

# Buying a car



## Safety first

When buying a car it is very important to consider what safety features have been placed in the vehicle at the time of manufacture. ANCAP (Australian New Car Assessment Program) provides a rating between 1-5, this is known as the star rating.

1 star is the lowest rating only providing minimal safety features on the vehicle. 5 stars is the highest rating, providing many safety features in the vehicle. Examples include seatbelt pretensioners, airbags, crumple zones, electronic stability control (ESC) and anti-lock braking systems (ABS).

Purchasing a 5 star vehicle does not have to be expensive - research is the key. These safety features can save lives in the event of a crash.

## Research will pay off

Once you are ready to purchase a vehicle, research the cost of the make, model and year of the vehicle to ensure you're not paying too much. Redbook.com.au considers the "market value". This provides you with the knowledge of what that particular make and model of the vehicle is worth when negotiating a price.

Try to buy locally. This way you are able to complete a basic vehicle inspection. Check for previous damage, check electrics including all windows and any modifications. If the vehicle has been modified you may require certification papers.

Note: Taking a friend or family member who has been through the process of purchasing a vehicle may be beneficial for first time buyers.

## Contracts

Read all contracts thoroughly whether buying a vehicle privately or through a dealership. Notification of change of ownership forms can be downloaded online from the Department of Transport's website.

Both the purchaser and seller must fill in the details on this form. To ensure the details are correct, this should be done at time of purchase involving both parties.

If a dealer has agreed to extras, example; window tinting, please ensure this has been written on the contract prior to signing.

## Registration

Vehicle registration is a compulsory payment made to the Department of Transport. This licences the vehicle to be driven on the road. Compulsory third party cover is included in this registration. This covers medical expenses for any injured third party in the event of a crash where you're at fault.

## Roadside assistance

Free2go is an RAC membership program specifically designed for the needs of 17-21 year old drivers, offering free or half price Roadside Assistance and great member discounts.

- » Free or half price Roadside Assistance
- » 24/7, Australia wide cover
- » 10km of towing from breakdown point
- » Great member benefits & discounts
- » Free motoring advice
- » Fully qualified mechanics

## Insurance

There are three main types of insurance cover:

- » Third party covers accidental damage caused to another person's property
- » Third party fire and theft covers loss or damage to your car caused by fire, theft or attempted theft plus third party coverage above
- » Full comprehensive cover Insurance companies may differ, please read the PDS from the provider.



RAC Community Education  
communityeducation@rac.com.au