

Buying a used 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 legally allowed to be on the road
- is within budget
- is fit for the purpose you are using it for
- 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.

It is important to check the following:

- Check the car has a current MOT certificate
- Check the service history
- Check the V5 registration
- Check if the car is a write off
- Check the finance history to check there isn't any outstanding hire purchase agreements
- Get an engineer's check, or at very least take someone with you who knows about cars to look over it. www.theaa.com/car-buying/used-car-inspection-checklist
- If you can afford it and what safe payment methods you can use.

You can do many of these checks yourself, or there are companies that offer data checks which include several of the checks listed above, such as HPI, the RAC and the AA. You will, most likely, have to pay for these services.

Use Citizens Advice '**used car consumer tool**' to help you resolve the problem, www.citizensadvice.org.uk/consumer/buying-or-repairing-a-car/problems-with-a-used-car/

Get advice from the Citizens Advice consumer helpline: 03454 04 05 06

Welsh-speaking adviser: 03454 04 05 05