



Car Buyers'

Guide & Scorecard

TSI and HPI would like to thank Essex Trading Standards for their help in producing this guide.

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in partnership with



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Introduction

Buying a used car, especially on the private market, can be a risky business. Each year, thousands of people buy secondhand motor vehicles that have had their mileage reduced, are hiding serious accident damage, are incorrectly described, or are not legally the seller's property.

Although it is a criminal offence for a motor trader to describe vehicles incorrectly, or misrepresent key aspects such as the mileage reading, abuses are not uncommon. Also, once the damage is done, it can be difficult to get compensation or your money back.

A car is one of the most expensive items you will purchase, and so you should give yourself every opportunity to make the right choice. This booklet is designed to help you BEFORE you part with your money. It contains useful information to help you identify the risks, check sheets for you to use when assessing vehicles, and even a contract which can protect you.

When reading the notes, you will find there are checks we suggest you make before buying a car. They are important - do not be persuaded otherwise, especially by the seller.

By using the check sheets and contracts in this leaflet, we hope that you won't need further advice from us. However, if you do experience problems, Trading Standards is there to help. Simply contact your local authority or Citizen's Advice Bureau.

Finally, if you think you have found a car that has been "clocked", a stolen car, one with a false service history, or a trader pretending to be a private seller, please tell Trading Standards. We have included a form to help you do this - your help may even prevent others from being misled.

Trading Standards cannot guarantee the car you purchase, but by using this pack, you will give yourself a better chance of getting value for money.



This booklet is sponsored by HPI – the truth behind used cars.

1 in 3 cars checked with HPI have something to hide, whether it's outstanding finance, serious accident damage, theft or previous identities. For the price of your first tank of petrol, an HPI Check can protect you against these risks. Call 01722 422 422 or visit www.hpicheck.com for more information.

Before You Begin

Before you start actively looking for a car, try to get a good idea of what you are looking for. A small hatchback, an estate car or a family saloon? It's easy to be persuaded into a "bargain" by a good salesman, so have a clear idea of what you want and how much you are prepared to pay.

Once you have decided on the type of car and set a rough budget, you need to decide where you are going to look. Aside from main dealers, private sales through newspapers or the specialist press are a popular choice, as are local garages. Alternatively, you may be tempted to try your hand at an auction.

On pages seven and eight of this booklet you will find two "scorecards", each one specifically designed for either private sellers or trade sellers. These are for you to take with you and use when looking at cars. They are copyright free, so you can make as many copies of them as you wish, and use a new one for each car you view. Don't be afraid to use the check sheets in front of the seller; a reputable seller will have no reservations about you doing so.

The check sheets are supplemented by detailed notes which give you more information on what to look out for. Make sure you have read and understood these before you start looking for your next car. Although we have not provided a specific check sheet for auction purchases, you will find helpful notes for your guidance.

Remember: if you have any suspicions about a car and would like further help or advice, contact your local Trading Standards Consumer Advice Service.

Buying from a Garage

Most people who are buying a newer secondhand car are more comfortable purchasing it from a dealer or garage. Increasingly, manufacturers administer "Approved Used" schemes to make their used vehicles more attractive to buyers, which include assurances on pre-purchase inspections and warranties. Accordingly, you are likely to pay more for a vehicle from a car dealer compared with a private seller.

The main benefit of this type of transaction is that you will have some protection under the Road Traffic, Consumer Credit and Sale and Supply of Goods Acts. Taken together, these mean that the goods should be as described, roadworthy, of satisfactory quality and fit for the purpose intended, taking into consideration the age and price paid for the car.



It may be that there is also an “**extended warranty**” available, offering greater protection against future mechanical breakdown. However, you may have to pay extra for this, and you will need to check the wording carefully to see what is covered by the warranty; it may well give further worthwhile protection, but the level of benefit can vary significantly between policies. In any event, remember that a warranty is not a substitute for your legal rights against the trader.

When visiting a car showroom it is always best to have in mind the make and model that interests you and the maximum price you are prepared to pay. Also bear in mind that, however attractive the “**deal**” on offer, there is always room for negotiation, and no shortage of choice in the used car market. You may well be able to find an equally good deal elsewhere, so don't be hurried.

Buying privately

Many people buy cars through small ads in the newspapers and specialist press, from information on shop display boards or by seeing vehicles parked on the roadside with “for sale” signs posted in them. Older and less expensive vehicles are more likely to be available on the private market.

There can be benefits in “**buying privately**”. The chief one is that the price is likely to be lower than a similar vehicle on a forecourt as there is no “middle man” to pay. Some purchasers think it is particularly important to speak first hand with the present owner of the car.

The main disadvantage of buying privately is that you have fewer rights. This means that if things go wrong, you do not have the full protection given by the Sale of Goods Act and other Acts. For this reason, some traders are well practiced at masquerading as private sellers.

Buying at Auction

Car auctions are becoming increasingly popular with private buyers, and you will often hear of a person who has purchased a car at what they consider to be a bargain price. You tend not to hear about people who have bought a vehicle that's caused them nothing but trouble - and you have very limited rights when buying from an auction to help put things right.

The consumer must realise that car auctions generally are places designed very much with the car dealer in mind. Sales will be subject to terms and conditions which may well make it difficult, if not impossible, to gain any redress should things go wrong.

Here are some helpful hints:

1. Planning the purchase

Some vehicles may be available for viewing the day before the auction sale. This is a valuable opportunity to take a long, hard look at a car you may be interested in purchasing.

Consider having a mechanic with you to provide an expert opinion. It would be unwise to even consider a vehicle at auction unless you have had a good opportunity to examine it.

Unlike other situations, you will not know how much any particular vehicle will be sold for. It is good practice to fix a maximum price you are prepared to pay and resolve not to be tempted to bid beyond this amount.

2. The Entry Form

Closely study this form which is usually affixed to the windscreen of the vehicle. There is information on the entry form which should be taken into consideration: for example -

- Speedometer reading - is it warranted? (In other words, is the mileage guaranteed?)
- Has the vehicle been an insurance total loss?
- Who has put the car up for auction – a company with a large fleet of vehicles, a leasing company, rental company or dealer?
- Is the vehicle offered “with trial”?

This information can give some indication of the history of the vehicle. If the vendor is a major company then it is likely that the vehicle is being routinely replaced due to its age. An entry form showing “straight from a large company” or similar wording is somewhat less helpful, as it may be a large company of car dealers.

“SOLD AS SEEN” is a term commonly used at auction on the cheaper cars or cars commonly called a “TRADE IN”. It will usually be impossible to obtain any redress should things go wrong if you have purchased a vehicle described in this way.

Remember

1. It is not unusual to find ex-company cars that have travelled in excess of 50,000 miles a year. If the mileage reading is not warranted you may well be buying one of these cars which has had its speedometer – or “odometer” – altered to a lower mileage.
2. If the vehicle has been declared as a total loss, popularly known as a “write-off,” this means it has almost certainly been involved in a major accident and subsequently repaired.
3. We would not advise consumers to buy vehicles that have outstanding finance against them. Depending on the nature of the agreement, you could lose the vehicle.

An HPI Check can provide confirmation of whether the car is a total loss, subject to outstanding finance, or subject to other possible issues such as mileage discrepancies.

“WITH TRIAL” may sound as if you will have the opportunity to examine the car in detail and return it if you are not satisfied. However, you will already have paid for it and the auction terms may give you a very limited time to examine it – possibly just an hour or two. You may only be entitled to ask for your money back on specific grounds, so check the auction conditions before you buy.



Private Sales Scorecard

Vehicle _____ Price £ _____
 Make _____ Mileage _____
 Model _____ When Viewed _____
 Registration No. _____ Where Viewed _____

Details	See Note	Inspected/Checked/Yes	Score	Score
1 DVLA V5 Registration Document	A	a. Inspected and checked	10	
		b. Available but not checked	5	
		c. Not available	0	
2 Owned by seller as registered keeper for over 12 months	B	a. Inspected and checked	10	
		b. Less than 12 months	5	
		c. Seller not registered keeper	0	
3 Current MOT	C	a. 6-12 month valid	10	
		b. MOT not required (car too new)	10	
		c. Less than 6 months valid	5	
		d. No MOT	0	
4 Previous MOT	C	a. Available and checked	10	
		b. Not applicable (car too new)	10	
		c. Not available	0	
5 Vehicle Service Record/Keys	D	a. Available and checked	10	
		b. Not complete or not checked	5	
		c. Not available	0	
6 HPI Check	E	a. Checked and clear	10	
		b. Not checked	0	
7 Vehicle checked by independent mechanic	F	a. Qualified mechanic	10	
		b. Knowledgeable friend	5	
		c. Not checked	0	
8 Have you been allowed a test drive?	G	a. Comprehensive test drive	10	
		b. Short inconclusive test drive	5	
		c. Not available	0	
9 Your Contract	H	a. Seller willing to complete & sign	10	
		b. Seller not prepared to sign	0	
10 Now is it the car you want?	I	a. All tests satisfactory	10	
		b. Most tests satisfactory	5	
		c. Some areas of concern	0	

What does this mean? See page 9

TOTAL

Trade Sales Scorecard

Vehicle _____ Price £ _____
 Make _____ Mileage _____
 Model _____ When Viewed _____
 Registration No. _____ Where Viewed _____

Details	See Note	Inspected/Checked/Yes	Score	Score
1 DVLA V5 Registration Document	A	a. Inspected and checked	10	
		b. Available but not checked	5	
		c. Not available	0	
2 Current MOT	C	a. 6-12 month valid	10	
		b. MOT not required (car too new)	10	
		c. Less than 6 months valid	5	
		d. No MOT	0	
3 Previous MOT	C	a. Available and checked	10	
		b. Not applicable (car too new)	10	
		c. Not available	0	
4 Vehicle Service History/Keys	D	a. Available and checked	10	
		b. Not complete or not checked	5	
		c. Not available	0	
5 Pre-Sales Vehicle Check	J	a. Vehicle serviced and checked	10	
		b. Vehicle visually checked	5	
		c. No pre-sales check list	0	
6 HPI Check and National Mileage Register Check	E	a. Available or checked	10	
		b. Not checked	0	
7 Mechanical Warranty	K	a. Include in price	10	
		b. Extra Charge	5	
		c. No warranty given	0	
8 Sellers Identity	L	a. Seller identifiable	10	
		b. Not clearly identifiable	0	
9 Your Contract	H	a. Seller willing to sign, or provide equivalent commitment on own paperwork	10	
		b. Seller not prepared to sign or provide a suitable equivalent	0	
10 Now is this the car you want?	I	a. All tests satisfactory	10	
		b. Most tests satisfactory	5	
		c. Some areas of concern	0	

TOTAL

What does this mean? See page 9

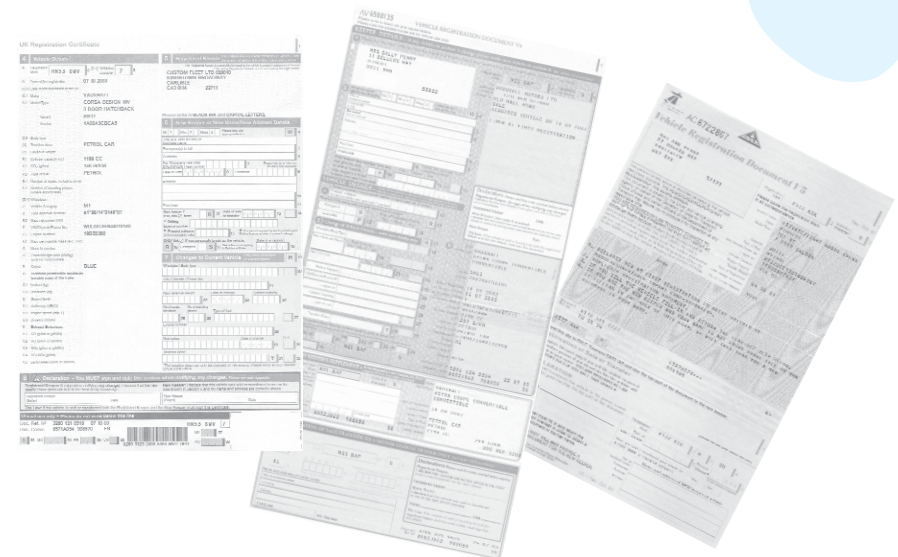
How did it Score?

- 90-100 This car should be genuine. Nothing hidden in the car's history. You will be able to make an informed decision on whether to buy or not.
- 50-80 Carefully assess what you have found out about the car. Does the missing information cause you concern? Your contract will be important with this car.
- 40-50 There is going to be a risk here – be wary before you sign on the dotted line.
- 0-30 You could easily be the proud owner of a real problem. Time to look at another car!

Note A: DVLA V5 Document

The Vehicle Registration Document, or logbook, is issued by the DVLA for each vehicle. This is called a DVLA V5 Registration Document, and each one will be printed with unique details of the vehicle you are about to buy. The information it contains can tell you a great deal about the car you are examining. The V5 identifies the current keeper, and (where applicable) the immediate prior keeper, who you can contact if you want to.

Recent Government publicity campaigns mean that many more sellers and buyers are aware of the importance of the V5 document; for instance, in the absence of a reminder letter, you cannot re-licence a vehicle without it. However, it is vital to remember that just because the V5 and the vehicle show the same registration number, this does not mean everything is okay.



Checkpoints

- Confirm that the VIN (Vehicle Identification number), or chassis number, matches both the V5 and the vehicle markings. Modern cars are usually marked in several places, with plates and/or labels under the engine bay or in the doorframes, and often repeated behind the windscreen.
- Check to see if the engine number on the car – if you can find it – corresponds to that on the V5.
- Contact the previous recorded keeper to see if they can verify the car's mileage indication.
- Do not accept any excuses for the DVLA V5 information not corresponding to the vehicle. If you find discrepancies, you may have found a stolen car. Report it to the police.

You can also cross-check the contents of the V5 you are being shown against the results of an HPI Check. Since HPI draws on the official government records, they should be identical.

If the V5 is not available you cannot do any of these checks. Our advice is, do not buy a car without seeing the V5.

Note B: Length of Ownership

The date of 'last keeper change' lets you know how long the present keeper has had the car. Every V5 document also has a date of issue marked on it.

Checkpoints

- If the keeper has had the vehicle for a very short period, or the document has just been re-issued, ask why. The sort of answers you get may be "I bought it for my wife, but it's a bit big" ... "In the job I've got now, I get a company car" ... "I really don't want to sell it, but I've lost my job."
- Should you have any suspicion about the previous owner's private use, at the very least, ask to see their purchase invoice.

If you make enquiries and a previous keeper (or National Mileage Register Check) tells you that the vehicle has covered a higher mileage than the present reading, tell Trading Standards straight away.

Note C: MOT Test Certificate

A 12 month MOT certificate is always reassuring to anybody buying a car. The MOT only tells you about the condition of a vehicle on a particular day, and is designed mainly to check safety aspects rather than mechanical performance. While it is no substitute for a professional inspection, an MOT does give some indication of the overall condition of a vehicle.

The more recently the MOT has been issued, the better. However, if when you view a car you find that its MOT certificate has only recently been issued, ask to see the check sheet used by the mechanic at the time of the test. This sheet will often give additional information, for example, if items are only a borderline pass. This may give you an insight into parts which will shortly need repair.

Also, if the car you are interested in has had a recent MOT test, ask to see the previous MOT.

Checkpoint

- Does the mileage correspond from one MOT to the next? This will also give you a good indication of the recent use of the car.

It is also important to recognise that MOT Certificates can be stolen. Pay particular attention to the raised stamp on the current MOT design; it should indicate which testing station has conducted the inspection. If there is no stamp, be suspicious. To give you further confidence, either the Vehicle Inspectorate or HPI can check an MOT certificate number against a database of known stolen certificates.

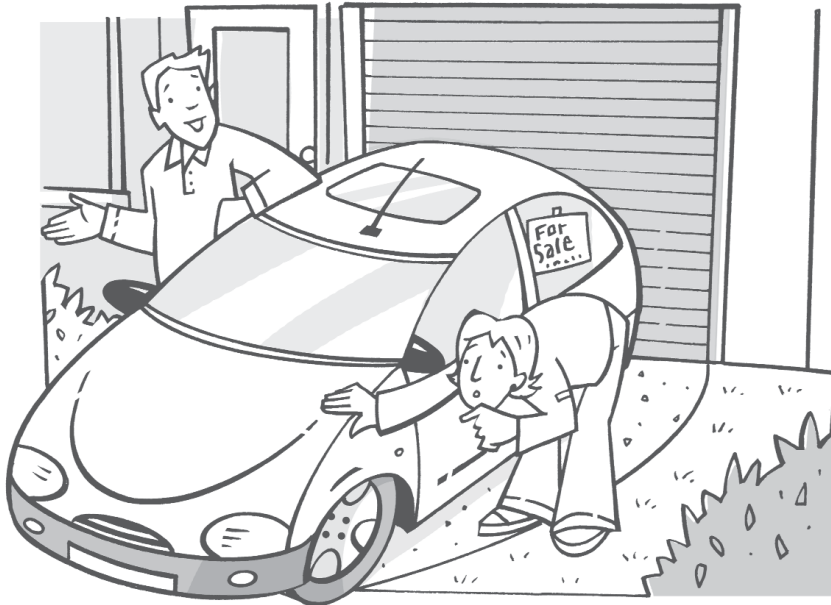
Note D: Service History

A genuine service history is a very valuable document. It is all too common to find a service history has been falsified to match a vehicle which has had its mileage reading reduced.

If in doubt, check that the garage indicated as having completed work actually exists and that they carried out the specified work. You can do this by picking a garage out from the service history. Try to find one which shows a major service has been completed, often 12,000, 36,000 or 48,000 miles. Then telephone the garage. If their number is not included in the entry in the service book this is unusual – use directory enquiries if you need to. Most main agents and larger garages keep most of their service records on computer.

Checkpoints

- Make sure that all the services the vehicle requires have been carried out at the recommended intervals, and look closely at the dates and stamps. Private owners often keep invoices relating to work, so inspect these if possible.
- By asking for service reception many garages will confirm whether they have actually carried out the work – and you may gain some interesting insights into other work a car has required. If you find a false entry in a service history for a car being sold by a dealer: **TELL TRADING STANDARDS.**
- While you are inspecting the documentation, look for the original owner's manual (it is a useful reference point).
- Don't forget to inspect the keys. There should always be at least two of them (if not, then who has the other one?). Also, some manufacturers provide a special "master key" which is essential if security systems need to be re-set or keys replaced. It can cost hundreds of pounds to buy a new one, so make sure you get it.
- Modern car stereo systems effectively have keys, too, in the form of codes that must be used if they require removal or re-setting. Make sure you get these and keep them in a safe place – not in the car!



Note E: HPI Check

HPI is an organisation which brings together information on the financial status of a vehicle (e.g. whether it is still subject to a hire purchase agreement) and combines it with data from the police, DVLA, insurers and other industry bodies. An HPI Check can tell you whether a vehicle is still on finance, has been declared a total loss by an insurer, is currently recorded as stolen with the police, and whether it is correctly described according to statutory records.

The HPI Check has been used by dealers for over 60 years. However, members of the public can also obtain an HPI Check instantly over the telephone or via the Internet on payment of a fee using a credit or debit card. All public HPI Checks also allow you as a buyer to check a vehicle's mileage against the National Mileage Register; to compare the registration number and VIN to see if they match; and to check whether an MOT certificate is known to be stolen.

Checkpoints

- If an HPI Check does not show a vehicle as 'clear', **do not buy it** without first seeking professional advice.
- When buying from a dealer you will often find that they have already conducted an HPI Check, but do not take this for granted – ask them for written proof.
- Be aware that not all "status checks" necessarily cover all the risks to which you may be exposed as a buyer. If you are unsure what has been verified, don't be afraid to ask.

If you buy your own HPI Check, you will receive a certificate confirming the vehicle's status which is backed by a limited guarantee for one year.

Note F: Vehicle Mechanically Checked

It is all too easy to be given peace of mind by a full MOT certificate. However you must be aware of its limitations (see Note C).

If you are investing a considerable amount of money in your next car, a full independent check of the vehicle's condition will undoubtedly be money well spent. Most national motoring organisations, local garages and many main agents will undertake such tests. The important thing is that if you are going to pay for such a test, it should be truly independent from the seller.

Checkpoints

- Be prepared to walk away from any car which is confirmed to have serious faults or require major rectification work, however shiny the paintwork.
- If an inspection uncovers minor defects which you can live with, ensure that they are taken into account when you determine a final price. The inspection report itself can be a valuable bargaining chip.

Consumers are often told that the car will be PDI'd (Pre Delivery Inspected). Unfortunately such talk can be meaningless. If the seller assures you that particular work will be carried out, identify that work and put it in YOUR CONTRACT. "See Note J."

Note G: Test Drive

The purpose of a test drive is to ensure the vehicle is working correctly. This cannot be done by driving 100 metres up the road and back. Make sure any test drive you have is meaningful, and takes place at a variety of speeds and traffic conditions.

Many cars nowadays incorporate sophisticated electronics which are impossible to repair and can prove very expensive to replace. You should make sure that factory-fit systems, such as alarms and air conditioning, work correctly. For example, if air conditioning is fitted, ensure it can blow chilled air and that there is no "musty" smell.

Checkpoints

- Before taking a test drive, check you are insured. If you are not covered by a garage's policy, you can normally extend your own quite cheaply on a temporary basis.
- Once on a test drive, make sure you are given long enough to allow the engine to reach its normal operating temperature. Listen to the vehicle and be quite satisfied that it drives as it should in respect of all the mechanical parts, most importantly the engine, gearbox and clutch. Are there loud noises when the car goes over bumps? Does it pull to one side under braking?
- After the test drive, leave the engine running and lift the bonnet. You should then be able to check for oil or water leaks, or smoke emissions from the engine.

If you feel unable to carry out these type of checks, take someone with you who can.

Note H: Your Contract

It is all too easy when buying any goods to treat the "paperwork" as a nuisance. Do not let this be the case when you buy your next car; make sure you have ALL the essential facts properly confirmed in writing.

Your contract is especially important if you decide to buy privately or from a trader rather than a large dealership. You can use the contract contained towards the back of this booklet; complete it properly, and you will give yourself a better chance of being able to put matters right if things do go wrong. Even if you are buying from a dealer, it is worth ensuring that the paperwork they ask you to sign covers the points shown in our contract.

Some points that are contained in this contract are vital for your future protection, and are explained here.

• Who are you buying the vehicle from?

This information is **ESSENTIAL** for your protection. All too often, consumers buy vehicles without knowing the real seller's identity.

Consider this example: you go to Station Garage, New Town Road, Newtown, buy a car and make a cheque out to Bill Smith International. Without clear indications on the seller's paperwork, and displayed on the premises, you may not know who you have bought the vehicle from. If things go wrong, it will be difficult to identify who is responsible for any claim you may have.

Beware if the seller is not prepared to give their name and address (you will need both to serve documents on them, should it be necessary). In the above example, if you return to Station Garage, Newtown to be told that Bill Smith International no longer sells cars from the garage, then it will be difficult, if not impossible, to contact them.

Each premises should have the details of ownership of the business displayed prominently.



These details should be on all the seller's business documents. If this information is not available – **TELL TRADING STANDARDS.**

- **Mileage indications**

One of the most important items which affects a vehicle's value will be **"HOW MANY MILES HAS IT DONE?"** Unfortunately, this gives unscrupulous traders an incentive to falsify mileage readings. Buy one of these cars, and you will not only pay over the odds – you will never know for sure what maintenance your vehicle requires, or when.

For these reasons, consider your purchase very carefully if a trade seller is not prepared to guarantee a car's mileage to you. In particular, **DO NOT ACCEPT** statements like "I can't guarantee the mileage, but the car's in beautiful condition". It is not unusual to find cars that have travelled in excess of 50,000 miles a year. This means that a 3 year old car could have travelled in excess of 150,000 miles. Would you want to buy a car that has travelled that distance?

Dealers are legally obliged to **"take all reasonable precautions"** and **"exercise all due diligence"** to ensure that they do not sell you a car that has been **"clocked."** This generally means looking at sale and servicing records, and if they are not the supplier of the vehicle, should include contacting prior keepers to establish an audit trail. They may do this themselves or use a service like the National Mileage Register. If they say the mileage has been verified – ask to see proof.

If you see a vehicle which has a disclaimer sticker on or near the odometer, exercise particular caution – it will be difficult to argue that the odometer reading shown was either **"a false description"** or part of the description of the vehicle. On the other hand, if a dealer knows that a mileage reading is wrong, and by roughly how much, they are obliged to tell you.

If you decide that mileage is not important to you, and you realise that the vehicle may have travelled a very high mileage, then this should be reflected in the price you pay.

- **Does the seller agree to remedy any defects?**

All too commonly a consumer buys on the basis that **"we will fix that oil leak,"** or **"we'll repair that blemish,"** and it never gets repaired. If you have these undertakings written down on your contract or their sales paperwork, it may be easier to enforce any such term at a later date, should it become necessary.

- **Private Transactions**

If you buy a car privately you have **VERY** limited rights of redress. The car needs only to be 'as described'. In the absence of any descriptions relating to the condition of the car, this means that it could require a major repair shortly after purchase, and you would be unlikely to have a claim against the seller. This makes HPI Checks and mechanical inspection all the more important.

Note I: Is It The Car You Want?

When it comes to decision time – DO NOT be hurried. DO NOT be influenced by things which have very little meaning; for example, tyres painted black, CD players, the smell of a recently valeted car, attractive alloys or wheel trims, and so on. The important things are the history of the car and its current condition.

If a car appears to be a **"bargain,"** there is always a reason! So take time to consider what it is. For instance, is this executive car cheap because it lacks the leather interior and automatic transmission that most other buyers would expect? Or, is it the "wrong" colour? These key things together with the price should tell you whether it is a good purchase.

Use your judgement, the help of others where appropriate and the guidance in these notes to decide. Consider all the checks you have made, especially the most important ones – previous owners, mileage, service history. Do not be hurried into a decision and if possible consider more than one car to gauge value for money.

Whilst on the subject of money, we would advise that you **DO NOT OFFER CASH** to a trader. Give yourself time and with these checks the best opportunity to make the right decision.

Note J: Pre-Sales Vehicle Check

Often, garages will endeavour to impress you with the quality of their PDI (Pre Delivery Inspection). Do not be fooled by this type of jargon.

Checkpoints

- Ask the seller specifically what you are getting – is the car going to be serviced? If so what type of service?
- Ask the seller to confirm the work carried out in writing and put it on the contract.
- If the pre-sales check comes as part of a manufacturer approved scheme, the dealer should be able to provide you with documentation to tell you exactly what it covers.

It is very common for garages to sell their cars with an **"extended warranty"**. Sometimes this may be included in the purchase price. You will be paying for this one way or another, so check carefully what is covered. Bear in mind it is likely to be insurance-based and may exclude some important aspects, like brake performance.

Checkpoint

- Ask if “FAIR WEAR AND TEAR” is excluded. Then ask yourself what goes wrong with a car that is not covered by fair wear and tear. This might put the value of the insurance offered into perspective.

DO NOT FORGET THAT YOUR STATUTORY RIGHTS CANNOT BE TAKEN AWAY, WHATEVER THE DEALER SAYS. Any car you buy should be of satisfactory quality, fit for its purpose, and as described. Some car dealers use this type of warranty cover to hide from **THEIR** responsibilities.

Note L: Seller's identity

Never buy a car unless you know who you are doing business with. As explained in Note H on “Your Contract”, businesses are required to display these details and have this information printed on their documents.

There is no obligation for private sellers to display their details, but you can still take precautions. Always try to have an address for the seller. It is quite common for car thieves to sell vehicles from outside houses that are empty and for sale. Alternatively, they may arrange to meet on “neutral ground” such as a car park, lay-by or motorway service station. This is where checking the V5 will be of great use. Unless you can identify the seller and link them to an address, **beware**.

Many car sellers prefer to receive cash for vehicles. Since even banker's drafts can be stolen or forged, this is understandable – but you need to be very aware of the risks. For instance, car dealers posing as private sellers insist on cash payment as they want to hide their transactions.

Accordingly, we would advise you not to pay cash for a car to anyone who is not named on the V5 as the previous keeper. If you do agree to pay cash for a vehicle, your receipt/contract, combined with proof of the seller's identity is doubly important. If you have found the car you want at a dealer, waiting long enough to draw a cheque or bankers draft should not cause any real problems.

One of the biggest problems faced by Trading Standards Officers investigating car related problems is trying to find the identity of the seller. Be careful you don't have the same problem.



Car Purchase Contract

SELLER		BUYER	
Name			
Address			
Vehicle Make		Model	
Registration Mark		Year of Registration	

The seller confirms –

The vehicle has been subject to major accident damage	YES / NO
There is outstanding finance	YES / NO
The odometer reading is	
The reading is correct	YES / NO / DON'T KNOW
If the odometer reading is not correct: true mileage travelled is	
The vehicle is in a roadworthy condition	YES / NO
The seller undertakes to carry out work on the vehicle	YES / NO
If yes what work:	
The sale is a private transaction	YES / NO
The sale price is	
The buyer accepts the vehicle with specified faults	YES / NO
If yes, what faults:	

The above terms and descriptions are those that apply to the contract for the purchase of the above car.

Seller	Buyer
Date	

Tell Trading Standards

Seller's name and address

Telephone Number

IF YOU WANT TO

Your name and address

Telephone Number

Do you wish to remain anonymous

YES / NO

Car details

Make

Model

Registration Mark

Mileage Reading

What was the problem

1 Incorrect mileage reading

YES / NO

2 Unroadworthy vehicle

YES / NO

3 Stolen vehicle

YES / NO

4 False service history

YES / NO

5 Other problem, please state

Any other information

THANK YOU FOR YOUR TIME

Contact details for your local Trading Standards office can be found at www.tradingstandards.gov.uk

