

# Buying safely checklist

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(The Vehicle Safe Trading Advisory Group)



## Check the documents

- Ensure the VIN (vehicle identification number), engine number and colour match the V5C
- Check the vehicle has the correct mileage and a current MOT (if the car's more than three year's old), you should also check if there are any outstanding recalls on the vehicle – here's a helpful link:  
[www.gov.uk/check-mot-history](http://www.gov.uk/check-mot-history)

## Paying a deposit?

If a deposit is requested or agreed then don't pay more than you are willing to lose and confirm with the seller that they will refund the deposit if you don't purchase the vehicle.

## View the car before paying the full amount

We recommend researching the seller as well as their vehicle. Most fraudulent sellers will try to persuade you to transfer money before you've seen the vehicle. Often, they will insist on communicating via email rather than phone.

Auto Trader works with a select number of dealers who provide a reservations service & home delivery. If any issues arise, you may be protected under the distance selling regulations.

## Always check that the price of the car is in line with the market value

If the price looks "too good to be true", it probably is. If the vehicle seems "too good to be true" then it can be a sign of fraud. Research other similar vehicles on Auto Trader or perform a free valuation on Auto Trader - [www.autotrader.co.uk/car-valuation](http://www.autotrader.co.uk/car-valuation).

If the car is significantly below market value, beware. Ask the seller questions about its

valuation, there may be underlining reasons why the vehicle is under-priced.

## Take the car for a test drive

This should always be done from the seller's premises or their home never let them meet you halfway. You should also make sure you're insured before getting behind the wheel.

If you are familiar with engines or know someone who is, it's a good idea to inspect under the bonnet for signs of wear and tear that are not in line with the mileage on the car. It's also an opportunity to take note of the condition of the interior of the vehicle as this can be indicative of the usage of the car being in keeping with the mileage shown on the vehicle.

## Always carry out a vehicle history check

A [vehicle history check](#) will tell you if the vehicle has been recorded as stolen, scrapped, written-off, or has outstanding finance.

If it has an outstanding finance balance, contact the seller as this is often settled on sale of the vehicle. Be aware that if you buy the vehicle with outstanding finance, the finance company will remain the legal owner until the loan is repaid in full.

It is also worth checking the [MOT data on .gov](#) which will give you an indication of any repairs or advisories from previous MOTs. It also shows the mileage recorded during these inspections so you can compare them to what is displayed on the car's dash.

## Payment advice

- Never send money for a vehicle you haven't seen
- Don't carry large amounts of cash