

Used car checklist

Make and model: _____
Year of manufacture: _____
Date first registered in NZ: _____
Odometer: _____
Price: _____
Seller's name: _____
Seller's address: _____
Seller's phone: _____
Date inspected: _____

Paperwork

Valid warrant of fitness

A vehicle sold by a dealer must have a warrant of fitness less than one month old. Private sellers can sell without a warrant, provided the car is clearly identified for sale "as is where is".

Consumer information notice (CIN)

A dealer (but not a private seller) is required to attach a CIN to every motor vehicle for sale and you must be given a copy if you buy the car.

No outstanding debts

If you buy privately, your car could be repossessed if there are any outstanding debts on it. Use a vehicle history checking service, such as CarJam, to find if the car is debt-free. A registered motor vehicle dealer must disclose any security interest on it for outstanding finance payments.

Confirmed ownership

The certificate of registration lists the current registered owner of the car. This should be the company or person - either dealer or private - you're buying the car from. If you're in any doubt, check with the police.

Sale agreement

If you're buying from a dealer, it must provide you with a written sale agreement that you've signed. Don't sign an agreement until you've read and understood all the clauses.

Finance

With any loan offer, check the time to repay, the monthly payments and the total cost over the term of the loan. All lending organisations must provide this information to allow you to compare deals. If the dealer offers an interest-free loan, check there aren't any hidden fees and that the asking price of the car hasn't been inflated to cover it.

■ The car itself is only half the story. You need to **check the paperwork**, to make sure the car is the car you think it is.

■ If at all possible, **view and drive** the car before purchase. Take someone with you to help.

■ For about \$120, it's a good idea to pay a specialist inspection service or a mechanic to do a detailed **mechanical inspection**, especially if your test drive highlights possible problems.

■ Before you buy, **check the price** is right. Search for similar cars on Trade Me or Autotrader. For \$20, Redbook will provide the market value of the make and model.



If you see signs of trouble, **walk away** - there are plenty more cars to choose from. If you're dead set on this car, get an expert mechanical inspection to investigate further - then be prepared to walk away.

AFTER THE PURCHASE: change of ownership

Both the buyer and the seller have to fill out forms available from an NZ Transport Agency's (NZTA) agent (such as New Zealand Post) or use the NZTA online transaction centre. The buyer pays the fee and is ultimately responsible for the changeover.

