

Buying a Car Privately?

With Sandra Kelly



If you purchase a car privately, it is the buyer's responsibility to ensure the vehicle is not stolen or is encumbered (financed). If you purchase a car that is under finance, you could have this vehicle repossessed. To ensure the vehicle is unencumbered you need to do a REVS check, this will also tell you if the vehicle is stolen. You could phone the local police station to get them to also check. You can obtain a REVS by phoning 1300 658030; you will need a credit card as you will be charged \$11 for the report. You will need the three identifiers, registration number, VIN and engine number, preferably taken directly from the compliance plate. To protect your self even further I would recommend a Vcheck from Queensland Transport. If you purchase the Vcheck Premium for \$29.20 this will give you a REVS, registration history, tell you if it has been written off or underwater and other valuable info. You can purchase this online at www.qld.gov.au .

Ask the seller if you can view the registration papers, CTP (compulsory third party) insurance certificate and their driver's license to make sure they match. Also ask to view their purchase receipt; this will help you verify ownership. This will also give you some valuable information, such as the odometer reading and when they purchased the vehicle. If they don't match, be very cautious. Check the compliance plate and make sure the VIN & engine numbers match the registration papers. A private seller is required by law to have a current safety certificate before putting the vehicle on the market. It is their responsibility to ensure the vehicle is road worthy. Just beware they may withhold information about the vehicles' true mechanical condition; it would pay you to get it checked independently by your own mechanic, prior to committing to the purchase. Just remember, buyer beware when purchasing, you have no warranty unless it is still under factory warranty.

If you agree to purchase the vehicle, a 'Vehicle Registration Transfer Application' form available from Queensland Transport or online will have to be filled out by the two parties, read this form carefully. You as the buyer are responsible by law for making the transfer within 14 days. This also includes being responsible for all transfer costs such as stamp duty and outstanding registration if the vehicle was registered at a concessional rate, such as senior or veteran.

Beware of the backyard dealer! Be on guard for this operator who poses as a private seller. One indicator may be that there are a lot of cars lying around his backyard. They are usually unlicensed and you won't have any chance of compensation if you purchase a dodgy vehicle.

For further help, guidance and options contact
SunCoast Auto Brokers on 1300 365352
Or logon to their website www.sunauto.com.au