

## **RMI Guide to Buying a car: Check List**

Motorists should consider the following check-list before and after purchase to make sure you have not overlooked anything:

### **When looking for a car, there are a number of things to look out for:**

- A newly-registered car is sold with a full three year manufacturer warranty. But do read the small print. On used vehicles it is the dealer or a third party provider who supplies the warranty, probably between three and 12 months depending on the age and general condition of the car. RMI members are obliged to provide a minimum level of warranty as a condition of their membership. However, the length of manufacturer warranties now offered on new vehicles mean that when you buy a used vehicle, it may still be covered by that warranty too.
- When comparing deals use the on-the-road price which manufacturers now recommend. This is made up of the basic ex-works price, value added tax, number plate, delivery charges, and road fund licence, and first registration fee.

### **What sort of car do you want?**

- will you carry goods or people or both?
- diesel, petrol, or alternative fuel?
- do you make long or short journeys?
- do you have children?
- automatic or manual?
- small engine for economy and low emissions or larger engine for power?
- two, three, four or five door?
- saloon, coupé, sports, estate, roadster, SUV (sports utility vehicle) or MPV (multi-purpose vehicle)?
- are you worried about depreciation values?

The level of choice could seem overwhelming, but car magazines and reputable web sites should be able to answer any questions you have before you take the first step to a dealer to look at and test drive a car.

### **Before purchase**

- what sort of car do you want?
- will the car fit the garage?
- confirm insurance class and area cost
- will there be a price increase due to delivery delay?
- understand fully the deposit terms, conditions of sale, any finance agreement including interest charge, and the trade-in price on your existing car and how long that price can be maintained
- what the warranty terms are – will there be restrictions?

### **Test drive**

When exploring the market for your new car, remember the financial outlay is high, so make sure you ask for a test drive - many people don't. If you are not a car expert, take a knowledgeable friend along with you. Some manufacturers now let you test drive a car over 48 hours.

When you test drive, check:

- is the seating position comfortable? Is there enough head room?
- can you adjust the seat or steering wheel?
- check vision, especially the A-pillar, and mirrors
- how is the road-handling and do the brakes feel safe?
- seat belts working and comfortable?

If the car you have now tested and the advice you've had from the dealer fulfils your requirements you should feel confident about buying the vehicle.

### **Buying the car**

Before buying you should decide how to pay:

- if you are able to pay up front, you can pay by either cash, cheque, bankers draft, or on your credit card
- finance deals let you pay by instalments, spreading the cost over a number of years after which you can trade or keep the car

At delivery

- ensure you are given full familiarisation of the vehicle controls
- get a copy of the pre-delivery inspection form
- check driver's instruction book
- check spare wheel and tools
- check for any scratches or small dents
- check lights, windscreen wipers, door locks, electric windows, security alarm, in-car sound system etc, are all in good working order

Check tax and insurance documents

- check invoice is completed correctly
- insurance cover note if required