

Top Questions You Should Ask A Car Dealer Before Buying A Vehicle

The material you are about to read in this complimentary eBook will help you **SAVE TIME AND MONEY** and can prevent you from being a victim of potentially unethical or dishonest car dealers.

Kia Sudbury has spent the past many years trying to improve the bruised image of car salespeople. During this time frame we have overseen the sale of thousands of vehicles. We have analyzed and researched the tendencies of customers that get the “BEST DEALS” and have found many things that these customers have in common, namely they ask very good, very tough question before they spend their hard earned money on the purchase of an automobile.

Question Number 1

Can you provide testimonials of people you have done business with in the past?

Very few car dealers can answer this question. In many cases this is because they have very few satisfied customers. Many dealerships simply continue to “buy” new business through their advertising efforts, instead of creating “customers for life” and building their business on repeat and referral business.

If a dealer doesn't have a list of satisfied customers who you can contact regarding their purchases or letters of recommendation and references of people they have worked with in the past, you should consider shopping elsewhere.

Many dealers lure customers in to the dealership with big promises, only to hassle them with high pressure tactics when they get there. Those dealers don't have lifetime “raving fan” customers. I would not do business with any dealer who doesn't have a long list of happy customers.

At Kia Sudbury we have a long list of very happy customers from all over the Province of Ontario— and we have the pictures and testimonial letters to back it up. When you come in, you won't be able to miss seeing them.

Did You Know?

Women purchase almost 50 percent of all vehicles sold in the Canada each year and influence over 80 percent of the buying decisions. Yet, many car dealerships still treat women poorly in the car shopping process. Wake up dealers!

Question Number 2

What do you do to prepare your Used Vehicles for sale?

Kia Sudbury has personally asked dealers all over this exact question. Our favorite answer (*to make fun of*) is the dealer that responded, “*I drive them from the auction to the lot.*”

Unfortunately this is the same reconditioning process that is followed by many used car dealers. When you're paying thousands of dollars for a vehicle, you deserve to receive something much more.

Just like you demand to know if your Doctor is qualified to handle your health or if your Financial Planner is qualified to handle your money; you should want to know more about the qualifications of the people who are handling your automotive needs.

We always recommend that you purchase from a dealer who services what they sell. Notice that every new car showroom in the Canada has a service department on the property or building. Vehicles break down - Make sure your dealer has a full service facility, the equipment; and the qualified technicians to stand behind what they sell.

At Kia Sudbury every single car on our lot has been inspected and certified by a Technician in a state of the art facility with all of the modern technology and diagnostic equipment. We are always happy to provide you with a written copy of any mechanical or cosmetic reconditioning we do to any vehicle we offer for sale. It is hard to put a price on that kind of Peace of Mind!

Did You Know?

Your credit file may contain errors that can affect your chances of obtaining credit. Contact one of Canada's three Credit Bureaus, to have incomplete or inaccurate information corrected. In Canada they are Equifax, Experian and Trans-Union.

Question Number 3

Do you offer any kind of Guarantee or Warranty on your Used Vehicles?

Why would you want to risk spending money with someone who isn't willing to stand behind the cars they sell? Most dealerships stand behind their vehicles with anywhere from a measly 10% to a whopping 50% warranty. You will find the dealers warranty listed in the window on the used car on.

Kia Sudbury offers you our "Drive with CONFIDENCE" Pre-Owned Program.

COMMITMENT TO QUALITY

Only low mileage vehicles qualify

Every vehicle must be less than 6 years old with less than 120,000 km on the odometer.

Multi-point inspection

Our inspection covers the entire vehicle, including powertrain, chassis, all safety-related systems as well as the interior and exterior.

Reliable repairs

Any required repairs are undertaken by experienced Kia factory-trained technicians using only genuine Kia parts.

Vehicle history report

Each vehicle must pass a CarProof® vehicle inspection report outlining the entire history of the vehicle

COVERAGE YOU CAN COUNT ON

1-year/ 12,000 km warranty

Every qualified vehicle is backed by a 1-year / 12,000km comprehensive warranty.* Additional coverage options are available to suit your driving needs.

24-hour Roadside Assistance

All Kia Certified Pre-Owned™ vehicles come with 24-hour roadside assistance and customer support for the full term of the warranty.

Exchange option

If you are not satisfied with your vehicle, you may exchange it for a comparable vehicle within 7 days/ 1,000 kilometres.*

Transferable

If you choose to sell your Kia Certified Pre-Owned vehicle within the warranty period, coverage is fully transferable to the new owner.

SCAM ALERT! You have been warned...be very cautious about anything less than the warranty we offer at time of sale! When someone we care about is shopping for a vehicle, we urge them to consider the guarantee that is included. It may seem like you're getting a good deal from a dealer or a private seller. But that good deal can quickly turn into a nightmare if you experience problems with the vehicle once you drive off.

At Kia Sudbury we stand behind everything we sell, New or Used. After all Kia does have "Canada's #1 Warranty!"

Did You Know?

A Warranty is different than a Service Contract! A warranty is generally included in your purchase and has no additional charge. A service contract is generally purchased by the customer and is offered through a third-party administrator. A “service contract” means a “written contract to perform, over a fixed period of time or for a specified duration, services relating to the maintenance or repair (or both) of a consumer product.”

Question Number 4

Can I see “The Books” on the vehicles that I am interested in?

Want to see a salesperson turn a crazy shade of green? Throw “The Books” at them...

- *Can I see both the Black Book values on the vehicles that I am interested in?*
- *Can I see a Vehicle History Report (CarProof®) on the vehicles that I am interested in?*

Most dealerships don’t want to talk about book values, but it is always in your best interest to research the book value of any vehicle you are interested in. Some vehicles that are more in demand will bring a premium price, often over book value. Other very common vehicles should be priced in line with or under book. Educate yourself. Watch them change colors!

CarProof® is a report that will provide you with information regarding the vehicles previous damage, outstanding recalls, factory buybacks, lemon law vehicles and salvage title history. Insist that the dealership provide you a CarProof® report so that you can make an informed decision (*And make them pay for it!*)

At Kia Sudbury you are likely to hear the phrase “*No Problem, We Are Happy Too*” if you ask any of these questions. “Yes”, we are always happy to provide these book values on any vehicle we sell.

Did You Know?

Black Book is used by dealer appraisers to establish used car values. These guides show the appraisers a description of vehicles by make, model, year, and price depending on condition and kilometers. This information gives them a fairly accurate picture of the going price for a specific vehicle in the dealer’s geographical area. Black Book is the most accepted and popular guide among Most Canadian consumers today.

Question Number 5

What is my FICO credit score?

It’s not uncommon for dealers to tell you that you have worse credit than you actually do. This allows them to penalize you with higher rates, which allows them to make more money. This is pulled on people with good credit too, as it works well because most people do not know their own credit score. It’s funny, most people know their own blood pressure and their cholesterol levels, but they don’t know their credit score.

If a dealer won’t show you a copy of your credit score they are using (from one of the 3 major credit bureaus), **LEAVE** (They can’t give you a copy of your credit bureau, but they can show you your 3-digit FICO score).

Note: If they pull multiple credit bureaus, demand to see all of your scores!

A friend of mine recently bought a car recently from and was told by the finance manager at a competitor’s store that “He had never seen anything quite like this.” My friend was told that his credit score was only 660 and that “His rate would be affected negatively.” In fact, his Trans Union score (which most Kansas lenders used) was **709** (anything over 700 is generally preferred rates). The finance manager told my friend he was only a **660 score**, quoting his Experian score. While this was not a lie, it was an omission of facts that cost my friend thousands of dollars in unnecessary finance charges.

The three credit bureaus utilize the FICO score or credit score as part of their overall credit reporting to lenders. In Fact, there are many today who actually look no further than the FICO or credit score. In other words, if your FICO score is below a certain level, you will not be considered for a loan by certain lenders. On the other hand, if your FICO or credit score is above a certain level, the doors to certain lenders automatically will swing open.

At Kia Sudbury we will tell you what your score is and provide you with all the facts you need to make an intelligent decision.

Did You Know?

The FICO score was developed by Fair Isaac & Co. Credit, a company involved in financial analysis. The scoring is a method of determining the likelihood that credit users will pay their bills in a timely manner. Fair, Isaac began its pioneering work with credit scoring in the late 1950s and has been on forefront ever since.

Question Number 6

Can you help me arrange financing at competitive rates with a Good Credit History? Or, Can you help me arrange financing with a Poor Credit History?

Many dealers will be able to connect you with exceptional rates and finance sources if you have good or excellent credit, but many dealers fail to help people who have had credit challenges in the past (Even with excellent credit, many unprofessional dealerships fail to offer 100% of the customers 100% of their options 100% of the time).

Many banks and finance companies base their decision to loan you money in large part based on the relationship they have with the dealer. A dealer who has good relationships with a finance company will be better able to help you obtain financing. Building these relationships takes time, energy, and patience – which many people lack.

During our history, not a day has gone by that we haven't given out tips to anyone who is willing to listen about how to raise your FICO score and how to improve your credit and thus your financial life.

Our Finance Expert Jason Roy has helped hundreds of people who have had credit problems obtain fair financing and re-establish their credit. He has over 15 years of experience in the field of automotive lending. We have a list of lenders and happy customers (with improved credit) available for you to see and we will never hassle you about your credit!

We are the best dealership at helping customers arrange financing (according to me). If we can't get you a loan with one of our bank or credit union partners, then we have provide other finance companies that will give you a 2nd chance with the most basic of qualifications!

Question Number 7

What are you offering me on my trade in?

Most people who choose to upgrade their vehicle currently own another vehicle. This usually leads to a dealer trade in.

Trade-in prices are market conditions and vehicle conditioned with strong influence from the Black Book. When you are presented with an offer for your trade in, you should ask how that compares with the Black Book values. If there is a big unexplainable difference, you should leave.

When looking at these book values look for a few items:

1. Make sure that the proper postal code is chosen. Many dealers change the postal code to raise or lower book values to their benefit.
2. Make sure that the proper equipment is used in the assessment. Again, adding or deleting equipment from the list will change the value to their benefit.
3. Make sure the proper condition evaluation is given on your vehicle. Vehicles range from “excellent to good, fair or poor.” Make sure your vehicle is evaluated fairly and you are given an explanation of this evaluation.

At Kia Sudbury we include the applicable Black Book values of your trade-in (with the correct region, equipment and evaluation) along with our complimentary appraisal of your vehicle so that you can see for yourself that we aren't playing any games.

PS: We will give you multiple options for you current vehicle. You can trade it (save on sales taxes), we will give you an offer to buy it from you directly, or we will help you sell it!

Did You Know?

Beware of Fraud if you choose to sell your vehicle “For Sale by Owner.” There are scammers roaming the Internet looking on eBay, AutoTrader, and just about any classifieds site. All of these sites have fallen victims, no matter how big or small. Western Union urges you to protect yourself from fraud by considering the following: Never send money to a stranger using a money transfer service, beware of deals or opportunities that seem too good to be true, and don't use money transfer services to pay for things like online auction purchases.

Question Number 8

Why should I buy a car from you versus anyone else?

Most dealers will tell you that you should choose them because of **Price** or **Service**.

Low Price in the car business is an empty promise. All vehicles are priced based on supply and are held in check by book values. Generally, you will get a very similar price no matter where you shop. Beware of a dealer promising a price that is “too good to be true” - It most likely is...too good to be true. They will make up the difference in the finance department or they may not give you a fair amount for your trade in.

Service is another poor answer to this question. You should expect service! Providing good service should be a requirement, not a bonus. But sadly, most people who promise good service fail to deliver.

You should buy a car from someone who is able to give you a quick and powerful answer to this question...someone who actually provides something beneficial to you.