

## BUYING A SECOND HAND CAR

# SECONDHAND SUCCESS STORIES



***Sometimes the best new car is a used car. We all know that motorists can often get great value for money if they go into the second hand car market but today, that's true as never before.***

With average second hand car prices now just a fifth of the average annual gross wage, those that take the used option could find themselves with a top-of-the-range car at a fraction of the 'new' price.

Once you have decided to buy a second-hand car, you need of course to ask yourself what kind of second hand car you want. That's not as simple as it sounds. Alan Pulham, franchised dealer director for the Retail Motor Industry Federation (RMI), explains: 'In the trade, there are a number of car categories that make up the second hand market. Overall, cars are usually priced as either nearly new, or used.'

'Nearly new cars are those up to one year old. Used cars fall into two sub-categories, one to three years old, and over three years old. Nearly new cars often have very low mileage, and are usually thousands of pounds cheaper than they were when new, just a few months before. This means the consumer should often see good value for money.'

'Main dealers generally offer a good supply of carefully prepared late model low mileage used cars and demonstrators with genuine mileage and service histories. The efficient after sales service and warranties offered also help to ensure peace of mind, as do mechanical breakdown service, insurance services, hire-purchase facilities and servicing back-up.'

Independent garages also offer a wide service. Pulham explains: 'An independent garage is likely to have cars on its forecourt that span a wider age range, from the low mileage to older and less expensive models.'

Used car buyers not only make savings on the purchase price of a car, but may also benefit from cheaper insurance as well. Depending on the age of the vehicle, improved value can be had by servicing and repairing a used car through an independent garage.

### TIPS

According to Pulham, there are a few things to remember when buying a used car: 'Avoid looking at a car in the dark. Make sure you can see the car you may end up buying clearly. If you don't know a lot about cars, take someone knowledgeable with you who can advise you.'

Before buying any car, and especially a used car it is important to check its condition thoroughly and test it out on the road, and ask yourself a few questions:

- how does it feel on the road?
- do the brakes provide smooth and reassuring braking?
- is the car quiet, or are there rattles and clunks when it is moving?

Pulham continues: 'If you are serious about buying, find out if the car has a current MOT certificate. If the car is more than three years old, it must have one, to prove it complied with the criteria of the MOT at the last test date. However, remember that this is not a guarantee that any subsequent faults will be put right by the dealer.'



'A full service history should ensure that the vehicle has been properly looked after. It might be an idea to check that the mileage is warranted in writing to avoid potential problems in the future.'

Mileage can be checked, for a small fee. Find out more at [www.hpcheck.com](http://www.hpcheck.com) or [www.cardatacheck.co.uk](http://www.cardatacheck.co.uk)

Pulham goes on: 'Ask to see the registration document and service record. Does everything match up? Does the logbook show how many owners the car has had?'

Having test driven the car and looked at its documents, it is vital to inspect the car itself thoroughly:

- check the underside for signs of rust, and welding. Any mysterious welding could signify that the car is a 'cut and shut'
- check the exhaust system
- check the bodywork and fittings
- ensure that all tyres including the spare have the correct tread (1.6mm or more) and pressure
- paintwork should be in a good condition
- make sure no panels are a slightly different shade, or rippled, uneven, or heavily chipped by stones
- check all locks are in working order
- make sure rubber seals are intact, as leaks can be expensive to rectify
- windscreen wipers, and doors sills should also be checked

The interior of a car can reveal a lot about the way it has been looked after and the mileage it has covered:

- seatbelts should be free from damage
- carpets can hide high mileage; does the condition compare with the mileage and age of the car?
- milometer, dashboard instruments and pedal condition should also be checked

The engine compartment should be subject to thorough investigation. Pulham explains: 'For many, the engine bay could seem complicated and dirty, but there are still some very easy and practical steps that can be taken to gauge the condition of the engine.'

'However, if engines are really of no interest to you, and you do not trust your own judgement, the major motoring organisations offer inspection services for a fee.'

## **PAYING FOR THE CAR**

When you buy from a reputable dealer, the car's financial history should have been checked to show there are no outstanding hire purchase agreements on it and there is neither an insurance total loss, nor has it been stolen. Pulham believes that prospective buyers should make sure that this is the case: 'Ask the dealer for written proof that the check has been made.'

Private buyers can also check the history of a used car for free by acquiring the appropriate form from the Citizens Advice Bureau.

Buyers should always be careful when parting with their money. Pulham explains: 'Before entering into any finance agreement, accepting any warranty or indeed accepting a used car, make sure you read and understand all the documentation before signing them or handing over any cash.'

'If the dealer has arranged the finance agreement whereby you purchase the used vehicle and he refuses to deal with a subsequent complaint, your claim will be against the finance company, which in turn will claim from the dealer. Remember not to stop your repayments.'

It is important to remember used cars need to have been looked after. When buying a used car, it is best to buy from a reputable garage. Pulham commented: 'Main dealers and independents that belong to the Retail Motor Industry Federation (RMI) are bound by the conditions of their membership to provide a good service to their customers.'

## **ANY PROBLEMS**

Of course, this is not the end, as Pulham explains: 'The vehicle will need both servicing and occasional maintenance, for which you will need a reputable garage. If the supplying garage is too far away for such jobs, a local RMI member would be happy to support you with service. A member will be able to advise you on the type of service you need, and will be able to point out potential problem areas before they arise, or become serious.'

He continues: 'Whether you want to buy or sell a new or used car or motorcycle, service or repair your existing vehicle, find an auction house, or a cherished number plate dealer, the RMI will be able to help you.'

'If you have a complaint against an RMI member garage, the RMI's National Conciliation Service should be able to help you get redress, if the problem cannot be solved in direct consultation with that member.'

To find a garage that is a member of the RMI, visit [www.rmif.co.uk](http://www.rmif.co.uk) and use the 'Find a Service' function. You will also find details of RMI members that sell new and used cars or motorcycles, provide vehicle servicing and repair, and sell petrol.

Motorists can also use the RMI Consumer Motorline - **08457 58 53 50**

This will enable you to find all RMI members mentioned above, and in addition vehicle auctioneers and cherished number plate dealers.