because after the fixed term ends, you have a choice of either simply handing the car back and walking away, paying a 'balloon payment' - or Guaranteed Minimum Future Value to use its proper name, or rolling the equity forward into another PCP deal.

There are usually several conditions in terms of maximum annual mileage to keep to and if there is any damage on the car when it goes back, you'll likely be charged to put it right.

Personal Finance

Before you blindly sign whatever the dealer puts in front of you, remember to see what you can raise privately. You may get better terms and the loan won't be secured against the car, so you are free to sell it before the loan term ends (assuming you keep up with the repayments).

There are a couple of other, less common methods available to you also. If you want to look into the area of car finance in more depth, here is a good place to start;

<https://www.which.co.uk/reviews/new-and-used-cars/article/car-finance-explained-aOFAj9L8DMQv#what-are-the-different-car-finance-options>

As this is a car buying guide, I won't drone on too much about the perils of borrowing money to purchase a depreciating asset but a quick google of the term 'Bad Debt' should tell you all you need to know.

Also keep in mind that we are in a period of high interest rates at the moment, so finance of any sort certainly isn't as cheap as it once was.

Top Tip:

If you're financing, rather than get stuck forever more in a cycle of debt with car ownership - something particularly likely with PCP - look to open a savings account and try to put aside whatever money you can for future car purchases. Over time, you should be able to save enough to self-fund car purchases rather than relying on expensive borrowing. If you're interested in this approach, (or anything else money related frankly), Pete Matthew's Meaningful Money site great place to begin your journey; <https://meaningfulmoney.tv>

In fact, if you only click on one link in this guide, make sure it's this one!

WHERE TO BUY

Before you start the hunt proper, you need to be aware of the several possible avenues to go down when buying a used car. Each have their own perks and pitfalls.

Private Sales

This is basically buying a car from a private individual, not a company. The plus side is that this is generally the cheapest way to buy a vehicle. However, it also carries the most risk. Non commercial sales are nearly always a case of 'Caveat Emptor - Let the Buyer Beware'. Whilst there can be some recourse if there is evidence that a car has been grossly misrepresented, the bare bones are this - if you buy privately and the engine drops out on the way home, you're on your own. Add into the mix the vast numbers of doorstep traders posing as private sellers and it becomes a minefield. There can be some great bargains to be had but unless you're handy with the spanners, be careful.

Car Auctions

The next rung up the risk ladder is to buy a car at auction. Whilst it may feel great to slip on the old camel coat and channel your inner Arthur Daley, auctions are best left to those in the know. There may be slightly more come back should the wheels fall off, (figuratively or literally), but it's still a pretty painful process to put right. If bidding in the ring is the way you want to go - and I'd strongly urge you not too - then stick to the offerings from large fleet companies. They'll likely be well maintained and accurately described. Motability, the charity that provides cars to disabled people are also a good bet, although keep in mind that their very best cars don't make the auction houses and are sold straight to dealers. As a rule NEVER buy individual lots. These are often problem cars that dealers want to unload without comeback.

Independent Car Sales

Here is where I must explain I may be bias as I own one but a decent local independent may be the best option for many. They survive on their reputation and generally have much lower overheads than larger sites, leading to lower prices. Many will even source cars for you based upon your requirements. Obviously due diligence needs to be carried out on any

potential company you want to deal with but you'll generally find a decent, long standing car sales firm not too far from your front door.

Car supermarkets

The 'pile them high, sell them cheap' mantra of the big car supermarkets makes them a worthy place to search. As a rule, the personal touch is lost and it's very much sale by numbers. A lot of their stock is sourced from auction houses but as a retailer that means a lot of the risk for the buyer is removed, albeit at a cost. Going on feedback I've had from customers over the years - and in my own experience of inspecting these cars post purchase, there can be little issues that have been missed. That said, as a rule the companies are generally pretty good in putting them right.

Main Dealers

We now arrive at the most costly avenue to take. Main dealers - companies that sell vehicles from new - can be a stress free option. As a rule, the cars are of a very high standard. The downsides are that as they usually only deal in new or nearly new cars, they are generally at the top of the price scale. I've heard some horror stories over the years of main dealer cars but that's the exception rather than the rule. I'd say they are a good option if you're looking at a car no more than about four years old, and don't mind paying a premium for the peace of mind.

SEEK AND YE SHALL FIND

Now you know the sort of features you require, how much you have to play with and where you want to buy from, it's time to go fishing!

My preferred method for this is to look on the Autotrader website. The main reason for this is that it will list at least a few examples of most of the cars on the market so it's a good place to see everything without having to have a million tabs open on your laptop. Another plus point is that you can search using certain criteria - such as number of seats, type of fuel, price bracket, trade / private sellers etc - without having to specify a particular make or model. Simply tap on the 'Refine Search' button then put in your requirements.

In my opinion, this is the best place to begin your search. It's also the time to think about how wide to spread your net. Travelling too far can pose issues - particularly if you run in to problems down the line but conversely, as its likely to be a significant, long term purchase, a few hours out of your day may be justified. The more niche your criteria, the further you may have to travel.

For example, as of today, if I search for a petrol, automatic car within 50 miles of my postcode that costs between £3000 and £4500, (assuming a £4250 budget - always go up a bit as a maximum and then down a lot as a minimum), I get 876 hits. If I add in that it must be an estate, then this drops to only 42 choices. That number may include a few decent choices but if it doesn't, my choice is to either increase the distance I'm willing to travel or broaden my search criteria - remember though, never deviate from your needs, only your wants.

Autotrader adverts also automatically add if a car has been subject to an insurance write off in the past. This can not be edited by the seller. Whilst a car being written off isn't the end of the world, it can lead to more

expensive insurance and a lower resale value when you come to sell. I'll go into a little more detail in the next chapter.

Another plus point is that the Autotrader is not cheap to advertise on. This can (but not always) force some of the more unscrupulous sellers to other sites to hawk their wares.

Along side Autotrader, you have the online auction sites - eBay being the most well known. There are a lot of trade sellers advertising here with a classified listing - so having a fixed price rather than a traditional auction. The excellent feedback function also gives you a good indicator as to the person you're dealing with.

If the vehicle you're looking for is a little less mainstream - a classic or performance car perhaps, then there are more specialist sites that may yield better results. Car and Classics is a good one. Pistonheads also (links below).

The relatively new kid on the block (at the time of writing) is Facebook Market place. It has it's good points - particularly the ease at which you can check out the seller's profile but frankly, it's still a little 'Wild West' for my liking. Being free to use also means it's an easy place for someone to try their luck. Nothing wrong with having a look on there but proceed with caution.

And remember, not all of life's problems are solved online. In your search, don't neglect local dealers either. You might find the perfect car a hundred yards from your front door!

At the risk of sounding like an Autotrader fan boy - and I have no affiliation with them in anyway - it really is the best place to start for the majority of buyers.

By this point, you'll hopefully have a decent selection of makes / models to choose from. The next bit where it gets a bit brutal...

Links;

<https://www.autotrader.co.uk>

<https://www.ebay.co.uk>

<https://www.carandclassic.com>

<https://www.pistonheads.com>

WRITE OFF OR NOT?

There are drawbacks to buying a car that has previously been written off - see previous chapter - but if chosen well, it can be a good way to save money as they are generally lower priced.

A 'write off' happens when a car is damaged and the insurance company pays cash to the owner rather than have it fixed.

If using the Autotrader, you'll see wording like 'Cat S' or 'Cat N' on the advert. These cars have previously been subject to an insurance write off. So what do they mean?

Category A -

Vehicle is beyond repair, never to be driven again, and can't be sold as parts. These cars are basically crushed in their entirety.

Category B -

Vehicle is beyond repair, never to be driven again, but some parts e.g. the gearbox may be stripped and sold.

This means that the cars can be broken down and the parts sold individually. If you ever see a category B car for sale. Call the police!

Category S (Previously Cat C) - Structural

Vehicle sustained serious structural damage but can be repaired and driven. Personally, I'd avoid anything with a Cat S. They may well have been repaired to a high standard but Category S means the accident was a biggie.

Category N (Previously Cat D) - Non Structural

Vehicle sustained cosmetic or very minor, repairable damage.

Whilst this can sometimes mean the damage was quite extensive on a newer vehicle, as the value of a car drops over time and body shop charges do not, you'll often find older cars are written off over relatively minor repairs - something as small as a dented front wing or scratched bumper can be enough.

So how do insurance write offs get back on the road?

Basically, once the insurance company has paid an agreed amount for a vehicle, they become the owner of the car - whatever state it's in. The previous owner will have the opportunity to buy the car back at a heavily discounted rate, normally between 7-14% of the amount paid out. This can often occur on more minor, Cat N cars. Imagine your car gets a dented wing in a small prang. It's still perfectly drivable but because someone else hit you, it goes through their insurance. The insurance pays you £2000 to settle the claim and then you can buy back the very same car for only £280. Appealing isn't it?!

If the former keeper doesn't want to buy the car back, it'll generally go to a salvage auction where it's sold to the highest bidder. It'll then be repaired, inspected and resold. One of the largest companies to offer this in the UK is CoPart. It's utter madness to consider this option if you don't have the time / skills / facilities to carry out a decent repair but link below should you wish...

<https://www.copart.co.uk>

THE GOLDEN RULES OF CAR BUYING

There follows the three golden rules for buying a used car. Write them down, commit them to memory or tattoo them upon your person. Just don't forget them...

Car Sales Golden Rule No.1

'A country makes either good wine or good cars. It cannot do both.'

This is obviously a rather sweeping statement but short of listing every model of car on the market along with all their faults and defects, it's a decent stab at simplification.

Put plainly, don't buy a car made in a country that has its wine stocked by Waitrose.

French? Some of the best wine in the world. Some of the worst cars too. Italy? Same story. German? Decent enough plonk (if you like a fruity Riesling) and whilst a better automotive prospect than the French or Italian offerings, certainly not the reliable workhorses they once were. Alas, this indeed includes our own, fair shores. Chapel Down produce a stunning homegrown sparkling white but I'd rather eat my own shoes than have to run and maintain anything from the Jaguar Land Rover Group*

Conversely, the Swedes aren't known for their vino. Nor are the Koreans or the Japanese** but they can sure bash out a well made, reliable motorcar.

This part of the guide will be where most negative comments will be aimed. Why? Because there will be a great many people with French, Italian or German cars that have had faultless service. Of course not all vehicles offered under these country's flags will be unreliable money pits but having seen thousands of broken cars crossing my workshop doors over the years, believe me when I say many will be.

Whilst you're hacking away at the list of possibles, another important job can be done at this stage, which brings me to my -

Car Sales Golden Rule No.2

'You can't buy caviar for the price of Cornflakes'

One of the biggest mistakes I see with car buying is when people buy what they think is the 'best' car in their budget. By that I mean either the latest model or the one with the most prestigious badge. Spoiler alert, it's highly likely it won't be the best, it'll be vile.

As an example, a customer of mine recently approached me for advice on what to replace her aging Nissan Micra with. She had about £3K to spend. As above, I suggested she looked into something Korean - either Kia or Hyundai. Job done. Pat on the back for me. She contacted me a few days later saying she'd found the perfect car and sent me the link to the advert. Upon opening it, I was confronted not by a sturdy, reliable Korean hatchback but instead an absolutely horrid example of a BMW 1 series convertible. This thing had every red flag raised - private seller (of which I was dubious about), advert riddled with spelling mistakes, no photos of the interior and an MoT history that read like a Steven King novel. In her mind, the BMW was a better car than a Kia Picanto because it cost a lot more when it was new. Not terrible logic but to find a *decent* example of the BMW in question, you'd need to double the budget and there lay the issue.

The same applies to a car's age. If your budget sees you looking at a group of twenty or so Ford Fiestas and all but one are aged between 2008 and 2010, the single 2015 one that's the same price will likely be a basket of trouble.

The aim is always to look for the best examples of a car that fall into your price range, not the cheapest.

Finally, apply -

Car Sales Golden Rule No.3

'Don't be the first guy walk over the brand new bridge'

Cars are complicated beasts and there will naturally be instances where the designers don't quite get it right first time. This is fine on something relatively unimportant, say the stereo system software but a rather more pressing consideration when it's a significant component, like the engine. For example, Ford's Z-Tec lump is a marvellous thing. Tried and tested for years and normally pretty robust. However, their newer EcoBoost offering was disastrously unreliable for the first couple of years. These things usually get ironed out with hasty modifications and redesigns but take care not to get lumbered with early versions of anything oily.

So to summarise, for the best chance of an easy motoring life, stick to Korean, Japanese or Swedish cars - with perhaps a smattering of Eastern European for good measure. Buy the best example of something, not the cheapest and don't buy anything with the early versions engines / gearboxes etc..

If you follow these rules and stick to everything else in this guide, you'll be very unlucky indeed to get your fingers burned.

*Although modern Fords and Vauxhalls aren't the best, (and by that I mean sub ten year old), the older stuff is pretty decent. If you're on a smaller budget and looking at older cars then they can be a good option. As mentioned above, with Ford just make sure to avoid the early 'EcoBoost' engines.

**These days, Nissan and Mitsubishi are actually owned by the Renault group so are to be considered an honorary French company.

INITIAL RESEARCH

By this stage, you should have whittled down your list of potential cars to only a few models. Now is the time to delve a little deeper into some focused research.

Watching cat videos isn't the only thing the internet is good for. There is a mountain of decent information ready to be mined. As a starting point, check out the following websites.

Euro NCAP - <https://www.euroncap.com/en>

This organisation tests every model of car on the market for impact protection.

In basic terms, the lower the score, the less likely you and your family are to walk away from a car accident. It is very important that anything you look at has a decent NCAP score.

What Car - <https://www.whatcar.com>

What Car is an invaluable resource when researching a vehicle's suitability. Whilst most of the reviews are written when the cars are brand new - so no real indicator of long term reliability - they can give you a real sense of the car's strengths and weaknesses.

Along side specific reviews, WhatCar also run yearly reliability surveys that can tell you what makes / models to avoid. One of the most recent reports covered cars up to twenty years old (link below). I was pleased to see my wine analogy holding up!

<https://www.thisismoney.co.uk/money/cars/article-12226887/The-reliable-used-cars-revealed-Car.html>

TFL - <https://tfl.gov.uk/modes/driving/check-your-vehicle/>

At the time of writing (Aug 2023), the Ultra Low Emission Zone has just been extended to all of Greater London. Whilst you may not live near the Big Smoke, as sure as eggs are eggs, most cities will follow suit at some point. Therefore, it would make sense to check whether your intended purchase meets the ULEZ criteria.

Simply follow the link above, pop in a registration number of the model you're looking at (just use the reg of whatever cars have shown up on your searches so far) and you'll soon know if you'll be in for a future financial drubbing from your local council.

The flip side to the ULEZ expansion is that there is currently a massive over supply of non ULEZ cars hitting the market so if you live in the sticks, or want to take a chance that you wont be affected by any future legislation, then there are some real bargains to be had.

Google - <https://www.google.com>

It may sound obvious but good old Google (or whatever search engine you use) can be invaluable for focused research. Simply typing in the make and model plus the word reliability should bring up a good few results. Look also for any online forums or owner's communities - whatever you're looking at, there'll be at least one out there.

Obviously people don't run to the internet to say how reliable and trouble free their car is so you'll be seeing the worst of it but it can be useful to build up a picture of what models / engine versions / gearbox choices to avoid.

FOCUSED RESEARCH

We're now at the point, assuming you haven't decided that taking the bus would be less hassle, that you can bring two or three cars in the cross hairs. Start with your favourite then work down the list should something fall short.

As the old saying goes, '*buy the seller not the product*'. If going the recommended route of buying from a dealer, check them out first. Look for the reviews on the site the car is advertised on - most websites have some sort of feedback facility.

Google the company name to see if anything else crops up. Nearly all dealers have a social media presence so check out the reviews there too. If the company is Ltd, hop onto Company Check and see who the directors are (Companies House is the government site but I find it a little clunky for my liking);

<https://companycheck.co.uk>

It'll tell you how long they have been at the helm of this particular company, and whether or not they have had a litany of failed enterprises in the past. If it's a larger company, check when their financial year ends. Salesmen usually have quotas to fill and may be more eager to do a deal in the last few days of a financial quarter. This may seem a little overkill but the information is freely available and takes minutes to find.

Next, check out what other cars they are selling. Ideally, you want to see vehicles of a similar, or higher value to the one you're interested in. If you're looking at an £8K car and the company normally sells stuff at half the price, then ask yourself why? Best case scenario is that it was a part exchange outside of their usual remit. Worst -and most likely - case is that they've bought it in cheap because it's a 'problem' car from whoever they source their stock from.

It's not so much of an issue if the car you're looking at is the cheapest on the lot. It'll likely mean that it was a part exchange that was so good, the company decided to retail it rather than move it on in the trade. The standard of pre-sale preparation is generally higher with companies that sell more expensive cars also.

If you're going the private route, background checks are a little harder. What you want to try and ascertain is whether they are a trade seller masquerading as a regular Joe Bloggs. This is one of the biggest of all the

red flags you're going to get on your car buying journey. Initially, google the contact phone number to see if it's linked to other car sales adverts. Also check the seller's feedback. This is where Facebook and eBay excel as you'll get a history of things they've sold - it'll be pretty obvious if they're selling a cars as a business.

Once you're satisfied that you are dealing with someone reputable, move on to the car itself.

The first thing to do is to carefully re-read the advert. Make sure that the vehicle has the spec that you want and that crucially, it satisfies your needs. Be wary of any advert that uses terms like 'Sold as Seen' or 'Trade Sale' in the descriptions - these are usually a way of trying to negate any future claims if the car is faulty or substandard.

The other phrase that should set alarm bells ringing is 'Selling on behalf of a friend'. If the advert for the car you're looking at contains anything like this, move on.

Once the advert has passed muster, its time to check is the MoT history. This information is available online and can tell you a lot about a car. You'll need the registration number so if it's obscured in the advert, phone them up and ask for it.

<https://www.check-mot.service.gov.uk>

Once you've logged on, check how long the current MoT has to run. You want a minimum of six months but ideally a fresh ticket. Be aware though some garages will only put a new MoT on a car once a deal has been done so it might only have a short term left when you check. After that have a look at the previous MoT's and check out any past failure and advisory items.

Failures are, rather obviously items that fell below the required standard when tested. About a third of MoT's result in a failure so don't let the fact that a car has failed many of its tests put you off. It's the nature of the failure items that you want to focus on. Things like light bulbs, wiper blades and headlight alignment are fine. General wear and tear items such as tyres, brakes, suspension will often feature also. What you certainly don't want to see is anything relating to corrosion / rust. Also be wary of a car that regularly fails the emmisions test - it could be a sign of a worn engine.

Advisories are items that are close to the minimum required standard. These advisories can actually give us a better indication of how the car has been cared for. When a vehicle fails its MoT, it's recorded on the DVSA

system. When it has been fixed and retested, that too is recorded. If the advisory items feature on the pass then it means the owner hasn't rectified those issues. There are some - such as windscreen damage that might be understandable - assuming it's a small stone chip that isn't blocking the drivers view of the road. However, if a car has advisories for items such as brake issues or tyre wear, that aren't dealt with, it'll likely mean the previous owner has done the bare minimum to keep the car on the road. Whist you have the information in front of you, check that there is no discrepancies in the vehicle's mileage and that there are no outstanding safety recalls.

Back to Google for a check on whether the car has a timing belt not. Some cars have chains that don't require regular replacement but if the engine has a rubber belt keeping its oily bits working in tune then it will have a replacement schedule. This is normally expressed in both time and mileage, which ever comes first. Make a note of this information as you'll need to do a little maths when you find out from the seller when, if at all the last belt was changed.

Next port of call is an app called 'Vehicle Smart' - link below. There are others available but this is the one I use. Pop the car registration in and you'll get some basic information. You can pay for more detailed info but that will come later. Where you want to look is at the bottom of the Basic Vehicle Spec where it says 'Last V5c Issued'. The V5c, or logbook, is the registration document. If it has had a very recent change in ownership, be wary as it may be the owner has recently bought the car, discovered a problem and is now trying to get rid of it. Make a note of the date of change for the last keeper.

Next up, give your insurance company a ring to see how much it will be to cover your prospective purchase. You don't want any nasty surprises when it's too late!

Lastly, recheck that the car you're looking at meets your needs. Is the boot big enough for the buggy? Will it fit on your driveway etc.. This may sound obvious but I'm reminded of a rather wealthy customer of mine who had bought himself a brand new Ferrari a few years back. It was delivered to his home on the back of a shiny red lorry so all the neighbours could see. Life was good for him. Right up until the point that he realised it was too low to get over the speed bumps that were at either end of his street. So he had a 200+mph super car that he could drive precisely thirty yards from his own house. He sold it back to them at rather less than he paid I believe.

There's not much more you can do remotely so now it's time to make contact.

Vehicle Smart;

<https://www.vehiclesmart.com/vehicle-smart-car-check-app.html>

THE PHONE CALL

This will be the first time you get to ask the seller questions so it's a good idea to write them down so you don't forget anything.

The first question will always be, 'Is it still available?' You may get a response like 'It is at the moment but I've had loads of interest in it so you'd better be quick'.

This is car trader speak for 'Yes'. They will often try to create an urgency so you're more inclined to rush into a purchase - that said, good cars don't hang around on forecourts very long so moving quickly *is* recommended!

If dealing with a private seller, always ask if the *car* is available. Never mention the model. That way, if they are a secret dealer and have more than one vehicle for sale, they'll have to ask which car you mean. This is the time to hang the phone up and keep looking.

Unless the advert specifically mentions a service history, make sure to ask. No history, no deal. If based upon your research the car has a timing belt fitted, ask at what date and mileage this was last done. If the seller doesn't know from memory, (most decent dealers will have the information to hand), ask them to check and get back to you. Ideally, you want at least two full years until its due again.

If it's overdue, not only does that give you an indication of the quality of care the previous owner bestowed upon the vehicle, it also means that a costly job will be needed straight off the bat. Worse still, if it the belt fails before you can get it booked into be replaced, a three figure job turns into a four figure one.

Check how many keys come with the car. Replacements can run into the hundreds so not ideal if there is only one.

Ask them if they are aware of any issues with the vehicle - unless you're buying brand new there'll always be something. Most dealers would rather be honest than waste everyone's time by getting you to travel over to see a dog of a vehicle.

Find out if they can offer 'drive home' insurance cover. This means you are covered to get back home if you decide to buy it.

Check if they've carried out an HPI check on the car. Most garages will have done so upon purchase. It's always worth doing your own too but nice to know they've carried out their due diligence.

If you have a car to part exchange, give them the details of that. Likewise if you are intending to finance the car with them, make sure to check that they can arrange it.

Ask if you'll be able to test drive the car and assuming the answer is yes, what documentation they will need to see - a driver's licence will normally suffice. If the answer is no, then end it there. You don't want to buy a car that you haven't even turned a wheel in.

Also check that if you go on to buy the car, are you able to take it the same day? A lot of garages will wait until a vehicle is sold before they put a new MoT on it so you can't simply turn up, pay then leave.

If all the above goes well, arrange a time and day that you can view the vehicle - ideally not that far into the future - in case it gets snapped up. If you are buying privately, make sure the address given is the same as on the V5c (log book). If not, ask why.

NEVER agree to meet up at the side of the road or at a petrol station.

Check how you are able to pay. If it's cash only, walk away. You don't want to be going somewhere you are unfamiliar with to meet a complete stranger who knows you are carrying a bag full of money.

Ensure that the car's engine will be cold when you arrive. This is very important as a vehicle that rattles and smokes like a Dutch barge when its cold can hum like a bird when it's warmed up.

If you're intending on using public transport, ask if they can pick you up from the train station / airport. But not in the car you're going to view - remember, cold engine!

Top Tip:

Never ask what the lowest price they will accept is. This is something that immediately puts the back up most sellers and you'll come across like someone who will just waste their time. If you're going to negotiate, and I'd recommend you do, it's far better done face to face, after you've looked at the car.

BEFORE YOU SET OFF

*Scroll to the bottom if you're buying online and having the car delivered...

To ensure the best possible chance of success, before you go to view your indented purchase, there is a bit of prep work to do.

If you're viewing in person, work out how you are getting there. Driving your own car over will mean a return trip if you make a purchase. This becomes more of an issue the further away you travel. If using public transport I strongly advised that you book a return ticket. It'll be cheaper to do so in advance and will remove any temptation to settle for a car that's not perfect as it's easier to buy it than to sort out last minute homeward travel arrangements.

Save the car's advert onto your phone so you have all the details to hand. I like to review the information just before I get there so it's fresh in my mind.

Pay for an HPI search on the car, even if the seller has already done so. If you downloaded the Vehicle Smart App, you can buy the full check through them. If not, there are loads of online companies that offer the service. This will tell you if the car has ever been written off (which you won't know unless you've used the Autotrader to search) and also if there is any outstanding finance secured against the vehicle. I've already discussed the merits and drawbacks of buying a written off car but definitely walk away if there is finance owing. In basic terms, the car belongs to the lenders until that amount is settled.

Download or print the checklist at the end of this guide as it will help you work through the process without forgetting anything important.

If driving, save the garage number and address somewhere you'll find them so you're not scrabbling around the internet for the info on the day.

Google where the vehicle's chassis number is located as it's one of the checks you'll be doing on the day. Most are located at the bottom of passenger side windscreen but it does vary.

Using your Maps App, have a look at the surrounding area and try to work out a test drive route. You want to try and get a combination of tight, twisty B roads and fast, sweeping A roads. You don't have to plan it exactly, just be aware of what is around locally.

You'll also want a couple of few items to help with the examination of the car. Get these together in advance so you don't forget anything;

- A disposable pair of gloves
- A couple of clean cloths or some kitchen roll
- A decent torch
- A small magnet
- Something to kneel on like a gardener's pad (or just wear your old jeans)
- A small pad and a pen (unless you want to make notes on your phone)
- Your credit card (if you have one)
- The used car buying checklist – see end of this guide.

Lastly, get to bed early the night before you go, you'll need to stay sharp!

Top Tip:

Just incase somebody walked in off the street and bought the car after you've spoken to the garage, a quick phone call to them in the morning before you set off to check they still have it can save a wasted journey.

*Before you even leave the sofa, you'll notice that a lot of sellers offer a home delivery service. I always prefer to go and see a car before buying but paying for it online and having it dropped to your door actually brings the purchase under 'Consumer Contracts Regulations'. This affords you a decent amount of protection within the first 14 days of the order so if you go down this route, carry out the checks in the following chapters after you've taken delivery. Be warned though, if you don't find the car for you straight away, it can be time consuming to reverse the transaction.

Link to the Consumer Contracts Regulations for more info;
<https://www.which.co.uk/consumer-rights/regulation/consumer-contracts-regulations->

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INSPECTION –

PAPERWORK

Hurrah! After all that searching and preparation, you're finally in front of the car you've chosen.

If you've followed all the advice so far, this should be the easy bit but don't relax just yet, there's still much to do...

First things first, when you arrive, don't whoop with delight and loudly squeal that 'it's perfect' or 'I love the colour' remember you may be negotiating for it soon enough so play it cool.

Simply go and introduce yourself to whoever is showing you the car. Once the very British task of small talk is out of the way and you've told them how the journey up was and complained / enthused about the weather, get down to business and ask to see the paperwork.

The key pieces of information you want to see are the V5c (log book) and the service history.

V5c;

The first thing to check is that, (unless it's been clearly stated), the vehicle has never been written off. This is printed on the front page of the document under the 'Special Notes' heading. Here you will also find information about how many previous owners the car has had and whether or not the vehicle was ever imported. This isn't a massive deal breaker but imports can be slightly more costly to insure and getting parts can be a little harder.

At the top of the front page will be the current owner. If you buying privately, make sure that the address matches the location you are looking at the car - something you should have asked in the initial phone call.

If you're at a dealer, it won't be their details but the previous owner. Finally, take a photo or make a note of the vehicle's chassis number. This will be on the second page of the document.

Service History;

Many garages will print a service summary but it pays to check it out yourself. A service book is nice to see but in truth, it only costs a couple of quid to buy a rubber stamp and make up whatever you want - I have

actually had somebody use my company details to make a fraudulent service stamp. A fact only discovered because somebody carried out exactly these checks when buying a used car.

What you need to look for is actual invoices for work that has been carried out. You'll want paperwork for regular maintenance as well as running repairs. Make sure the invoices look real and not something thrown together on Microsoft Word or printed off that morning. Also check that the garage used is based somewhere near the owner's address on the V5c. If the service book is stamped, make sure that the stamps aren't all exactly the same (every stamp will change slightly over time as they wear). A common method employed to make sure they look random is to stamp one upside down. This never happens in real life so if that's the case, take heed. Also check for the all important timing belt bills if required.

If in doubt, call up the garage on the top of the invoice (get the number by Googling the name rather than the one stated on the invoice in case the seller has a mate around the corner waiting for your call) and simply ask them to confirm what work they have carried out on the car. Don't worry about holding the salesman up. Take your time and check everything carefully.

INSPECTION –

VEHICLE

You are now ready to inspect the car itself. Have your pen and paper / note taking app ready to record of any issues you may find.

First off, ask the seller for all the keys and make sure each one opens and locks the car.

Now move your attention to the vehicle itself. Place your hand onto the bonnet to make sure the engine is indeed cold as you should have requested. Take a walk around to for any obvious damage / scratches, making sure the car is the same shade of colour all the way around. Make sure to get down close to ground level as looking down on a car from above can hide a multitude of sins. Check the gaps where the panels meet, they should be even. This includes the bonnet and boot. Check for any paint overspray on bumpers / trims caused by a careless body repair. Check both number plates. These don't last forever so may not be the originals but every plate bares the name of the company that made them. Make sure they don't say 'Bob's Crash Repair Clinic' or something similar.

Standing in front of the car, look level along both sides of the roof just above where the doors meet (called the B Pillar). If a car has ever had a nasty shunt, it's here that normally deforms. To be sure, use your magnet in a couple of places along the roof line. If it's been repaired with filler, the magnet won't stick. Whilst it's in your hands, get down and do the same to the sills (the part of the car that's below the doors). If there is any rot that's been cut out and filled, your magnet should find it.

Check the glasswork for stone chips. Check also the mirrors are in good order, (both glass and housing). Have a close look at all the lamp units on the car. Make sure there are no cracks or chips to any of them. Check also for condensation inside the units. Replacing water damaged headlights can be very costly.

If you're looking at a convertible, check the roof carefully for tears in the fabric, particularly where it folds.

Check the vehicle's chassis number against the one you took from the paperwork, making sure it matches.

Open and shut all the doors, ensuring they locate securely. Check the rubber door seals for paint overspray / tears. Open the fuel filler flap and check the same. Now move onto the boot. Make sure it too opens smoothly and that it stays up under its own weight. Lift the carpet up and check the floor beneath to see if there is any dampness or evidence of previous crash repairs, (such as welded in repair panels or deformation in the spare wheel well).

If there is a spare tyre in there, check that too, along with making sure the jack, tool kit and locking wheel nut key are all present. Have a good smell around the carpet for anything doggy related. If it's had the previous owner's wet poodle in there on a weekly basis, you'll never get rid of the smell. Another sure fire clue that it's been the dog walking car is if there are any scratches on the inside of the window glass.

Now don your rubber gloves and pop the bonnet. Again, make sure it holds up under its own strength (assuming it has gas struts and not a simple stay. Check around the bay for any evidence of crash damage. This will include making sure the crash bar (the steel section that runs along the front of the car between the headlights) is nice and straight and not obviously brand new. If you've gone for an electric car, there really won't be much else to see but if you're going the combustion route, have a good look around with the torch.

Check and see if there are any leaks that you can see or wet patches. Take a peek into the coolant reservoir to make sure it's topped up and looks clean (if the engine is hot, don't do this). Same for the brake and power steering fluid.

Open the oil filler cap and check the inside of it. If there is a build up of white gunk, similar to mayonnaise, it may be a sign that the head gasket has failed. That's a bad thing.

Pull out the dip stick, wipe it with the cloth you brought, put it back into the engine then pull it out again to see where the oil level is. If looking at petrol engine, the oil should be a light amber colour. Diesels will always be darker but in both cases, it should be on or close to the maximum mark. Little tip here, don't return that cloth to your pocket afterwards or you'll be chucking out your oil stained trousers at the next bin day. Leave the bonnet up for now.

Check the condition of all the tyres - both for tread depth and any cuts / bulges / cracking. It's also nice to see a matched set of brands or at the very least the same makes across each axle. If you can see the brakes through the wheels have a look at those too. Make sure the brake discs aren't scored or particularly rusty and that the brake pads have plenty of

meat on them - if you can't get a good look at the brakes through the wheels, don't worry.

Moving to the inside rear of the car, check that all the seatbelts operate correctly and are in good condition. Check also that there are no tears in the seat fabric or any broken trim. Also have a feel of the carpets to make sure they aren't damp. Then repeat the same procedure in the front.

Once you're sat in the driver's seat, turn the ignition on (but don't start the engine yet) to fire up the electronics. As you do this, the car's warning lights will all illuminate for a brief time then go out. If any of them don't, it might mean the bulb has been removed to hide a problem. Below is a link to a guide on these. If something doesn't light up and you can't see what it is, shine your torch over the area and you can normally see the outline of what it's meant to be. If you've got warning lights that don't light up, then consider that a red flag.

Now check that every button and lever works as it should. Windows, sunroof, SATNAV, radio, electric mirrors, heated seats, the lot. Things like these can be expensive to put right and if nothing else may give you a bargaining chip later down the line. Whilst talking about the SATNAV don't just turn it on, actually make sure it has the navigation disc / chip installed. These aren't the hardest things to source but it's a pain you don't need.

Operate the windscreen wash / wipe and make sure the wiper blades clean the screen well and aren't split. Again, if the car is a drop top, operate the roof up and down a couple of times to make sure all is well.

Once you're satisfied everything works as it should, time to get that engine running...

Warning light guide

<https://www.rac.co.uk/drive/advice/know-how/car-dashboard-warning-lights-meaning/>

FIRE HER UP

Whilst sat in the driver's seat, make sure the fan and radio are turned off (so you can better hear the mechanicals). Turn the engine over to start it. Don't use any throttle, it should fire up on its own. As it starts have your eyes on the rear view mirror to check for any smoke from the exhaust, and your ears trained on the engine bay for any horrible rattles or squeals. Make sure also that there no nasty vibrations shaking the car. With your eyes and ears still on high alert, give the engine a rev and check the above points again.

Make sure all the warning lights have gone out. On some cars, a blue coolant light will stay on until the engine reaches operational temperature so don't worry if that's on. As a rule, an orange light isn't great, a red light is even worse. Also ensure there are no other notifications displayed, such as 'Service Due' or 'Brake Fluid Change Required' etc..

Turn the steering wheel to full lock both ways and make sure that its travel is smooth and there are no groaning noises from the power steering pump. Turn on the a/c and again listen for any evidence of a dodgy pump. Whilst it is on, make sure it blows nice and cold.

Leaving the engine running, pop around have another look at the engine bay. Make sure that there are no new leaks or strange noises. If the engine is chain driven, make sure it there are no rattles (remember when your bike chain slipped a bit as a kid?) If the a/c is running, you may get some water condensing onto the freezing pipes and subsequently dripping onto the ground. This is normal. Close the bonnet and circle around to the rear of the car. Ensure the exhaust note isn't too loud (might have a hole somewhere along it if it sounds like a WW2 fighter plane. Taking your cloth, place it firmly over the exhaust tip. You should feel a little pressure against you hand. If you don't, it may be a sign of an engine not in tip top condition.

Turn the steering wheel on full lock one way and using the torch again have a peep at the gubbins behind. You don't want to see anything rubber that's split or any fluid leaking from the shock absorber. If the car is a front wheel drive, check that the CV gaiter isn't split (that's the black concertina looking thing at the end of the driveshaft). Turn the steering the other way and repeat. Be wary if one side has a brand new looking set of components whilst the other side doesn't. That can be an indication that there has been some significant accident damage - not every accident is declared to insurance companies.

Do the same at the rear of the car too. If the car is either rear wheel drive or a 4X4, they'll be a housing between the rear wheels underneath. This is where the differential lives so check it to make sure it isn't leaking fluid.

Return to the cabin and check the temperature gauge. Modern engines are designed to get to temperature quickly so don't be surprised to find it half way up the dial already. It shouldn't be anywhere near the top though. Turn the heaters up to make sure they blow hot.

If looking at a car with a manual gearbox, depress the clutch and listen for any noises. A rattle at this point will likely be the release bearing and that'll mean a replacement clutch kit - a job that can run well into four figures in some cases.

Remember, make a note of any faults you find as you go along.

With that, you're ready to take to the open road.

CHOCKS AWAY

Before you turn a wheel, make sure that you have adjusted the seat to a comfortable position, that you can see out of the mirrors and that you know where all the important controls are.

When you're ready, keep the handbrake engaged and try to pull away gently. It should withhold a reasonable amount of force. If it doesn't, it will need looking into the reason why. Release the brake and pull away again. Dab the brakes to make sure it'll stop before you get too far!

When you pull onto the road and accelerate, check the rear view mirror for any smoke again - it can sometimes only present itself when the engine is under load. Listen for anything untoward from the engine and transmission also. The car should drive smoothly with no vibrations through the cabin.

If you'd heeded the earlier advice, take the car on a variety of roads to check performance at different speeds. It should drive nice and straight and not pull to either side. When braking, listen out for any grinding or squeaking noises. There may be an initial noise for the first hundred yards or so - particularly if the car hasn't been moved for a few days - but if it's persistent then that's a problem.

Ideally find some speed bumps to drive over, if not an uneven road surface can do the job. Listen for any knocking or clunking noises, a sign of worn suspension.

If driving a manual, make sure you go through all the gears and that the gear knob doesn't vibrate in you hand when driving. If it 'rocks' as you change gear, the chances are one of the engine or gearbox mounts are shot. Check also that the clutch biting point isn't too high.

If it's an automatic you're in, check the manual selection (the + and - on the selector) as well as the steering wheel paddle selectors if fitted.

When on a quiet road, (and after warning the seller if they've come along for the ride), press the brake sharply. The car should pull up in a nice straight line and not want to dart off course. If it does, there'll likely be a brake imbalance.

Find a cup-de-sac or car park and put the car into a couple of tight three point turns making sure to get the wheels on full lock. Listen out for any clicking as you do. This will be a worn CV joint. If the car is a 4X4, check the

low range gearbox works well if that's fitted whilst you're not on the main road. If it has selectable drive (between 2WD and 4WD) make sure it drives fine in both these modes also.

On the drive back to the dealership as you're more familiar with the car, give it a little more gas. Check again for any smoke from the exhaust and, if driving a manual, make sure the clutch doesn't slip (if you can find a steep hill that is also a great test for the clutch health).

Once you're back from the drive, open up the bonnet again to double check for any new leaks / smells. Place the back of your hand against each of the wheels. If one is markedly hotter than the others, it means the brakes on that corner are sticking on and will need looking at.

Top Tip:

Upon returning from the test drive, always try to park the car back on the lot where it was. If you pull it up pointing the road, it tells the salesman that you're already thinking of driving it home which will weaken your negotiating power.

Now take a few minutes out to think about whether the car is for you or not.

Review the list you've made of any issues you've identified and add in anything else that cropped up during the test drive. Obviously if there are major failings, walk away.

You will have almost definitely found a couple of less serious things wrong with it, it isn't brand new after all, so decide if you can live with the faults. With anything small, like a small scratch here or there or scuffed alloy wheels then I'd advise you use those as bargaining chips so start to think of the price you would be happy to pay for it.

Also consider the highest amount that you'd be willing to part with. That may well be the full asking price but if not, be prepared to walk away. Remember, there are always other cars.

THE NEGOTIATION

Hopefully by now, you've got a car in front of you that you like and an idea of how much you'd like to pay for it.

You may well have found the perfect car that's already priced fairly or you simply don't like haggling in which case, skip this bit but if you like to strike a deal, read on.

There are two approaches here. The first one is to negotiate a cheaper price, the second is to get more for your money. We'll deal with getting a cheaper price first.

Despite what they'll tell you, most dealers (and private sellers for that matter) will have built in some wiggle room with the price. As humans like patterns and neatness (and despite popular opinion, we car salesmen *are* human) if a car is priced in the low thousands, the seller will be thinking in blocks of £250. If a car offered at £5750 for argument sake, the seller is probably looking for £5500. Secure a deal at anything below that and you've done well!

Now before we start, a couple of pointers. Firstly, buying a used car is not the same as shopping for a new TV. There are no price comparison websites. Don't pull out a print off of an advert for a similar car at another garage for less money to try and lower the price. Every car has had a different life and condition is so variable that pricing is very individual. And after all, if the other one was any good, you'd probably be over there buying it.

Secondly, and I think I speak for every car dealer out there, you are *not* Mike Brewer. Please don't bob around regurgitating lines you've memorised from Wheeler Dealer and expect anyone to be impressed. Whilst I believe he's a lovely chap, nothing makes me less inclined to do a deal with somebody that hearing them shout;

'Tell you what? Let's tickle the sticker down by a monkey and I'll be off into the sunset. Hold out your hand me old son'

This translates roughly to;

'May I proffer a suggestion? If you are willing to reduce the selling price by the amount of five hundred pounds sterling, then I shall gladly agree to the purchase here and now and thus be on my way. Do we have a binding, contractual agreement based upon these terms my dear fellow?'

You're better than that.

Right, with that rant out of the way (and I feel better for it) let's get down to brass tacks. We'll carry on using the example of the car being advertised at £5750.

Don't start the ball rolling by just blurting out a low price without any context. Equally don't run the car down too much either. If it was a complete heap you wouldn't be buying it and they probably wouldn't be selling it so you both know that isn't true.

Instead, if you've found a couple of little issues with the car upon inspection, start with something like 'It's a nice car. I'm happy with it mechanically but the wheels could do with a little tidying up' or 'Really happy with the condition of the body work but I'll probably want that electric window fault looking at' then say 'I'd be happy to take it away today for £5150'. Now your opening bid seems more measured.

What you've also done is frame the price negotiations. The top price has already been decided by the seller. You have dictated the bottom price and the lower that is (within reason), the lower the 'meeting in the middle' will be. Be careful though, go in too low at the start and it'll likely bring about a very quick end to any negotiating at all.

The dealer will likely come back with a counter of £5600, you'll up yours to £5250 and you'll likely settle on £5400ish. A bit less than they had in mind and £350 more in your pocket.

This of course may not be the way it goes and they may stick to their guns which is why it's good to have a maximum figure you'll pay in mind.

The other option is to offer them the full asking price but asking for more for your money. So using the examples above, 'I'll take it if you'll have all the wheels refurbished'. Or 'I'm happy to pay the sticker price if you could fix that window fault.'

This way, you get the car you want and any little niggles sorted too. Again they may say no but if you don't ask, you don't get!

It may help to think of the salesman as a broker. They have sourced a car, made all the necessary checks and brought it up to a high standard. On top of this, they will carry some liability for the car even after they've sold it on. There is real value in this and if they are well established and trusted in the local area, they will likely be a little more firm with their pricing.

So if you go into negotiations and end up without securing a penny off, don't be too disheartened. The car's suitability is the most important factor and remember, we salesman negotiate all day, every day.

SIGNED, SEALED, DELIVERED

By now you'll have shaken hands and agreed a deal. You're almost over the finish line but don't relax just yet!

Payment

Now comes the payment side of things. You'll have noticed that on the list of things to bring with you was a credit card if you have one. Now's the time to use it. Obviously buying a depreciating asset such as a car on a card with a sky high interest rate is madness but I'm not suggesting you do that for a second.

Even if after all your due diligence the car turns out to be a basket case, paying with a credit card allows you access to all the legal support that the credit card company has to offer. The good news is you don't even have to pay the full amount with your flexible friend.

Providing the amount you've paid is between £100 and £30,000, then the credit card company are actually considered to be jointly liable for any claims should there be a problem. It is therefore in their interest to help resolve the matter quickly and in your favour.

Obviously only pay for the car in full on a credit card if you have the funds available to pay it all off on the due date. It may be the case that the dealer won't accept the whole amount on a credit card - the fees are much higher after all, but try and pay at least some of the amount this way to secure that extra layer of protection.

If you're taking the car there and then, and keeping with our example, tell them that you only have £5150 (your initial offer) available to transfer now but pay the remainder on your credit card. If you're returning for the car, then offer to pay a deposit on the car (and use your credit card) then bank transfer the rest upon collection.

Obviously, if you're buying privately, then this won't be an option. If there is no way you can pay with a credit card, don't worry about it too much, you are still protected by your consumer rights.

Paperwork

Moving on the paperwork side, check the sales invoice carefully for the wording. Dealers will often try to give themselves an 'escape route' away from future issues using phrases like '*Trade Sale*', '*Sold as Seen*', or '*Discount given in lieu of warranty*'. Whilst none of this will affect your basic consumer protection, it may muddy the waters so ask that anything like that is removed before you sign on the dotted line.

Fill in the V5c with your details and retain the 'New Keeper's Supplement' section. Keep this safe until the new one comes through the post. If the transfer is done online, make a note of the transaction reference number.

The last port of call before you hit the road in your new chariot is to make sure it's taxed and insured. If the dealer doesn't offer a 'drive home' policy, ring your insurance company and get the car covered. Tax can be done online and only takes a few minutes (you'll need the reference number shown on the New Keeper's Supplement).

Make a note of any reference numbers as the car's taxed and insured status won't show up on any central databases (such as the ones the police use) for a couple of days. It's much easier to have the information to hand should you get pulled over on the way home.

AFTER PURCHASE

By now, you are the proud new owner of a fine motor car, well done! However, before you put your feet up and make yourself a well earned cup of tea, there is one more job to attend to - get it looked at.

Whilst you have hopefully covered all the basic checks, the oily bits still need an expert eye cast over them. Don't go to a national chain for their 'free' vehicle health check. All that will get you is a list as long as your arm of things that are urgent (which won't be by the way). You need a decent independent garage.

If you already have a company that you trust, give them a ring to book the car in for a good going over. If you don't, look online at local garages with good reviews and ask friends or neighbours for their recommendations.

There will be a cost for this, for reference my garage charges half-an-hours labour for a proper health check but it's money well spent. However thorough you have been, there is no substitute for experience. The garage will also have the tools to delve into the car on a much deeper level, such as electronic diagnostics software and exhaust emissions analysers.

Now I must mention here that you've bought a second hand vehicle so don't be surprised if they pick up on a few things that may need attention in the future. Having slightly perished tyres or brakes that are 50% worn aren't good reasons to raise merry hell with the seller. However, if there are serious issues with the car, such as dangerously degraded brake pipes or hidden corrosion then the next chapter is definitely for you.

If not, go and enjoy that cup of tea now...

YOUR RIGHTS

If you're reading this chapter then unfortunately you've run into issues. First things first, don't beat yourself up. We all buy the occasional lemon. I've been doing it for over 25 years and have been burned myself on occasion. What's important now is how you deal with it.

If you've bought from a private seller then your options are limited. There is the route of smalls claims if you can prove that the advert was deliberately misleading and the seller was fully aware of the faults prior to sale. This isn't an easy task but not impossible. Hopefully you heeded the earlier advice and made a note of the date of the last change of owner. From there, pull out every invoice you have for the car whilst it was in their ownership.

Read through each one carefully to see if there are any notes or recommendations relating to the fault that has been found. The aim is to find evidence that the seller knew that there was a problem prior to the sale. If nothing turns up, phone all the garages that you have invoices for and ask them to email you over everything they have on file. It's not unheard of that an unscrupulous seller will simply throw away any paperwork that makes reference to serious problems with the vehicle.

Auctions are a (slightly) better prospect assuming you can prove that the car was misrepresented at the point of sale (use method above).

And this dear reader, is why I recommend buying from a *decent and established* dealer. It's unlikely you'll be in this situation at all if you've done so. They will have done their checks, you will have done yours. But sometimes, things slip through the net. And it is vital that you move quickly if there is a problem.

The first thing to do is let them know. Preferably by email so there is a paper trail should it be needed. Be polite and explain thoroughly what the issue is. Give the dealer a day or so to respond before following up.

It may be the case that when you bought the car, the dealer included an off the shelf warranty package. If they come back to you and tell you to go down that road, check with your garage if they will operate under its conditions - believe me, most won't. At best they'll be a shortfall between what the warranty company will pay and what the garage will charge. Make sure the dealer is happy to meet this deficit.

If the bill is likely to get into the hundreds, they may request that the car is taken back to them for the repair - they will have their preferred garage after all. This is entirely reasonable. Keep in mind that if you've chosen to travel 200 miles to buy a car, that's not really the seller's problem. This is something to consider when deciding how far you're willing to travel.

If things get a little messy and assuming you managed to pay at least some of the purchase price with a credit card, get in contact with the card company and let them know. They'll be jointly liable for any claim so will advise you on what to do next.

However, if you paid upfront and the seller doesn't want to play ball, this is where the wonderful world of the 'Consumer Rights Act 2015' comes into play.

I've linked to the information below but the highlights are these -

- 0-30 days: You can claim a full refund for goods that are of unsatisfactory quality, unfit for purpose or not as described.
- 30 days-six months: You must give the retailer one opportunity to repair or replace it before you can claim a refund.
- Six months or longer: You must give the retailer one opportunity to repair or replace it before you can claim a partial refund, and the burden of proof is on you to prove the product is faulty.

If it gets this far with no satisfactory resolution, write to the dealer using the template linked to below. Send it recorded delivery and retain the proof of postage. The sooner you do this, the stronger your position will be.

You're then left with the the joys of the small claims court. It's a pain you don't need but if you've done your research then it shouldn't be the hardest thing in the world to secure recompense. It's very rare things get this far. If it becomes super complicated, the Citizens Advice Bureau will be on hand to help. But remember, the sooner you act, the greater the odds are stacked in your favour.

Consumer Rights Act 2015;

https://www.which.co.uk/consumer-rights/regulation/consumer-rights-act-aKjYx8n5KiSl?_its=JTdCJTlydmlkJTlyJTlBNBjTlyM2M5NTVIYWYtYTIxNy00ZjYyLTk2YjAtMzJhYTAwZjJhNGI5JTlyJTJDJTlyc3RhZGUlMjllM0ElMjJybHR%2BMTY5MzMzNjUzMh5sYW5kfjJfNzE1NDlfc2VvX2YwNjk5Nzk4YTAxOG RiYmQ1ODI1NzljYjE3YWY4NDMxJTlyJTJDJTlyc2l0ZUlkJTlyJTlBNODgwNC U3RA%3D%3D

Template Letter of Rejection;

https://www.which.co.uk/consumer-rights/letter/letter-rejecting-a-new-or-used-car-bought-from-a-dealer-aeziX3M7tYNw?_its=JdTdCJTlydmlkJTlyJTnBJTlyM2M5NTVIYWYtYTIxNy00ZjYyLTk2YjAtMzJhYTAwZjJhNGI5JTlyJTJDJTlyc3RhdGUIMjIlM0ElMjlybHR%2BMTY5MzMzMzI1Nn5sYW5kfjJfNzE1NDlfc2VvX2YwNjk5Nzk4YTAxOGRIYmQ1ODI1NzljYjE3YWY4NDMxJTlyJTJDJTlyc2l0ZUlkJTlyJTnBODgwNCU3RA%3D%3D

And to link to this again, in case you bought the car online and had it delivered;

https://www.which.co.uk/consumer-rights/regulation/consumer-contracts-regulations-ajWHC8m21cAk?_its=JdTdCJTlydmlkJTlyJTnBJTlyM2M5NTVIYWYtYTIxNy00ZjYyLTk2YjAtMzJhYTAwZjJhNGI5JTlyJTJDJTlyc3RhdGUIMjIlM0ElMjlybHR%2BMTY5MzMzMzQ1NH5sYW5kfjJfNzE1NDlfc2VvX2YwNjk5Nzk4YTAxOGRIYmQ1ODI1NzljYjE3YWY4NDMxJTlyJTJDJTlyc2l0ZUlkJTlyJTnBODgwNCU3RA%3D%3D

Citizens Advice Bureau;

<https://www.citizensadvice.org.uk>

IT'S A WRAP...

And that's it. Pretty much everything I've learned from a quarter of a century at the sharp end of car sales.

Hopefully, this guide will be some help in your car buying journey.

If it has been, and you feel the need, chuck a couple quid into the next charity bucket you see.

Alternatively, pay it forward by helping somebody else. It could be using your particular skills / experience or just something as simple as a phone call to someone you haven't spoken to in a while. Ask how they are. Be present. For added effect, ring them whilst sitting in your new shiny car. You'll feel better for it, I promise you.

Whatever you decide, I wish you all the best with your future car purchase.

Take care,

Dave.

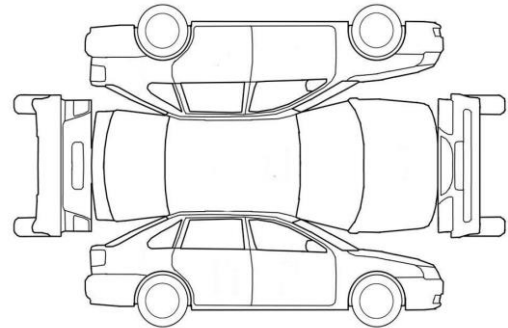
USED VEHICLE CHECKLIST

REGISTRATION NUMBER	
CHASSIS NUMBER – MATCH WITH VEHICLE?	
MOT EXPIRY DATE	
TIMING BELT REPLACEMENT	
NUMBER OF KEYS – DO THEY WORK?	
INSURANCE WRITE OFF - Y/N	
SERVICE HISTORY – Y/N – GARAGE ADDRESS NEAR LAST OWNERS?	
IF PRIVATE SALE – DOES VIEWING ADDRESS MATCH LOGBOOK?	

BODYWORK

PANEL GAPS	
PAINT CONDITION	
NUMBER PLATES	
B PILLAR – WITH MAGNET	
SILLS – WITH MAGNET	
WINDSCREEN / GLASS	
MIRROR UNITS	
LAMP UNITS	
CONVERTIBLE ROOF – IF FITTED	

DENT	X	SCRATCH	S
RUST	R	PAINT	P



CHECKLIST – ENGINE BAY – ENGINE OFF

ENGINE COLD FOR INSPECTION?		CRASH DAMAGE	
FLUID LEAKS		COOLANT LEVEL / CONDITION	
BRAKE FLUID LEVEL		POWER STEERING FLUID LEVEL	
OIL LEVEL / CONDITION		BONNET GAS STRUTS – IF FITTED	

CHECKLIST – INTERIOR

SEATBELTS / TRIM		ODOUR?	
WARNING LIGHTS		SWITCHES / CONTROLS	
SATNAV		CONVERTIBLE ROOF OPERATION	
SERVICE NOTIFICATIONS		A/C COLD?	

MECHANICAL – ENGINE RUNNING

EXHAUST SMOKE		ENGINE NOISES / RATTLES	
POWER STEERING PUMP		EXHAUST NOTE / PRESSURE	
SUSPENSION / CV GAITERS		TYRE CONDITION / MATCHING BRANDS	
BRAKE CONDITION		DIFFERENTIAL – IF FITTED	

TEST DRIVE NOTES