

Buying a car

A car can be one of the most expensive purchases we make. Many of us depend on cars to get to work, school, shopping and visiting family. In some rural communities where public transport is poor, cars are essential. Therefore, it is essential that when looking to buy a car we find one that:

- is safe
- is within budget
- is fit for the purpose you are using it for
- is good quality (including the customer service)
- you can contact the seller if things go wrong

Also check before you buy the car what the insurance and tax costs are, once you are the owner of the car and ready to drive it away, it must be insured. This is your responsibility so you need to check you can afford this. Even if the car comes with a certain amount of road tax, you should still check what the renewal cost is.

Consider how you are going to pay for the item:

- Credit card?
- Debit card?
- Cash?
- Bank loan?
- Finance deal?
- Joint ownership with family or friend?
- Hire Purchase?
- Personal Contract Purchase?
- Part exchange?

www.moneysavingexpert.com/car-finance/personal-contract-purchase/

For more information on Buying a car www.citizensadvice.org.uk/consumer/

Get advice from the Citizens Advice consumer helpline: 03454 04 05 06 Welsh-speaking adviser: 03454 04 05 05