Five top tips from The Motor Ombudsman for buying a used car

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Author:

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Getting it right: Motoring expert shares five top tips for buyers of second-hand cars, before signing on the dotted line.

(All words and photographgs from The Motor Ombudsman).

With used cars proving a popular choice amongst motorists, as nearly eight million changed hands last year, The Motor Ombudsman has shared some key pointers on what to look out for when buying a second-hand vehicle

- Checking affordability and the car's history, going on a test drive, using an accredited retailer, and being mindful that deposits are often non-refundable, are all essential considerations

London, 17 February 2026 With nearly eight million used cars changing hands last year[1],

buying second-hand can offer a more affordable alternative to being the first owner of a brand-new vehicle.

It's also often a major investment and long-term commitment, so taking the time to make the right choice is vital. The Motor Ombudsman is therefore urging drivers to keep the following front-of-mind, to help avoid any unexpected or costly surprises down the road.

- ## Make sure it's affordable

It's crucial to not just focus on negotiating the initial sale price, but to look at the longer-term costs of running a car to make sure that it's something you can afford once you're handed the keys.

If buying on finance, there will be monthly repayments to make, which may carry a percentage of interest, whilst there is equally road tax to pay (that rises every year), insurance, and keeping the car in shape, such as servicing and ad hoc maintenance – for example if tyres need changing.

Taking out an extended warranty can also help with bills in the event of any major mechanical issues. Therefore, read any terms very carefully to know exactly what a policy does and does not cover when it comes to making a claim.

- ## History is everything

As a used car has been under previous ownership, checking paperwork and records that come with the vehicle is vital. For instance, make sure the number plate and Vehicle Identifcation Number (VIN) on the V5C logbook match the car, review the service history carefully to look for any gaps in the records and how well it has been maintained, and ask for any invoices, receipts and previous health checks detailing any repairs and any parts that may need to be changed in the near future. Similarly, check if the car has any known issues, which may show up as an outstanding recall, or as an advisory on the vehicle's MOT history, for example, if it is at least three years old.

- ## Get behind the wheel

Test drives are one of the best ways to see what a car is like from a practical perspective, and to help decide whether it ultimately suits your needs and lifestyle. It's also a prime opportunity to listen out for any squeaks and rattles which may point to any underlying issues. Therefore, avoid a quick trip around the block, but instead, go for an extended drive on a mix of roads, which will also provide a useful gauge of range performance for an electric car, for example. Similarly, it's a prime opportunity to ask questions to the salesperson about how anything works, such as any apps and in-car tech, and to understand running costs.

- ## Buy from an accredited seller

Buying from a franchise dealership or an independent car retailer that is signed up to The Motor Ombudsman's recognised Vehicle Sales Code provides added peace of mind, as they are committed to providing high standards of service, and to being clear and transparent in the way that they sell cars.

Another valuable benefit of using a Code-accredited seller is that there is access to The Motor Ombudsman's free and impartial dispute resolution service, should you not be able to resolve any complaints with a business if things go wrong.

- ## A deposit may not be returned

A retailer will often ask for an upfront payment when you sign the paperwork, commonly known as a deposit, to make the car yours, and to remove it from sale. However, a key consideration here is that it may be non-refundable. As with any purchase, read through the terms and conditions in full before making any kind of payment.

Justin Wing, Director at The Motor Ombudsman-accredited Wings of Peterborough car dealership, said: "Doing your research up front when buying a used car can save you a lot of stress and money. Take your time to compare brands and models, shop around, and never

be afraid to ask questions — it's far cheaper to clarify anything up upfront than to face unexpected bills later."

Justin added: "A car isn't just a financial purchase, it's an emotional one too. If something doesn't feel right when you get behind the wheel, trust your gut, walk away, and look at the next option. No buyer should ever feel pressured into saying yes, no matter how good the deal sounds."



Motor Ombudsman used car buying resources

Drivers can download The Motor Ombudsman's free *#DrivingDecisions* Used Car Buying Guide, which brings together essential information and questions to ask before committing

to a purchase.

To search for used car retailers across the UK that are accredited to The Motor Ombudsman's Vehicle Sales Code, visit https://businesses.themotorombudsman.org/

[1] Source: The Society of Motor Manufacturers and Traders (SMMT)