

# Buying a Used Car: Avoiding the Scams

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*Article by: Andrew Dillan*

There are a few things that you should always look for if you are buying a used car. Here are the tips that you will need not to get a lemon.

## 1. Warranty Facts

You can sometimes get a car that is still under warranty. If this is the case, check with the warranty (perhaps call the number in the warranty book) to ask if there is anything that you need to do to keep the warranty when you buy the car. This often just involves sending out a letter with the purchase information to the dealership.

If you buy from a car dealership, you can often get warranties on used cars. If you want peace of mind when purchasing, consider this option for sure.

## 2. Warning Signs

If the odometer reading doesn't match the wear and tear of the car, then you should definitely ask for some records.

If there is any vagueness about getting the service records for the car, you might want to walk away.

## 3. Getting a Good Price

Because the cost of new cars is going up, there is more of a demand for used cars. This means that some dealerships believe that they can take more money than the car is worth. There are a few things that you need to do to get a good price.

Do your research; check online and in used car guides (often available at the local library) to find out what the prices of cars listed online to sell are. If you are uncertain about buying a car online, then don't. Often purchasing a car online means that it will come from a long distance, and as such, you will have to pay exorbitant shipping or delivery costs, which will not be worth the money that you are saving off the sticker price.

## 4. Making the Payments

Instead of getting a car loan from the dealership and paying the dealer or the seller monthly payments, consider taking out a loan from the bank. You will often get better interest (or financing, as it is called with cars) rates. Go to a bank or credit union before you go shopping for your car. Salespeople will try to talk you into going with the dealership's rates; you will be better off if you already have your financing set up. Credit unions can sometimes offer even better rates than banks on loans and are an often-overlooked choice.

## 5. The Information to Get

In Ontario, and in some states, you can ask to get the used vehicle information package. This will have the details of the previous maintenance and ownership history of the car.

Always do a complete visual inspection of a car. Even if you are buying a car from the internet, buy one from your province or state so that you can go and check it out first. Alternatively, agree with the seller that you have the right to return the car for a full refund (including shipping) if it does not meet your standards.

## 6. What not to Trust

Don't judge the use of a car by its brakes; a dealer can buy new brake pads for less than \$10, which is often an easy fix for a car.

If a car has rear-door-hinges that are very worn, it might have been used as a taxi, and you should probably find another one. Check the roof of the car to see if there have been any holes filled in; this could have been a sign for a delivery vehicle. They also often have been used a lot.

Be careful if a car looks like it has been freshly painted. This could mean that it has been in an accident that is trying to be covered up.

## 7. And finally...

Buying a used car can be a great deal for you. You can save money on the car itself, and you can get a safe means to travel. Remember, the condition of the car is more important than if it has had multiple owners, or even the odometer reading. Good luck shopping! For information on how to get a loan for a used car, visit [http://www.theguideto-carloans.com/used\\_car\\_loans/](http://www.theguideto-carloans.com/used_car_loans/) The Guide to Car Loans. The more you know in advance could save you more money

when you buy!