Sound advice from The Motor Ombudsman for anyone contemplating a new car purchase

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Author:

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The Motor Ombudsman tells us…

(All words and images from The Motor Ombudsman).

• With the new ‘75’ plate just around the corner, motoring expert The Motor Ombudsman is

giving drivers a series of handy top tips to help steer them in the right direction during the car

buying journey

• The 1st September is traditionally one of the busiest and most important times in

the annual

car buying calendar, as the second new registration of the year arrives in showrooms across

England, Scotland and Wales

• Doing research, budgeting, and choosing the right retailer, are all key considerations before

heading to the forecourt to place an order

London, 18 August 2025 With only two weeks to go until new cars leave the nation's showrooms

sporting the latest '75' vehicle registration on 01st September, a motoring expert is urging drivers to tick

some key considerations off the list to help avoid common mistakes and pitfalls before signing on the

dotted line.

Spend time swotting up

"With a car known to be a big investment, putting in the time to do your homework from the very start of the car buying journey is crucial, as this lays the foundations to make the right decision when heading to the showroom", says The Motor Ombudsman's Bill Fennell.

There are more than 50 car brands in the UK, each bringing their own model line-up, plus there's a choice of petrol, diesel, hybrid and electric variants, so deciding on the type of car that will work for your commute, social commitments, and your lifestyle, needs thorough

research. Read reviews, speak to others, and buy a car at a reputable and trusted retailer (**TheMotorOmbudsman.org/Business-Finder**).

EV grants and discounts can drive down the price

If you're thinking of opting for pure battery power, which is growing in popularity, there's a **government**

grant offering up to £3,750 off the price of EV makes and models that are eligible under the scheme.

Some carmakers also have their own discounts and incentives, so shop around to compare prices to help

secure the best deal for what you're looking for.

Verify the information in your research

When reading up on what to buy, having the very latest and accurate information on hand to make that all-important decision is essential. Bill says: *"While online searches, and Artificial Intelligence (AI)-generated summaries and tools, can be a helping hand in getting a steer for what to buy, it's important to make sure that any websites referred to have up-to-date details that relate to what you're looking for, as some articles and sources of data can sometimes be written a while back."*

Expenses can quickly mount up

"It's an exciting time to get behind the wheel of a new car", but the cost of ownership can add up quickly,

so work these out on a spreadsheet or online calculator, and have a realistic picture from the outset", says

Bill. Running a car means paying out for things like road tax, insurance, fuel and / or charging, and regular

and ad hoc maintenance. It can get even more expensive once free incentives that can come with a car

expire during ownership, such as annual servicing, and when MOTs are needed at three years of age.

Never put any money down until you're absolutely sure

A retailer will often ask for an initial sum up front when buying a car to put in the order. It's worth bearing in

mind that a deposit is often not refundable, so if you have a change of heart once you have signed on the

dotted line, it's unlikely you'll get your money back.

"When walking into a showroom to buy a new car, and seeing the order form in front of you, it can be easy

to get caught up in the moment and to make decisions on impulse. Take the time to read through any

small print and double check that you're 100% happy with everything before agreeing to the sale, so

there's no regrets down the line," says Bill.

Take a test drive to get hands-on

Retailers often have demonstrators of cars that have just come out, and getting behind the wheel is one of

the best ways to find out whether it's right for you. It's at this point you can sample things first-hand like the

level of comfort, performance, and how you get on with any in-car tech, especially if you're making the

switch to electric for the first time.

Bring along any car seats, buggies, golf clubs, and other large items that you plan to carry around to

check that you have enough space. Also, don't forget to carry ID and a driving licence on the day for you

or anyone else who plans to go out on the road.

Your opinion matters

After doing all your research and trying out makes and models of interest, it is ultimately your call as to

what you buy, when, and if. Bill says: *"The arrival of a new car registration can be appealing, but don't feel*

rushed or pressured by offers and discounts, as a car is often a few years' commitment as a minimum,

which of course impacts household budgets and how much you will be spending every month when at the

wheel."

Financing a car can take different forms

If you're not looking to put down a lump sum to own the car outright from the off, there are different ways

to finance a car to spread the cost. Each has its own merits and drawbacks. For example, there's a Hire

Purchase (HP) agreement – made up of an initial deposit followed by monthly payments, where you will

own the car at the end of the term. Alternatively, there's a Personal Contract Purchase (PCP)

arrangement, which works in a similar way, but there's a final optional payment at the end of the term to

make the car yours.

Insurance coverage and costs can vary

A new car may come with temporary cover of a few days so that you can legally drive it off the forecourt

until you manage to sort out your own policy. Shop around for insurance, as costs and coverage will vary

by provider, and premiums are also dependent on who is listed on the policy and your no claims history,

for example. The price can differ too if you choose to pay for the agreement outright or go on a monthly

Direct Debit arrangement, which may carry an added charge for interest.

Vehicle warranties are worth looking out for

A manufacturer's new car warranty covers the cost of repairing issues that may go wrong because of how

the car was built. The duration of warranties – often a set number of years or up to a maximum mileage

limit, differs by brand, so keep an eye out for this, and understand the coverage and limitations of the

policy in the event of needing to make a claim. It's also worth taking time to consider if you should

purchase additional add-ons such as GAP insurance or paint protection.

Examine the car on handover

It's delivery day, and the car should be sparkling and ready to drive away. Before leaving the retailer, have

a look around to ensure it's in perfect condition inside and out, that all the documentation is present

(including the car’s handbook), that any optional extras and accessories you ordered with the car are

there, and it’s already charged up if it’s an EV. You should also get a show around by the retailer so that

you’re comfortable with the controls and in-car tech

Buying a new car?



- [ ] **S**pend time swotting up
- [ ] **E**V grants / incentives are available
- [ ] **V**erify information
- [ ] **E**xpenses can mount up
- [ ] **N**o payments until you're sure
- [ ] **T**ake a test drive
- [ ] **Y**our opinion matters
- [ ] **F**inancing takes various forms
- [ ] **I**nsurance coverage and cost vary
- [ ] **V**ehicle warranties differ
- [ ] **E**xamine the car

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