

Selling Guide



While there tends to be more risk in buying a car, private sellers, are not immune to being targeted by fraudsters.

To help you avoid falling victim to a crime, here are our top tips on things to know when selling your car.

- As a private seller, you are responsible for making sure that the description you have given of the vehicle is accurate. Details in the advertisement, such as mileage and whether or not the vehicle has a full service history, should be correct. If the buyer asks whether the vehicle has been involved in any accidents, you should answer honestly. It is illegal to mislead the buyer and you are liable for this should anything go wrong.
- To attract interest, try to include interior and exterior images with your advert, including pictures of any damage if applicable.
- Price the car realistically for its mileage, age and any damage. A price that is too ambitious is unlikely to attract buyers, but pricing too low could look like you are hiding something. Check prices that similar cars are selling for and consider leaving a small margin for the buyer to negotiate. This way, the buyer is likely to be satisfied with the price, without leaving you too far out of pocket.
- Consider renewing the vehicle's MOT if there are less than three months remaining. This will also give the buyer useful, up-to-date information to refer to about the car's condition. It is illegal to sell a car that is defective or not roadworthy.
- Remember, you cannot sell a car with outstanding finance. You must settle the amount or gain the finance company's agreement first.
- Once your advert is ready, make sure you are available to answer phone calls to arrange test drives – a legitimate buyer will want to inspect the car before agreeing to a sale or transferring any money. Therefore, you should be cautious of anyone offering to transact without seeing the car first.
- Collect all relevant paperwork together such as the V5C, service history and MOT certificate, along with any receipts you may have for work done on the car. The buyer may wish to check the details such as the address on the V5C and the mileage recorded on the most recent MOT certificate, and this is a reasonable expectation. However, never let potential buyers take copies or photographs of vehicle documents, or keep the originals before buying. These should only be handed over with the car after the money has been deposited safely into your bank account.
- Be aware that fraudsters may contact you posing as potential buyers. Never share personal details over the phone, as criminals could use this information to create a cloned advert and scam others, or attempt to exploit your identity. Genuine buyers should not have a problem with viewing the car and checking the details.
- Ask to see the buyer's driving licence or other proof of identity and take a note of their contact details including name, address and phone number. It is also a good idea to note the make, model and registration of the car they arrive in to help trace them in future if necessary.
- Before going on a test drive, check the buyer is insured, qualified and legally able to

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drive. Your own insurance may cover them for a test drive, or you may wish to check the buyer's insurance documents.

- Never leave a potential buyer alone with the keys or allow them to go on a test drive without you. If you swap seats during a test drive, take the keys out of the ignition to prevent somebody from seizing the opportunity to drive away. You may wish to take a friend or family member along with you for the test drive, and don't be afraid to stop it early if the potential buyer drives dangerously.
- Never let a buyer drive your car away without first paying you in full. If the buyer has given you a cheque, wait for this to clear before you hand the keys over.
- Bank transfer is a quick and easy way to receive payment. Certain payment methods, such as banker's drafts, can be forged - so wait until the money has been fully deposited into your account before you hand over the keys.
- Be aware of false shipping companies and illegitimate ESCROW accounts (a third party which hold the balance until both buyer and seller are happy to go ahead with the transaction). While these can be legitimate, they can also be forged - but you can check this using the FSA register.

Once you have agreed a sale, create a receipt including details of the car's condition, make/model, engine size, registration and chassis number. You may wish to state that the car is sold as seen and has been tried and approved by the buyer without guarantee from you as seller. However this does not affect the buyer's rights as the car must still match the description you have given.

The receipt should also list a full name and address for both buyer and seller, and the amount paid. It should be signed by both parties with the date and time of the sale. Give the receipt to the buyer but keep a copy for your own records.

You must notify the DVLA of the transferred ownership, as you are responsible for the vehicle until you have done so. If you don't, you could find yourself facing somebody else's motoring offences. Use the V5C form to complete the new keeper details, or ask the buyer to fill this out before leaving. Both parties should sign the declaration. Then tear off the green V5C/2 slip and give this to the new owner to keep until they receive their new V5C document. You are responsible for sending the rest of the completed V5C to the DVLA.

It is important to note that Motors.co.uk takes no responsibility for the legitimacy of any enquiries you receive on your advert. Remember to use your common sense and instinct as to whether a transaction feels legitimate. You are under no obligation to sell the car, and can back out at any stage before you have received the money for the vehicle.