



# Buying a vehicle

## (car, boat, motorcycle)

When you buy a car, you may need a loan. This fact sheet answers some common questions about buying a vehicle and contracts you may enter into.

### **I am thinking about buying a vehicle. What do I need to think about?**

Be sure about the type of vehicle you want to buy before you start looking. Set yourself a price limit and don't be persuaded to spend more. Shop around and compare prices at different yards. Get the vehicle checked by a mechanic. Do your homework and take your time.

### **The salesman wants me to sign the contract and is pushy. Do I have to?**

You do not have to sign anything until you are happy with what you are signing. If you need a loan you can get your own finance. You do not need to use the finance company the dealer recommends.

### **I signed the contract to buy a vehicle. I am not sure I can afford the repayment now. I am worried I have overcommitted. Can I change my mind?**

Once you have signed a 'contract to buy' you cannot change your mind, unless the dealer agrees. There is no 'cooling off' period (which means you have time to change your mind) when you sign a contract to buy a vehicle in Western Australia.

### **I am buying a car privately. How can I make sure there is no money owing or that the vehicle has not been stolen or written off?**

Do a REV's check. Its only \$5 to receive a REV's certificate and will give you peace of mind. So call REV's on 1300 30 40 24.

### **I am thinking about buying a vehicle at an auction. Will it be covered by a warranty?**

If the vehicle is sold on behalf of a private owner there is NO warranty. If the vehicle is sold on behalf of a trader then a warranty may apply.

### **If I buy a car privately is it covered by a warranty?**

No. Your car will not be covered by a warranty for a private sale.

### **The motor vehicle contract I signed says 'subject to finance'. I have decided not to go ahead with purchasing the vehicle. Can I cancel it?**

No. The only way you can cancel it is if you have made all attempts to get finance and you have been declined. So make sure that you write on the contract and be specific eg "subject to obtaining \$xxxx in finance from xy branch of vz bank"

### **They have advertised the vehicle as 'drive away' do I pay anything extra?**

No. The price is drive away, no more to pay.

**If I buy a second hand car and write 'subject to a mechanical inspection', and I am not happy with the report, can I get out to the deal?**

No. You will need to clearly state the conditions. It is suggested the condition should rather read 'subject to a mechanical inspection to my satisfaction'.

**Read our publications to help you make a decision:**

- Buying a car – a buyers checklist
- Contracts – Information you need to know
- REVS and buying motor vehicles or boats

**Advice Line** 1300 30 40 54

**Website:** [www.commerce.wa.gov.au/consumerprotection](http://www.commerce.wa.gov.au/consumerprotection)

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