Tips for new car buyers from The Motor Ombudsman

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With ’72’ plate registrations about to arrive, The Motor Ombudsman provides some useful tips for would-be car buyers…

They tell us:

• With the introduction of the “72” plate in England, Scotland and Wales on 1st September, The Motor Ombudsman is offering consumers tips to take into account when buying a new car

• Shopping around, budgeting for maintenance and running costs, and planning ahead due to longer delivery times, are just some of the points for consideration by motorists

• Choosing a retailer that is accredited to The Motor Ombudsman is equally important, as consumers have a free impartial and independent dispute resolution service to call on should any disputes arise following a vehicle purchase

London, 09 August 2022… The 1st September sees the second vehicle plate change of 2022 in England, Wales and Scotland, with the arrival of the new “72” vehicle registration. A car is often the second most significant purchase after buying a property, and The Motor Ombudsman, the Ombudsman dedicated to the automotive sector, is therefore highlighting ten handy tips for motorists when looking to get behind the wheel of a new vehicle.

Shop around and do your research

Spending time doing your research online or visiting showrooms can pay off, as some retailers may run promotional offers to help with the cost of ownership. Test driving cars of interest is also an effective way of knowing which makes and models best suit your requirements and lifestyle.

It is just as important to ensure that your chosen retailer is accredited to The Motor Ombudsman’s Vehicle Sales Code, as this shows that the business is adhering to the highest standards of service. In addition, should there be a complaint that you cannot conclude directly with a seller in the first instance, you will also have access to The Motor Ombudsman’s free-of-charge, independent and impartial Alternative Dispute Resolution (ADR) service.

Expenses for running and maintaining a car should be budgeted for

It is not only the initial price tag of the car which matters in terms of being affordable. Post-purchase, there are running and maintenance costs to take into account, such as monthly finance payments, annual servicing, fuel or electric charging tariffs. Many new cars are offered with incentives, such as free insurance, road tax (where applicable) and breakdown cover, but once expired after the initial defined term, these ownership expenses will also need to be paid for.

Virtual online vehicle purchases are governed by specific legislation

Buying a new car online from start to finish over the internet, instead of visiting retailer premises at any point during the purchase process, including for a test drive, is known as a “distance sale”. In this scenario, the sales transaction is governed by the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013. For example, when buying a vehicle on the internet, you have 14 days to return the car from the date of delivery if you change your mind, but it is important to bear in mind that there may be deductions for usage if you have driven the car before deciding to hand it back.

Electric vehicles are becoming more prominent

With petrol and diesel prices recently hitting record highs on forecourts across the country, buying an electric vehicle (EV) is becoming a more popular ownership proposition. With the number of electric models on the market increasing, there is far more choice in terms of budget, range, battery capacity and equipment. Before buying an EV, it useful to think about factors, such as where it can be charged – i.e. on the street or a driveway, and where and how you will be driving it, namely whether it will be used predominantly for short journeys and errands, or to travel longer distances.

New cars mean you can choose the specification

One of the main advantages of buying a new car straight from the factory, as opposed to one that is second hand, is that you are the very first owner. This means that you can choose the vehicle's exact specification according to your budget and taste, including the interior and exterior colour, the size of engine (for a petrol or diesel model), or battery capacity and range (for an electric car), and whether the car is fitted with automatic or manual transmission, for example.

Tow the line

If you are looking to buy a vehicle to tow a trailer, horse box or caravan, for work or leisure purposes, it is worth asking whether accessories, such as a towbar and wiring, can be fitted to the model you are interested in, and to find out the maximum weight that can be pulled safely by the car. For first time "tow- ers", or for those simply needing a refresher, training is available via providers across the UK.

You may have to wait for delivery

With fewer new cars being produced due to global component shortages, and semiconductor chips being one of the most in-demand parts, it is worth planning in advance in terms of when you would be looking to take delivery of your vehicle, as it could take several months for it to arrive.

Furthermore, there is the possibility that the date specified by the retailer on the order form may also change according to the manufacturer's build schedule, so take the time to read any documentation and terms and conditions carefully to understand the implications of any timing changes prior to putting down a deposit. You may find that the specification that you have selected is not complete at the point of delivery. In most cases, this should be rectified as the parts become available, and the retailer should keep you updated about this.

Technology varies by make, model and fuel type

With the wide variety of makes and models on the market today, the way that in-car controls are used (i.e. via a touchscreen or manual dials, for example) varies by brand. The equipment which comes as part of the standard specification, and what is available as paid-for extras or options, can also be different.

With many elements of the vehicle now dependent on software and electronics to operate, it can be helpful at the point of purchase to enquire about any steps that need to be taken to keep systems up to date or be upgraded via recommended downloads, such as satellite navigation maps. Some downloads may be activated remotely via the manufacturer's "over-the-air" updates, where no further action is required. In addition, there may be subscription services that, for the first year are included in the car, but then may incur a charge for future use. Some vehicle functions may be controlled via a smartphone app (e.g. for electric vehicles), so it is worth checking that your device is compatible, and that you will be comfortable using this kind of technology.

Warranties come as standard for new cars

The advantage of buying new is that cars come with a manufacturer's warranty as part of the purchase. These will vary in duration (i.e. three to seven years) or for the total mileage that is covered under the agreement (e.g. up to 100,000). Warranties are designed to cover the cost of rectifying mechanical failures that occur as a result of a defect during the build process. It is advisable to read the policy fully, to be up to speed with any exclusions, such as for wear and tear items, including tyres and brake discs.

It is also commonplace for manufacturers to provide paint and anti-corrosion warranties, although these will often be for a more limited period, whilst electric models may also come with a separate battery warranty for the retention of a percentage of its capacity for a specific number of years or miles.

On handover day, check and understand the vehicle

The day that you are handed the keys to your new car is often an exciting time. However, before driving off the forecourt, it is worth spending the time doing a walk-around with a member of staff, to ensure that you are satisfied with the interior and exterior condition of the car, that all documentation, including the handbook is present, and that you are comfortable with how any controls and systems work, as these can differ between models.

Bill Fennell, Chief Ombudsman and Managing Director of The Motor Ombudsman, said: "Buying a big ticket item, such as a new car, is a significant commitment. It is therefore important that consumers spend time doing their research to select both the right car and retailer, spend within their means, and plan ahead both in terms of longer-term affordability, and when they will need a new car due to the extended lead times."

To view The Motor Ombudsman's Motor Industry Code of Practice for Vehicle Sales, visit MotorOmbudsman/vehicle-sales-code.

About The Motor Ombudsman

The Motor Ombudsman is the independent and impartial Ombudsman dedicated solely to the automotive sector, and self-regulates the UK's motor industry through its comprehensive Chartered Trading Standards Institute (CTSI)-approved Codes of Practice. Thousands of businesses, including vehicle manufacturers, warranty product providers, franchised dealers and independent garages, are accredited to one or more of the Codes, which drive even higher standards of work and service, and give consumers added protection, peace of mind and trust during the vehicle purchase and ownership experience.

For more information on The Motor Ombudsman, visit www.TheMotorOmbudsman.org.