



## NRMA CAR BUYERS' CHECKLIST

**Shopping for a used car can be time-consuming and, at times, unnerving.**

**Print out our NRMA car buyers' checklist and take it with you to make sure you leave no stone unturned. It includes a DIY inspection checklist, handy phone numbers and a receipt form.**

**Before you go looking, think about the following points. It will make visiting and testing cars more enjoyable and successful.**

### Check it out before you buy

When buying a used car, especially from a private sale, you need to take your rose-coloured glasses off and get a little street-wise. Get to know what you're buying through NRMA advice, reviews and inspections. You'll avoid having loved and lost (mostly cash) and avoid a bitter after-taste through a costly mistake.

### What's it really worth?

The market price you should be paying for a used car can be confusing. Do your research so you have the confidence to assess whether the car you're shopping for is a bargain or not.

### Finance owing

While a Licensed Motor Trader (LMT) must guarantee clear title of a vehicle in their caryard, a private seller does not.

So the implications of not getting a full background check before you buy privately and not through a dealer, could leave you feeling ripped off and heart-broken.

If the owner has a secured loan against the car you are purchasing – guess what? The car still belongs to the finance company. Next there's a knock at your door and they want to take your car away. Bye bye car, hello real life drama.

To avoid extra baggage in your life, contact [Personal Property Securities Register](#) (PPSR) or run a quick check online. To cover yourself you'll need to download a PPSR certificate. This way, it's in writing.

## Take someone with you

Take a friend or relative when viewing cars privately – it's safer and four eyes are better than two. You'll have to make appointments, so allow time to view the car, preferably in daylight and in dry conditions.

## Research the car

When you buy privately, you do so at your own risk, with minimal recourse once you have paid over your hard-earned cash. Car dealers offer a statutory three month warranty, but when you buy privately you are largely on your own. So make sure you do your research - Information is bargaining power.

Don't settle on the first car you see. If you want expert advice contact NRMA or visit [mynrma.com.au](http://mynrma.com.au) and find our select group of [NRMA Approved Repairers](#) or one of our [NRMA MotorServe](#) locations who can conduct a Vehicle Inspection for you.

Compare your options with [NRMA car reviews](#), covering new and used cars. Check out the basic facts such as fuel consumption, current car values and [ANCAP safety ratings](#) for the make and model before you buy and drive away. Our [Used Car Safety Ratings](#) provide you with the crash safety rating for the driver.

## Arrange Finance First on your Budget

Arrange your finance before you go shopping. A pre-approved loan is like buying with cash – money talks. Once you find the car you want, it is more likely that you can secure the best price. For no-nonsense affordable loans with minimal finance jargon call NRMA Car Loans on **1300 116 762** or visit [nrmacarloans.com.au](http://nrmacarloans.com.au).

## Be Aware

There is often outstanding finance on a car. This can result in repossession from you, even after you've paid for it! The PPSR check and certificate warns you before you part with your cash and protects you afterwards.

## Check if the vehicle is registered

Make sure the vehicle is registered in NSW or ACT. If not, it will need to be re-registered and 'blue slipped' for NSW. You should check which insurer the CTP ('green slip') policy is with, and confirm that the policy is current, as any unpaid CTP policy may transfer to you.

## Inspection Checklist

### Body (inspect in bright light and when dry if possible)

**Accident damage or rust**

Check inside the boot, the floor wells, doors and lower sills for red or other dark stains, dimpled or bubbled paint. Use a soft fridge magnet to check panels for plastic body filler. A vinyl roof may conceal rust or other damage.

**Hail damage**

Found mainly on horizontal panel surfaces (eg, bonnet, roof, boot lid). If hail damage is evident, check with your insurance company - they may not insure the car until it's fixed.

**Panel fitmen**

Loose panels may indicate accident damage or that the car has been regularly driven over rough roads.

**Doors and boot lid/tailgate**

Catches should close firmly. Rubber seals can perish over time.

**Paint**

Look for colour variation, overspraying, dents or ripples.

**Upholstery, trim and carpets**

Check for wear and tear.

### Under the bonnet

**Engine number and VIN (vehicle identification number) / body number**

These numbers must match the numbers on the Certificate of Registration. Check for signs of interference - scratches, grind marks, drill holes etc. They could indicate illegal interference with the numbers.

**Year and month of manufacture**

Check these are as advertised by inspecting the compliance and/or build plate (compliance plates are fitted to most cars made for Australia since 1970; usually attached to a panel in the engine bay).

**Engine appearance**

Build-up of dirt or oil may indicate mechanical problems or poor maintenance.

**Engine oil**

Dirty/thick oil and a build-up of sludge in the engine may indicate a lack of maintenance. Grey or milky coloured oil may signify the presence of water, which can indicate serious engine problems.

**Engine at idle**

Listen for irregular running, or any knocking/rattling noises.

**Oil fumes**

Remove the oil filler cap while the engine is idling. Fumes may signify worn piston rings or cylinder

**Radiator coolant**

Should be clean and brightly coloured. Oil in the coolant may indicate a cracked cylinder-head or a leaking gasket.

**Radiator cooler fins and core tubes**

Check for corrosion or damage.

**Battery and mounting platform/bracket**

Check for acid corrosion.

### Underneath the car

**Tyres (including the spare)**

Uneven wear may indicate worn or misaligned steering or suspension.

**Oil leaks**

Check the engine, transmission, axles, brakes, power steering and shock absorbers.

**Exhaust system**

Fumes or excessive noise indicates holes or rust in the pipes or mufflers.

### Inside the car

**Seat-belts**

Check that the belts are not frayed or damaged, and that the belts, buckles, adjusters and child restraint anchorage points are in good condition.

**Lights**

Check the operation of all lights, both inside and outside the car.

If the vehicle is fitted with ABS and/or SRS (air bag), check that the dashboard warning light/s illuminates for a short time when the ignition is turned on.

**Equipment and accessories**

Check airconditioning, ventilation fan, electric windows, sound system, *etc.* Inoperative items can be expensive to repair or replace.

**Jack and tool-kit**

These items should be in place and in serviceable condition.

### Road test

**IMPORTANT:** Before taking the car for a test drive, check with the seller about your legal liability if an accident should occur.

**Steering**

Excessive "free travel" or wandering on straight roads can indicate worn suspension or misaligned steering.

**Brakes**

The car should stop smoothly and in a straight line. The pedal should not sink to the floor or feel spongy and the steering wheel should not vibrate.

**Exhaust**

Blue smoke indicates oil is being burnt.

**Engine**

Should run smoothly (accelerating, decelerating and cruising) and the water temperature gauge should stay in the "safe" range. Rattling or knocking sounds could mean incorrect tuning or excessive wear.

**Transmission**

Gear changes (manual or automatic) should be smooth, without any rattles or knocking noises. On front-wheel drive vehicles, these noises could indicate worn constant-velocity joints.

**Suspension and bodywork**

Listen for rattles when you drive over bumps. Check shock absorbers for leaking oil

### More information

**RTA – now known as Roads & Maritime Services**

**132 213**

Check for stolen parts, that the registration is current and that the seller is the registered owner.

Web: [www.rta.nsw.gov.au](http://www.rta.nsw.gov.au)

Email: [rta@rta.nsw.gov.au](mailto:rta@rta.nsw.gov.au)

**PPRS**

Check before buying privately that no money is owed on the car. Have the Certificate of Registration handy when you call.

Web: <http://www.ppsrcheck.com.au/>

Email: [support@carhistory.com.au](mailto:support@carhistory.com.au)

**NRMA Insurance**

**132 132**

Get cover before you drive away.

Web: [www.nrma.com.au](http://www.nrma.com.au)

### Before you drive off...

- Make sure you get all the keys for the car.  
(Ignition keys with transformers are expensive to duplicate.)**
  
- Get the service book, owner's manual and log book.**
  
- If there's an alarm, find out how to de-activate it.**
  
- Is there a hidden ignition switch?**



**Receipt for used car deposit/ full payment**

**Date:** \_\_\_\_ / \_\_\_\_ / \_\_\_\_

**Seller's name:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**Phone:** ( ) \_\_\_\_\_ **Mobile:** \_\_\_\_\_

**Seller's driver's license no & name:** \_\_\_\_\_

**Car registration:** \_\_\_\_\_

**VIN/chassis/engine no:** \_\_\_\_\_

**Amount received: \$** \_\_\_\_\_

**From (buyer's name):** \_\_\_\_\_

**For (cross out one):**    **Deposit / Full payment**

**Seller's signature:** \_\_\_\_\_

**Buyer's signature:** \_\_\_\_\_