

Car buying advice



Top Marques is bursting with prestige and performance cars in need of a new owner. Our essential buying guide gives you the facts to help you buy safely.

NEW AND USED CARS

New cars

Buy a new car and it will be in perfect condition with customisable features and a manufacturer's warranty. You should however be aware of showroom premiums and depreciation – which is highest in the first year of ownership.

Used cars

Most prestige cars featured in Top Marques have been cherished and well looked after – some might even have a partial warranty remaining. Most used cars are worth at least £8,000 in value.

Used approved cars

Many car retailers run used approved schemes, where nearly-new cars are given a thorough mechanical check over and re-sold with a manufacturer-backed guarantee.

WHERE TO BUY

Franchised dealerships

These garages are contract bound to sell new, used approved and used cars from one or more manufacturers. They tend to offer a good standard of service with various finance deals, and you can usually part exchange your current car.

Independent dealerships

Many specialise in specific types of car and have an invaluable wealth of knowledge in these areas. You have more protection than a private sale thanks to the Sale and Supply of Goods Act.

Private sales

Buying privately is a great way of saving money on a used car. You do have less legal protection so it's important to check the car and paperwork thoroughly. Get a car history check to see if it's been written off, stolen, scrapped or has outstanding finance.

VIEWING

Check the car

Never view a car in the dark or in the rain – it can be difficult to spot scratches, dents, rust and other potential problems.

- Check the wheels and tyres – the wheels should sit neatly in the wheel arches, equally on both sides. Look out for uneven wear on the tyres – check they have at least 1.6mm tread depth (3mm is recommended)
- Look out for any sign of rust
- Check the cabin – a 50,000 mile car shouldn't have a worn or sagging seat or a steering wheel, gearknob or pedal covers which have been worn by lots of use
- Make sure the tax disc is valid for the length of time agreed during the sale
- Locate the Vehicle Identification Number (VIN). You'll find this riveted in the engine bay, on the inner door panel or the floor beside a front seat. Check it matches the number in the logbook. If it's not there or doesn't match up, walk away
- Check under the bonnet – the oil should be a golden colour – sludgy black oil is a sign of neglect and could point to engine damage

Take a test drive

Driving the car of your dreams is the best way to find out if it's exactly what you're looking for.

- Take your driving license and evidence which shows you're insured to drive the seller's car
- Drive a car from cold if possible – any starting or running issues such as smoke, noises and judders will be more obvious
- Use all the gears – test the car at different speeds and on various surfaces if possible
- Listen carefully for any grinding, screeching, knocking and vibrations – they could indicate problems

PAPERWORK

There are several key documents which you need to see when buying a car.

V5C registration document

Examining the V5C – or logbook – is critical when buying a car. Make sure the 'New Keeper' part is filled in and returned to the DVLA.

- Hold the V5C up to the light. If you can't see a DVLA watermark it could be a fraudulent photocopy or computer printout
- Check the V5C against the vehicle – the numberplate, make, model and VIN (vehicle identification number) should match those on the car

MOT certificate

All cars over three years old need an annual MOT certificate to prove their road worthiness.

- New MOT certificates are printed by computer to reduce fraud. To check if a new-style certificate is genuine call the MOT enquiry line on 0870 3300 444
- Old certificates were embossed with the test station's stamp
- A valid MOT certificate only proves a car was roadworthy at the time of the test and is not a guarantee of roadworthiness

Service history

Found in the car's manual or service book, the service history is your best insight into the maintenance and mileage a car has accumulated.

- Check the car has been serviced at the correct intervals specified by the manufacturer
- Check each service stamp to see where it was carried out – was it a main dealer, specialist or local garage?
- Check the mileage of the car rises at each service and the last service mileage tallies closely with the mileage shown on the odometer
- Ask the owner if they have kept servicing receipts – these prove the cost of any parts and repairs carried out on the car. It could also give you a clue about how much care the owner has put into car maintenance

PAYMENT

Ask the seller to write a receipt stating the date, amount paid, make, model, registration and names and addresses of both parties. They should also keep a copy of the receipt for themselves.

Cash

The safest form of payment is cash – try and hand it over in a bank, so the seller can pay it in straight away.

Transfers

Electronic transfers allow the seller to receive funds online, but this can take a few days and not all sellers will accept it.

Cheques

Make sure you have the correct funds in your account before writing a cheque and ask the seller first – not everyone will accept them.