

FIRST EDITION



THE MOTOR  
OMBUDSMAN

*#DrivingDecisions*

**USED CAR BUYING GUIDE**

[www.themotorombudsman.org](http://www.themotorombudsman.org)

## OVERVIEW



This guide has been designed by **The Motor Ombudsman (TMO)** to give an overview of key areas to take into account before buying a used car i.e. a vehicle that has previously had one or more owners.

**NB:** This guide is completely impartial, and the key points listed are not exhaustive.



*"The Motor Ombudsman is the Ombudsman dedicated to the automotive sector, with four Codes of Practice covering the vehicle purchase and customer ownership experience"*



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## BENEFITS



Buying a used car comes with some key **advantages**, and these need to be weighed up with the drawbacks to determine whether buying second hand is more suitable than new for the type of car and the make and model that you're looking for.



*"Buying a used car car versus one that is new carries its own advantages, most notably, cost and quicker availability"*



### ADVANTAGES OF BUYING A USED CAR

- ▶ It is often cheaper to buy a used car than an equivalent model brand-new
- ▶ It reduces the incurred level of depreciation
- ▶ The actual car is often available to test drive and purchase
- ▶ It avoids having to wait for a car to be built and delivered
- ▶ There is often a large selection of cars to choose from across the UK
- ▶ Owner reviews on their experience are often available to read
- ▶ Insurance premiums may be reduced due to the car being lower in value
- ▶ Access to vehicle histories can aid in decision-making
- ▶ Many used cars are sold after having undergone thorough checks by retailers for added peace of mind

## SHORTFALLS



There are **drawbacks** associated with buying a car that is second hand, as the level of wear and the condition of a vehicle are dependent on how one or more previous users drove and / or maintained it.



*"A used car will have been subject to wear and usage by previous owners, so will not be in a brand-new condition at the point of purchase"*



### DISADVANTAGES OF BUYING A USED CAR

- ▶ The car has already been owned, with miles on the clock, and wear and tear
- ▶ You are often limited to what is on the market at the time of purchase
- ▶ Your chosen car may not be at a local retailer so travel may be needed
- ▶ The manufacturer's new car warranty period may have already expired
- ▶ Battery health and charging capacity may be lower when buying an EV
- ▶ A car could have previously been in an accident (shown by an HPI check)
- ▶ Maintenance costs may be higher with a vehicle that is older
- ▶ An older car may incur charges in low emission zones (e.g. ULEZ in London)
- ▶ Replacement parts or paint colours may no longer be available for older models and/or supply may be delayed for repairs to be carried out

## RESEARCH



Taking the time to do your research is a **critical** first step in the car-buying process, as it helps to narrow down what is most important to you i.e. your priorities.

Visit retailers, talk to others, and read reviews to get an idea of what a car is like, so you can ultimately make an informed choice.



*"Spending time doing research will allow you to narrow down what you need to look for in a car that meets your budget"*



### SPEND TIME DOING YOUR HOMEWORK



**Determine your needs, budget, and top criteria as the starting point**



Read road-tests and owner reviews to gauge what a car is like



Use free online vehicle check tools (e.g. MOT history and recalls)



Check the insurance and running / maintenance costs are affordable



Get an idea of monthly finance repayments if not buying outright



Search for retailers that are accredited to The Motor Ombudsman



Bear in mind that the car that fits your needs may not be local



Take someone with you to a retailer if you're unsure what to look out for



**Above all, don't rush into buying a car that's not right for you, and trust your instincts!**

## POWER



There is often not only a large choice of used cars available for sale in terms of volume, but there is also a decision to be made in terms of how a vehicle is **powered** to best meet your needs, i.e. a petrol or diesel model, a self-charging or plug-in hybrid, or a battery-driven car i.e. an EV.



*"Think about how you will use the car and the running costs, which will help you decide the optimum source of power, whether this is conventional fuel or batteries (fully electric)"*



### KEY FACTORS FOR CONSIDERATION

- How, and where will you use the car? (e.g. urban v rural)
- How far will you be travelling on average? (e.g. commuting / leisure)
- What is your budget, as hybrids and EVs may be more expensive to buy?
- Do you have somewhere to charge an EV or a plug-in hybrid?
- Are you after a car that offers less maintenance (e.g. engine v electric motors)?
- What are the overall running costs? (e.g. fuel, charging, tax, insurance)?
- Is one your priorities to reduce your environmental impact?
- If opting for a diesel car, will you be doing regular and sufficiently long journeys to ensure the diesel particulate filter (DPF) stays clear of soot and particulate build-up?

## RETAILERS



There are many retailers across the UK, and buying a used car from an independent or franchise car showroom offers several **advantages** compared to buying from a private individual.



**Shop around to find the best deal, and bear in mind that your ideal car may not be at a local retailer.**



### ADVANTAGES OF BUYING FROM A RETAILER VERSUS A PRIVATE SELLER



*"Use The Motor Ombudsman's online Garage Finder to search for a trusted UK retailer that is accredited to The Motor Ombudsman as they will be committed to offering high standards of quality and service"*



[themotorombudsman.org/  
garage-finder](https://themotorombudsman.org/garage-finder)



- ▶ A car has likely undergone thorough checks prior to going on sale
- ▶ There is the opportunity to buy from a reputable TMO-accredited seller
- ▶ There would be a greater chance to see the vehicle's history and origins
- ▶ There may be the opportunity to buy a car online\*
- ▶ There is a greater chance to see the vehicle's history and documentation
- ▶ There is often the possibility to purchase a car via a finance arrangement to help spread the cost over a period of time
- ▶ Retailers often provide the facility to buy an extended warranty policy to help safeguard against costly repair bills
- ▶ A used car may be taken back to the seller for servicing and maintenance (where available)

\*Distance sales legislation applies

[www.themotorombudsman.org/used-cars](https://www.themotorombudsman.org/used-cars)

## DEPOSITS



When buying either a used or new car from a retailer, it is commonplace for retailers to ask for an **initial payment** – usually a percentage of the overall sale price.

Before making such a payment, it is important to take into account some key considerations.



*"Only put a deposit down once you are happy with the terms of making this initial payment, and are ready to proceed with buying the car"*



### PUTTING DOWN A DEPOSIT



**Read any terms and conditions carefully and thoroughly**



Ask questions if you're unsure about anything in the small print



Make sure that the deposit and any subsequent payments are affordable



Only put down the deposit once you are ready to buy the car



Bear in mind that in the majority of cases, deposits are non-refundable



If you buy a used car over the internet, deposit return rules differ\*



Ensure that you receive a receipt and written confirmation of any payments



**Above all, do not rush into any purchase and financial decisions, and only put money down when you're happy to proceed**

# TEST DRIVES



Test driving a used car is an **essential** part of the purchase process. It allows you to view the condition, and experience the vehicle's practicality, performance, space, and comfort, first-hand.



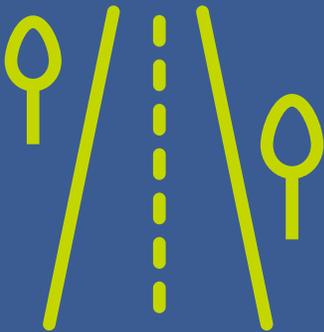
Remember to take your driving licence and a form of ID with you to the retailer



## PUTTING A USED CAR TO THE TEST



*"Test drives are a practical way to find out if a car meets your specific requirements and lifestyle"*



Ask the salesperson questions to address any concerns and queries



Is there sufficient head and legroom for you and your passengers?



Is the boot big enough, and how do the rear seats fold down?



Do all the electrical and safety systems and infotainment functions work?



How does the car perform on different roads and surfaces?



Is the gearbox (manual / automatic) shifting smoothly?



How quiet is the car, and are there any noises and rattles?



Are there any fluid leaks underneath the car after the test drive?



Is there any damage to the bodywork, and are the tyres in good condition?

# WARRANTIES



When buying a used car, and if the original manufacturer's warranty has expired, taking out an **extended warranty**, like insurance, helps to safeguard against incurring potentially costly repair bills, when the vehicle suffers from an unexpected mechanical or electrical failure covered by the agreement.



## TAKING OUT AN EXTENDED WARRANTY



*"Choosing a policy from a warranty provider that is accredited to The Motor Ombudsman's Vehicle Warranty Products Code, means that the business is committed to delivering a high standard of service to customers"*



**Read any terms and conditions and policy exclusions carefully**



Warranties vary in terms of their level of coverage and content



Shop around and get quotes from TMO-accredited providers



Read online reviews about providers and policies to help make a choice



Understand exclusions and conditions about claiming for wear and tear



Find out where repairs under the warranty can be made should this be needed



Do your research to understand timeframes for warranty repairs



Find out whether a policy can be transferred between cars / refunded



Check for any specific provisions for electric vehicles (if applicable)



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