



New car buying tips from The Motor Ombudsman

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The Motor Ombudsman offers timely advice on buying a new vehicle...

They tell us:



- With the imminent arrival of the “73” plate in England, Scotland and Wales on the 1st of September, The Motor Ombudsman is offering consumers a series of handy tips when buying a new car
- The 12 key points highlighted for consideration include... the importance of doing research, budgeting for longer term affordability, and reading documentation carefully prior to purchase
- Using a retailer that is accredited to The Motor Ombudsman’s Vehicle Sales Code gives consumers the added peace of mind that a business is meeting high standards, and that there is a free and impartial dispute resolution service to call on should any complaints arise
- The Motor Ombudsman’s popular online Garage Finder lists all independent and franchise car retailers across the UK that are accredited to the Vehicle Sales Code



London, 08 August 2023: Ahead of the arrival of the new “73” vehicle registration in England, Wales and Scotland on the 1st of September, The Motor Ombudsman, the Ombudsman dedicated to the automotive sector, is highlighting 12 handy tips for motorists to take into consideration when looking to buy a new car to help ensure that it meets their needs and budget.

[Shop around and take a test drive](#)

Spending time doing your research online and visiting showrooms can pay off, as the choice of models and fuel types available from manufacturers, which each offer their own merits and driving experiences, has grown in recent years. Once you have a shortlist of cars that are suitable for your requirements and budget, take a test drive to get practical experience of what they will be like to use on a day-to-day basis.

[Emissions influence payable road tax](#)

A car’s CO2 emissions determine the rate of vehicle excise duty (road tax) that you will need to pay during ownership of the vehicle, and this often rises every year. Electric vehicles are exempt until April 2025, but self-charging and plug-in hybrids are not, although these will be at the lower end of the scale in terms of tax due. There are plenty of online resources and the manufacturer’s vehicle specification itself to check what band your preferred car will be subject to.



[Virtual vehicle purchases are classed as “distance sales”](#)

Buying a new car online from start to finish over the phone or the web without physically visiting retail premises at any point during the purchase of a car is classed as a “distance sale”. The legislation that governs this type of transaction is the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013, which offers other rights to those found in the Consumer Rights Act 2015. For example, when buying a vehicle on the internet, you have two weeks to return the car from the date of delivery if you change your mind, but it is important to bear in mind that there may be deductions for any usage during the first days of ownership.

[Electric vehicles \(EVs\) offer buyers more choice than ever](#)

The majority of manufacturers offer fully electric vehicles as part of their model line-up. Plus with new brands coming to the UK, the choice of EVs at different price points is far more extensive than it was only a few years ago. EVs do tend to be more expensive than petrol or diesel equivalents, so shop around, speak to current owners about their experiences, read reviews, and try them out for yourself before buying, especially if you are looking to adopt battery-powered motoring for the first time.

[Never buy a car without doing your homework](#)

Spend time doing your research to find the vehicle that is right for you in terms of practicality and comfort. As well as reading reviews, and the plethora of information available online, use test drives to get first-hand experience of whether equipment, such as child car seats, pushchairs, bicycles, and golf clubs, all fit within your shortlisted vehicles, alongside the expected number of passengers.



[The Motor Ombudsman's Garage Finder is a gateway to reputable businesses](#)

There are many retailers selling cars across the country, but not all will be voluntarily committed to the high standards of service required by The Motor Ombudsman's Motor Industry Code of Practice for Vehicle Sales. The Motor Ombudsman's online Garage Finder (TheMotorOmbudsman.org/Garage-Finder) is a quick way to find a local franchise dealer or independent retailer that is accredited to the Code. It also means that, if you have an issue during the purchase process or beyond, that you are unable to resolve in the first instance with the business, you can then call on The Motor Ombudsman's free and impartial Alternative Dispute Resolution (ADR) service for independent assistance.

[You need to check all paperwork carefully before signing](#)

Prior to buying any product or service, it is important to read any paperwork thoroughly to verify that all information is correct, and that you understand the terms and conditions (i.e. the small print) in full. This applies to the order form, invoices, as well as the terms of putting down an initial deposit, which will often not be refundable once paid, as this implies that you have a contract of purchase with the seller.

[There are various ways to pay for a car](#)

Aside from being able to purchase a car outright in one lump sum payment, there are several means to fund a vehicle. These can include, taking out a loan with a bank for example, or opting for a deposit and monthly payments over a number of years via a Hire purchase (HP) or Personal Contract Purchase (PCP) arrangement. Take the time to understand the merits and disadvantages of each type of financing, as well as associated conditions, such as annual mileage limits. Also, it is important to bear in mind that finance payments will still often be due even if the car is kept off the road for prolonged periods for repairs, as a contract will exist with the finance provider.



[Have a clear picture of longer term affordability](#)

When buying a car, it is important to take into account the longer-term running costs, not simply if a vehicle is affordable in terms of the initial deposit, especially at a time of high inflation and bills. If not part of an all-inclusive subscription that is becoming more widely available, budgeting should also be based on the monthly finance repayments, the estimated charging tariffs for EVs and plug-in hybrids (at home and on-street), and the often-fluctuating price of fuel at the pumps.

Then there is of course, breakdown cover, insurance, maintenance and the cost of replacement components, such as tyres and brake discs, which wear with vehicle usage. Equally, enquire about service plans, to get an idea of the cost of routine maintenance once any initial complementary purchase offers have expired, with the same applying to the purchase of an extended vehicle warranty.

[Range varies by EV make and model](#)

The maximum range provided on a full charge can often be an influential factor in a purchase decision when choosing an EV. It can equally vary by make and model, meaning it is important to make sure that the car suits your planned usage, i.e. whether it is going to be primarily for daily commitments or the commute. Range can also fall due to a number of factors, such as during cold weather and when using in-car systems, so it is worth speaking to the seller about how it can be affected, to make sure your needs are still met. Similarly, ask about charging times and speeds depending on the rating of the home or on-street points being used.



Every question is a sensible one

During your research, and prior to signing any documentation, this is an ideal time to ask any questions to the seller about the vehicles that you are interested in, whether this is about the specification, options and accessories, financing, or running costs. If accompanied by one of the retailer's sales representatives, a test drive may also prompt further questions about the practicality of the car in terms of its functions and performance when out on the road.

Expect a possible wait for delivery

Although global supply chain issues have subsided in recent months, and delivery times of new vehicles have reduced, there may still be a wait of a few months from the point of ordering before the car arrives at the retailer for handover. Therefore, you may have to run your existing car for longer before it is handed over to the retailer as a "part-exchange", or when you can indeed sell it, particularly if you rely on your existing vehicle as your sole form of transport.

Bill Fennell, Chief Ombudsman and Managing Director of The Motor Ombudsman, said: "A brand new car is, for many, a significant financial commitment, even more so at a time when there are ever-increasing pressures on household budgets. Therefore, spending time doing research on different makes and models, buying from a reputable Motor Ombudsman-accredited retailer, budgeting effectively, and reading the small print, are all factors that are imperative for consumers to keep front of mind before signing on the dotted line."



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Bill added: “With electric vehicles gaining prominence in terms of ownership, and with more new entrants coming into the market this year, there is an increasing choice of models available alongside hybrids and petrol and diesel-only models. Well-founded purchase decisions to get the right car are therefore more important than ever.”

To view The Motor Ombudsman’s Motor Industry Code of Practice for Vehicle Sales, visit [our-codes-of-practice/vehicle-sales-code](#).