

## Advice about buying a good used (not abused) car

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Photo copyright Kim Henson. Kim says, "This immaculate, just full-serviced Honda Civic was bought recently from a known reputable source, with lower than average annual mileage, its original bill of sale, full service history, two operational keys, nearly new tyres and a known fastidious owner history. It pays to check all such aspects before spending your hard-earned cash on a used car".

## Advice about buying a good used (not abused) car

Robin Roberts (WheelsWithinWales) reports...



If you cannot afford to buy a new-plated car from 1st March there is a massive choice of used cars out there and whether for convenience, cost, or quality, Brits' interest in used cars is showing no sign of waning.

Nevertheless, buying a used car is still a significant financial commitment, which is why it's essential to be prepared for the process. In fact, in the last year alone there has been a 23 per cent increase in searches for 'what to ask when buying a used car' and a 55 per cent increase for 'when to buy a used car'.

To help those looking for advice on their next automotive purchase and how to identify potential red flags, the motoring experts at Bristol Street Motors have shared their list of essential questions to ask when buying a used car.

What is the motor's mileage?

First things first, find out what the car's mileage is, as this is a great indicator of both a used car's value and condition.

When you know a car's mileage, you can compare its retail price to other similar models on the market, to understand if you are getting a good deal.

Generally, a used car tends to accumulate around 10,000 miles per year. Anything above that annual amount could take a toll on the car's mechanics, affecting its reliability and future performance. So, to work out whether you're getting a good deal on a used car's mileage, take the total mileage and divide it by its age.

What is the car's MOT and service history?

While mileage is a good starting point, more information is needed to get a better understanding of the car's condition.

Find out if the car has a valid MOT and service, and when it will next need one - if it is due



for an MOT in the next month or so, it is fair to request that the seller covers this cost.

However, don't just take a valid MOT as confirmation that the car is well-maintained and in good condition. It's essential to ask the seller to share the car's full service history. This will help you to identify any recurring, and potentially expensive, issues with the car. If you're still unsure, view the registration plate online where you will find a full MOT history.

What work has been done to the car?

It is important to know what work has been done to the car over its lifetime, as well as if any is needed after purchase. If the price seems too good to be true, it may well be because it is. You should watch out for these categories below, which should be labelled on any used car sale.

- Cat A Car has suffered severe structural damage and cannot be repaired
- Cat B Car cannot be repaired, but it can be stripped for parts to use on other cars
- Cat S Structural damage that can be repaired
- Cat N Non-structural damage that can be repaired

For instance, if a car is labelled Cat N or Cat S, then you should be expecting 20-40% off the going price for this car, if not already costed that way, as there will be a lasting impact on the vehicle. If there has been structural damage, make sure to ask questions about what happened and request images. If the seller can't provide this information, then you should be cautious.

Is there any damage to the car's exterior?

Of course, the mechanics of a car are most important, but a car's exterior does offer an indication of its condition.

The odd scratch isn't a major concern, however more serious problems such as large dents or noticeable rust suggests the car hasn't been properly looked after. So, inspect the car thoroughly while viewing, asking the seller to provide detail on any damage.

It goes without saying that if the car's exterior condition is significantly different to how it has been advertised, this is a warning sign that the seller may not be entirely trustworthy.

Can I take the car for a test drive?

While a car may seem a great fit for your needs, you never really know until you drive it. Therefore, always ask the seller if you can take the car for a test drive. This is particularly important if you are buying your first car or one that is quite different from your last. For example, a much larger model or your first automatic car.

Most dealerships will have insurance policies to cover test drives. If you are buying from a private seller, it is worth asking about driving the car in advance, so you have ample time for both parties to arrange short-term cover.

Is there a spare key and locking wheel nut for the car?

Not only is having a spare key and locking wheel nut convenient, it makes selling a car much easier down the line as buyers often want the assurance of a spare, and don't want to foot the costly bill of getting a replica.

To save yourself the inevitable hassle, ask if there is a spare key available upon purchase. And if not, it's well within your right to request that one is ordered by the seller or dealership (and that it is electronically coded/programmed to the car, if this is required in order to enable it to operate).

Does the seller have the complete documentation?

There are a handful of essential documents you need to request from the seller or

dealership upon purchase. Arguably the most important is the car's V5C, otherwise known as a logbook. Ensure that this document has the DVL watermark on, and that no sections have been removed.

If the seller cannot provide a V5C, then hold off progressing the purchase until they order and provide a new version.

You should also ask for the car's service history and a proof of purchase document.

Is there any outstanding finance on the vehicle?

You need to check with a reference agency to discover if it is clear of any finance or not and if in doubt walk away from the seller.

What is the vehicle's emission rate and fuel efficiency?

The amount of CO2 your car produces determines how much your annual road tax will cost – including if it will cost anything whatsoever! Therefore, when considering a used car, it's a good idea to ask the seller what CO2 band the vehicle falls into, so you can calculate the estimated cost of your road tax and whether it will suit your budget.

If you live somewhere with low emission zones, such as London, then you should check if the vehicle meets emission standards, or if you will need to pay a charge to drive in the area.

You should also find out the MPG (miles per gallon) of the car, as fuel efficiency is a serious cost saver for fuel and diesel cars.

Although, what is considered 'good fuel efficiency' will depend largely on the type of vehicle you're after. Larger vehicles can tend to have poorer fuel efficiency, with 30 mpg the average. Smaller cars such as hatchbacks and saloons sit around the 60 mpg average mark. If your prospective vehicle is way off those averages, there may be a more fuel efficient alternative for you if you shop around.



Does the car come with a warranty or returns policy?

Often sellers, particularly dealerships, will offer a warranty or returns policy. For example, some car dealers will offer 12 months warranty included with the purchase while others offer a 14-day money-back guarantee on all used cars if a return is requested.

Such policies are great for offering some peace of mind when purchasing a new motor, so it's worth asking your seller if they can provide this or offer something similar.