

Asking the right questions is key to a successful car buy

When it comes to purchasing a vehicle, OMVIC, Ontario's vehicle sales regulator, says it's vital consumers be well-informed.

"Whether you buy privately or from an OMVIC-Registered Dealer, carefully research the vehicle you want, consider possible future needs, determine associated expenses and know your consumer rights," advises OMVIC's Director of Communications and Education, Terry O'Keefe.

"It's especially important with private vehicle purchases," O'Keefe emphasizes, "because you get none of the consumer protections you get when buying from an OMVIC-Registered Dealer. You need to be extra cautious about the possibility of dealing with a curbsider— an illegal, unlicensed car dealer."

Curbsiders commonly pose as private sellers and often sell previously written-off, damaged or odometer-tampered vehicles.

In either case, go armed with this mini-checklist and always go for a thorough test drive.

OMVIC's Mini-Checklist for Buying a Used Vehicle

Buying from a Dealership

- Do your research before stepping onto the lot: start at omvic.on.ca
- Make sure the salesperson under-

stands your needs; don't sign a contract before you're ready

- Ask the right questions and get full disclosure of the vehicle's past use, history and condition in writing— you're entitled to it

- Make sure the price quoted doesn't exceed the advertised price (except for HST and licensing) unless it's for chosen options: it's the law

- Beware: there is no cooling-off period— a signed contract is legally binding

Buying Privately

- Learn about the risks of curbsiders and how to spot them: omvic.on.ca

- Order a vehicle history report before purchasing (CarProof or CARFAX)

- Be sure there are no liens on the vehicle: check the Used Vehicle Information Package (UVIP — seller must provide one) or CarProof report

- Confirm the seller's identity: check ID and proof of ownership

- Avoid cash or electronic payments: issue a cheque to the registered owner

OMVIC offers other valuable information, plus free consumer educational seminars. For more information— and protection— visit omvic.on.ca.

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