

Second-hand wonderland

Track down a second-hand bargain with our step-by-step buyers' checklist

For every person who buys a new car this year, seven will opt for a used, or nearly new car, instead. It's not hard to see why – some new cars lose more than two thirds of their original value in the first three years of ownership.

As well as dodging the worst ravages of depreciation, second-hand buyers also have a growing choice of very reliable cars, capable of shrugging off high mileages. Of course, there are risks – not least a car's possible 'hidden history' and its limited, or non-existent, warranty. But follow our tips and you should drive away happy, with cash to spare.

Ten steps to buying used

A little bit of planning and a healthy dose of caution can pay dividends when you're buying used. Here's our ten-point checklist for getting it right.

1 Time it right

Avoid peaks in demand and you can save hundreds of pounds. If you want a convertible, you'll get a better deal in winter than you will in spring. However, off-roaders and rugged estates become more popular towards wintertime. Used-car stocks are healthiest in March and September, when the new-car plate change brings an influx of part-exchanges. And strong supply means keener prices.

2 Research prices and specs

For up-to-the-minute used-car retail prices and trade-in values from our experts, log on to www.which.co.uk/cars and visit the Car Buying Guide.

As well as second-hand values and detailed road tests, our website also lists specifications for cars up to eight years old – so you can check what kit comes fitted.

Armed with this knowledge, you can trawl the classified ads and dealers' stock lists to find the best-value cars.

3 Call the seller

This is pretty straightforward where dealers are concerned but buying privately merits caution. Although most sellers are genuine, look out for warning signs, such as ads that give only a mobile number. Call and ask about 'the car' – if the seller doesn't know which one you mean he could be a back-street dealer.

Ask about mileage, MoT and service history, plus how long the seller has owned the car and why it's for sale. Arrange to view it at the seller's home address, in daylight – never in a pub car park or any other dubious public place.

4 Arrange a test drive

This should be no problem with most dealers, although car supermarkets can be reticent. You should always test-drive a car that's being sold privately, but make sure you're insured to do so – arrange temporary cover if necessary.

5 Check the car's history

A history check compares the registration and vehicle identification number (VIN) against a database of stolen cars, insurance write-offs and cars with outstanding finance. Although not foolproof for detecting sophisticated 'cloned' cars, a history check is usually money well spent. See 'Contacts', opposite, for more details. You can also try contacting the previous owner listed on the logbook.

6 Inspect the car

Always take a friend or car expert with you – they may spot things you don't and are less likely to become emotionally drawn into the deal.

Look for signs of crash damage – especially in the engine bay and boot floor – and any evidence of respraying. Excessive wear on the driver's seat, pedals



FANCY A SPORTY LITTLE NUMBER?

Lisa Sargeant from Kent wanted something sporty for weekend fun, yet trustworthy enough for her daily commute. With up to £10,000 to spend, Lisa decided that a second-hand Mazda MX-5 would best fit the bill.

'I searched Autotrader online and found lots of MX-5s within my budget. The one that took my eye was a 2003 1.8 Nevada Limited Edition, as I knew these had more extras fitted. It had only done 19,000 miles, too.

'I'd driven a newer MX-5 before, so when I went to view it I could tell it drove as it should. Even so, I asked a friend who used to work for the RAC to inspect it for me.

'The seller had some finance outstanding, so I paid that off and the finance company faxed through proof of payment so the owner could release the car.

'Overall, I'm delighted with my MX-5, but I'm glad I did a history check and took a mechanic with me – it meant I could buy with much more confidence.'

Seven out of every eight buyers opt for a used car

and steering wheel indicates high mileage, so check whether this stacks up with the odometer reading. Ensure all the exterior lights work, as well as the interior switches and gadgets.

Under the bonnet, check that all the fluid levels are topped up and that the oil looks clean. Look for signs of leaks.

Check all tyres have plenty of tread left (1.6mm is the legal minimum) and whether there's a spare wheel. If not, use such points to push the price down.

7 Take a test drive

Check the engine hasn't been pre-warmed to disguise starting problems, then test-drive the car on a variety of roads for at least 20 minutes. Listen for odd noises from the engine, exhaust and suspension. Check that the gears and

brakes work smoothly and do a three-point turn to look for steering wear.

8 Get a second opinion

An independent inspection can provide peace of mind or more bargaining points, but can take a day or so to arrange. Independent assessors (see 'Contacts', right) and local garages offer mechanical checks for £100 to £250.

9 Check the paperwork

The registration document (form V5C, commonly called the logbook) shows the registered keeper – but not always the owner – of the car. If buying privately, ensure the address on the form matches the seller's address. Cross-check the V5C's details with the car's registration plate, VIN, and engine number.

Make sure the car's service book is stamped up to date, and ask for servicing and repair receipts. These can reassure you it's been looked after and should also help verify the mileage.

If the car is more than three years old, insist on seeing MoT certificates, to verify roadworthiness and mileage. You can now check a car's MoT status online, too – see 'Contacts', right.

10 Paying

For advice on finance options, see p12 to 13. If buying privately, it's often best to pay with a banker's draft, but most sellers will also accept cash or a cheque (once it's cleared). Make sure you get a written receipt, the V5C, all the relevant paperwork and spare keys before driving away.

Timing is crucial – you'll pay less when stocks are plentiful

Contacts

Advice, used values and specs
www.which.co.uk/cars

Independent inspections

Car Checkers (www.car-checkers.co.uk; 0870 0427 445)

Dekra (www.dekra-assured.com; 0800 043 0999)

RAC (www.rac.co.uk; 0800 975 5867)

History checks

The AA: £35-£37 (www.theaa.com; 0800 056 8040)

Experian: £20 (www.autocheck.co.uk; 0870 013 1696)

HPI: £40-£43 (www.hpi.co.uk; 0845 300 8905)

RAC: £25 (www.rac.co.uk; 0800 975 5867)

Vehicle Inspection Company: £10 (www.mycarcheck.com; 0870 241 4259)

Further information and MoT checks

www.direct.gov.uk/motoring

www.dvla.gov.uk (0870 240 0010)

www.motinfo.gov.uk (0870 33 00 444)

Where should you buy?

	 Franchised dealer	 Independent dealer	 Car supermarket	 Private seller	 Auction house
Stock	'Approved used' cars, typically nearly new to five years old. Usually in good condition, with history and pre-sales checks	Reasonable choice of models of different ages and quality. May specialise in certain brands or vehicles (eg 4x4s)	Huge range of makes and models, from pre-registered 'new' cars to much older bargains. Mileages can be high	From pocket-money bangers to rare classic cars – and everything in between. You'll be spoilt for choice	Something for everyone. Many ex-fleet cars for sale, as well as dealers' part-exchange cast-offs
Prices	Expensive but there is a margin for discounts	Cheaper than main dealers but more costly than supermarkets. Dealers expect you to haggle	This is bargain territory but the quick-sale ethos means haggling gets short shrift	Most cars are overpriced in private ads but haggling can turn up some real bargains	The cheapest – you'll pay 'trade prices' if you don't get carried away with bidding
Warranty	Remainder of manufacturer's warranty if the car is new enough, or the dealer's own cover – often for one year	Remainder of manufacturer's warranty, or the dealer's own mechanical breakdown cover – usually for three months	Remainder of manufacturer's warranty, or the dealer's own mechanical breakdown cover – often at extra cost	Remainder of manufacturer's warranty if the car is new enough – otherwise none, unless you buy your own	Remainder of manufacturer's warranty if the car is new enough – otherwise none, unless you buy your own
Test drive	Yes	Yes	Unlikely – only if you're a serious buyer or persistent	Yes, but make sure your insurance policy covers you	No, but always inspect the cars before you bid
Part-exchange	Yes, but don't take the dealer's first offer for your old car. Push hard and you can get a fair price for it	Yes. If the garage can sell it itself (rather than to another dealer), you should be able to get a better deal	Yes, but don't expect much for your old car. You'll make more by selling it privately	No – unless the seller takes a shine to your old car or is a closet trader	No
Buyer's rights	The best option for after-sales care. Some dealers offer a 14- or 28-day money-back guarantee, so you can return cars if you're not happy	Car must be 'as described', of 'satisfactory quality' and 'fit for any normal purpose'. Act quickly if you want a repair or replacement	Car must be 'as described', of 'satisfactory quality' and 'fit for any normal purpose'. Act quickly if you want a repair or replacement	You'll have to take the seller to court if you find they lied about the car's condition. If it's traced as stolen, you'll lose the car and your cash	No comeback unless the car was mis-described. You have even fewer legal rights if car is 'sold as seen'. A thorough inspection is vital
Don't forget...	You'll pay top whack for the extra peace of mind	Well-established, locally recommended dealers are the best option	The prices are cheap because most supermarkets offer a no-frills service	Tread carefully. Car thieves use the classified ads to shift their wares	Know your limits. You can't back out once the hammer has fallen