

Buying a used vehicle online

Until 1st June 2020, car showrooms selling new or used vehicles were not permitted to open.

Consumers therefore turned to the internet to purchase both new and used cars, where the vehicle was either delivered to the consumer's home, or the buyer purchased via click and collect (collecting the vehicle from outside the dealership).

Whilst buying online can be a very convenient option for many people, our best advice to consumers is to (as car dealerships open), visit the trader, see the vehicle in person and arrange for an independent expert to thoroughly check over your chosen vehicle before you commit to buying.

However, for those consumers who have already purchased a vehicle online or are considering doing so, here are our top tips.

Top tips for buying online

- 1) **Shop around.** There are now an increasing number of car dealers offering online purchase and delivery to you home. Some may be offering enhanced consumer protections, above that afforded by your statutory consumer rights (for example lengthy no quibble return guarantees). Some garages also put their vehicles through a series of quality checks and offer warranties and may even be offering loan payment holidays. Always read the small print before you buy and ask friends and family for recommendations.
- 2) **Virtual vehicle tours.** Many car dealerships are now offering consumers a virtual vehicle tour incorporating images, videos and technical specifications. We advise you to get the best possible look at the vehicle before you buy.
- 3) **Online vehicle history checks.** Whether you buy online or at the garage, if you are buying a used car, check the vehicle's history. You can check a car's MOT history online for free by visiting www.check-mot.service.gov.uk There are also a number of free and paid for apps that enable buyers to discover if the car they are buying has been stolen, written off or has outstanding finance.
- 4) **Use a credit card.** We also suggest that where possible, you use a credit card. Paying part or the whole price by credit card (for products costing more than £100 and under £30,000) affords you added protection. You may be able to make a claim against the credit card company for goods that are faulty or misdescribed or aren't delivered. The protection is especially useful if the business ceases trading after you paid for the goods, but before you received them.

What if I don't like the car, or there's something wrong with it?

"Cooling off period"

If all the conversations, negotiations and payment for the car you purchased were made by phone, post or over the internet, you have extra consumer rights, sometimes referred to as distance selling rights. This is because you won't have had the opportunity to check the car

over thoroughly or test-drive it before buying. The day after you receive or collect the car, if you don't like it for any reason, or if you simply change your mind, you have 14 calendar days to return it for a full refund.

“Statutory” consumer rights

Whether you purchased online or at the garage, if when your vehicle is collected/delivered, it is faulty or misdescribed, you also have the right to a refund, replacement or repair under the Consumer Rights Act 2015. Act quickly, you have an initial 30 days to reject the vehicle if it is faulty and claim a full refund from the dealer that sold it to you. You can also ask for it to be repaired or replaced. After 30 days you are entitled to a free repair or replacement.

Used a credit card?

If you paid part or the whole price by credit card (for products costing more than £100 and under £30,000) you also have added protection. You may be able to make a claim against the credit card company for goods that are faulty or misdescribed or aren't delivered. The protection is especially useful if the business ceases trading after you paid for the goods, but before you received them.

Buying privately. If you are considering buying from a private seller remember (whether in person or online), you have far fewer rights if something goes wrong with the car than if had you purchased it from a dealer. You need to check the vehicle's condition and history thoroughly.

More advice:

- If you are unhappy about a new or used car purchase and require some consumer advice, please contact the Citizens Advice Consumer Service on 0808 223 1133. Citizens Advice can provide telephone support and advice. They will also alert Warwickshire Trading Standards Service.
- Your consumer rights: <https://www.citizensadvice.org.uk/consumer/>
- Buying a new or used car: <https://www.moneysavingexpert.com/car-finance/buying-used-car/>
- Which guide to buying the best new and used car: <https://www.which.co.uk/reviews/new-and-used-cars/article/how-to-buy-the-best-car/how-to-buy-the-best-new-car>