

How to: Buy a Used Car

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Ask an Expert

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KNOW HOW

BUDGET

Be realistic about what you can afford

RESEARCH ONLINE

Shortlist models to suit your wants and needs

ARRANGE A VIEWING

Make necessary vehicle and paperwork checks

NEGOTIATE

Remember your budget and have
confidence in your request for discount

WORK OUT A BUDGET

Make searching for your next car more effective and more realistic by setting yourself a budget. Get there faster by listing what you want and

need from your next car, to help set your priorities. Ask yourself:

Who needs to benefit from the car you're buying?



You alone.



You and your partner.



You and your family and two dogs.

What on-board entertainment do you want your new car to have?



Sat nav.



MP3.



Heated seats.

Remember to consider any additional costs to that of the car:-

Running costs

Insurance and tax

Potential repairs

Set your total budget – then decide on a minimum and maximum spend. This gives room to manoeuvre, will help with your research, and allow you to negotiate a sale more confidently.

RESEARCH ONLINE

Consider using blogs and review websites to help you decide which car make and model suits your wants, needs and budget.

1. Seek inspiration

Don't know where to start? Motors.co.uk provides a What's Hot? list, which gives you an up-to-date insight of the most sold cars in the UK. You can also see the 'Top 10 most popular manufacturers' to help kick-start your research.

2. Create a shortlist of vehicles you like

Use an online search tool such as Motors.co.uk's Smart Search, which helps to identify car makes and models based on your specified budget, running cost and on-board extras. Once you've saved a list of potential vehicles, use a website such as parkers.co.uk, driving.co.uk or honestjohn.co.uk to get expert opinions of the pros and cons of the vehicles on your list.

3. Compare the cost of similar cars

Research the average cost of a car by comparing like-for-like models. Use this average to spot when a car is priced too high, or even too low – it could mean there's a problem with the vehicle.

4. Save your searches

Motors.co.uk's Smart Search allows you to save your search, and will email you with any new vehicles that match your criteria. You can also save individual cars to a shortlist, available for your return visit. Not only will this save you time in applying the same filters again, but it also helps you to stay focused and avoid veering away from your budget.

5. Be thorough

If a car deal looks too good to be true, it may well be. Be thorough in your research and get to grips with some of the car buying terminology. This need only be basic, but can help you avoid many of the pitfalls involved in buying a used car.

ARRANGE A VIEWING

Viewing a car in person and taking it for a test drive is the best way to make all the advised checks before making a purchase. Try to avoid viewing a car in wet weather, as this can flatter a car's paint work.

What manual checks do I need to make?

Car makes and models can vary, but there are some consistent features amongst vehicles which should be looked over to ensure the car is safe and sound:



1. Paint and body work

Here you're looking for flaws in the paintwork, such as rust on the bonnet or wheel arch, and any dents to the body work.



2. Cambelt, (or Timing Belt)

It's common in cars over seven years old, or with a mileage over 60,000 to need their cambelt replacing. This is often inexpensive to replace, but could be costly should it malfunction whilst driving. If it's a choice between two cars of the same spec, you could save money and hassle long-term by opting for the car with a newer belt.



3. HPI check (Hire Purchase Inspection)

For additional peace of mind, make an online check of a car's registration number to see if it is stolen, written off, or has outstanding finance. This check could highlight any areas of concern on the car which might not have been included in its advertisement. Complete this check using a reputable online HPI website.

If you're not confident making these checks alone, invite a friend along to view the car with you.

ARRANGE A VIEWING

What paperwork do I need to see?

As well as the importance of a vehicle running smoothly and being in tip-top outward condition, it is imperative to consider its history as this is where much of the value lies. This is best identified through the car's paperwork which can be obtained from the vehicle's seller. The following items should be made available for you to view when visiting a car:



1. Vehicle registration (V5C, formerly known as a log book)

This form is proof of the latest two registered keepers of a car, and is vitally important, particularly when buying from a private seller. Information on the V5C should match the vehicle and seller details. The government advises against buying any car without this document.



2. MOT Test Certificate

An annual MOT is required on cars more than three years old. A seller should be able to produce these certificates, so if these are missing, it's worth questioning why.



3. Service History

These are receipts for work which have been carried out on a car, and show how much maintenance has occurred between MOT tests. A lack of service history could mean the car hasn't been maintained, which could cause you problems as a new owner.

NEGOTIATE A SALE

When's it right to negotiate?

Without good reasoning, a seller will be less inclined to consider a request for discount. Reasons for negotiation should be determined by you, during your car viewing. Note down any faults which you identify when making checks, then use these to begin your negotiation.



Tip - End of the month

Traditionally, dealers will have a set of targets to meet in any given month when it comes to selling used cars. If these aren't met, then as a buyer, you could find negotiation on a car a bit easier towards the end of the month as dealers try to recuperate their sales.

Reasons to negotiate

1. There's a fault with the car which wasn't outlined in the advert

If there's a problem with the vehicle which was not clearly identified in the advert, then this could be grounds to negotiate.

2. There's a gap in the paperwork

If there's little to no service history or a missing MOT certificate, it's harder for a seller to prove a claim that the vehicle is sound.

3. The road tax or MOT are about to expire

A car with a recently passed MOT is always more desirable, as it reassures the buyer there are no major faults. It's wise to ask the seller to have it put through an MOT before you buy, as anything which needs fixing can be deducted from the price.

NEGOTIATE A SALE

How to negotiate a discount

1. Remember your budget

Always have this in mind, and don't be tempted to exceed your maximum negotiation figure.

2. Be patient

Avoid disclosing your maximum budget to the seller until you reach that figure – if it's not accepted, it's time to reconsider your purchase decision.

3. Be fair

Offer what you think is fair based on your findings, but be prepared to negotiate up. The seller will likely be doing the same thing in reverse, so be prepared to meet half way.

4. Know when to walk away

If the seller is unwilling to move on price, but you believe you have grounds to negotiate, then you may need to walk away.

Other areas to negotiate

Negotiation doesn't always need to be about securing a price reduction, but an added extra instead. Depending on whether you're buying from a dealer or private seller, consider requesting one or two of the following:

Free insurance for a year

A full tank of fuel

Extended warranty

A renewal on the car tax or MOT test

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