

Purchasing A Vehicle – A Guide To Help Choose Your Best Suited Vehicle

Let us take a look at your needs.

Thinking about what you need from your next car will help you avoid ending up with a roadster when an MPV is really the order of the day. Use Help me choose a car if you need more help in pinpointing some suitable cars, but always consider:

- How much cabin space do you need? Do you ever actually use the rear seats or would even a five-seat compact MPV be too small to cope with your family plans?
- Do you need a lot of boot space or will the car only ever be used for the weekly shop? If you carry lots kit around, you'll benefit from added room.
- What sort of journeys will you make? A tiny runabout is great if you just need to buzz around town but, if you take to the motorways often, a little more power and comfort would be welcome.
- How many miles will you cover? The more miles you do, the more likely it is you'll be able to pay off the added cost of a diesel and start saving cash.
- Is outright performance important to you? *Would you spend the next three years kicking yourself if you purchased a 1.6-litre instead of a 2.0-litre?*
- Is safety the top priority? Do you want the vehicle with as many airbags as possible?

Understanding your budget

Set a budget and stick to it, no matter what the dealer or finance company says you can afford.

- Work out how much cash you realistically have to spend after mortgage/rent, tax, bills, entertainment and other outgoings have been considered
- Besides any repayments on the car itself, you also need to consider other running costs such as fuel bills, insurance premiums and servicing – these will cost you thousands each year. Look at our pence-per-mile/true-cost figure to see how much the car you've got your eye on will cost to run, on top of the loan/finance.
- Consider whether you really need a brand-new car. Depreciation is the biggest cost in owning a car with the biggest drop coming in the first year. If you buy used, even just a one-year-old model, you could save plenty and still have two years of warranty protection left.

Obtaining the best in Financing

It's relatively easy to get confused when it comes to car finance. There are many variables and, if you're not careful, you may end up paying more than you have to.

- You might think we're jumping the gun by talking about finance now, but it's never too early to start thinking about it. Dealers love buyers that haven't done their homework and uncovered the competitive rates they can get. Leave it to the last minute and you could lose all the money you've saved haggling and getting a decent price on your trade-in.
- Compare like with like. Check all the details and don't just focus on the rate or monthly repayments. Look at the total repayable amount to understand exactly how much a loan will cost you over its lifetime.
- A dealer should provide you with a written quote upon request, so don't be fobbed off with excuses. Get everything in writing, so you can confirm an offer later.
- Haggle. A salesman will not offer you their best deal straight away. Bargain hard and you could make some worth-while savings.
- Don't be talked or tricked into something you're not sure of. It's easy to get confused with numbers, so if you are unsure of something say so. Don't sign anything that you don't understand.

How the Dealership Showrooms Operate

Be under no illusion, as soon as you've walked into a showroom, you've entered the salesman's world. They will want to be in control and guide you towards the car that they want to sell. Keep your wits about you and keep to your agenda.

- Answer any questions truthfully and stick to what you use your car for and the sort of car you're looking for.
- Listen to what the salesman has to say, but don't be talked into accepting something that you don't want.
- A common sales trick is to try to intimidate customers, so don't allow yourself to get bullied into committing to something you don't want.
- Sooner or later, you'll have to talk money and you may find yourself in front of the sales manager. Their job is to try to get you to spend as much money as possible. If you have a budget, stick to it. Be wary of being talked into increasing it.