BUYING A CAR. MONTARIO

Buying a vehicle can be an emotionally charged experience with long-term financial implications. Smart consumers know a purchase of this importance requires research, knowledge and careful deliberation. Whether buying from a private seller or an OMVIC-Registered Dealer, OMVIC's step-by-step guide will help

consumers ask the right questions during the car-buying process in order to protect themselves and make an informed purchase.



CONSIDER ALL BUDGET

EXPENSES: Loan

- Insurance
 - Fuel







THE RIGHT **VEHICLE**

CHOOSE

 Consider mileage, warranty and finance rates.

Prioritize vehicle features to

fit current and future needs.



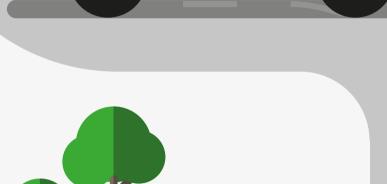
RESEARCH

Consult vehicle history (if used)

CONSIDERATIONS

- Research vehicle reliability Does vehicle depreciate
- rapidly or hold its value well? Determine warranty coverage





®MVIC™



STEP 2



used) and all salespeople must be registered with

- **OMVIC** Dealers are required to advertise all-in prices
- disclose important info about a vehicle's past-use and condition (including

Dealers are required to

collision damage >\$3000) Free complaint conciliation provided by OMVIC Access to OMVIC's

Compensation Fund if

something goes wrong





offered

- No mandatory requirement for seller to provide info about vehicle's past-use or
- condition Little recourse if something goes wrong (OMVIC cannot

assist consumers who buy

privately)

Risk of buying from a curbsider

TIP: BEWARE

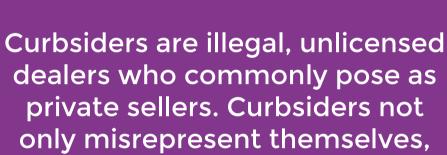
OF CURBSIDERS

they often misrepresent the

vehicles they sell: many are

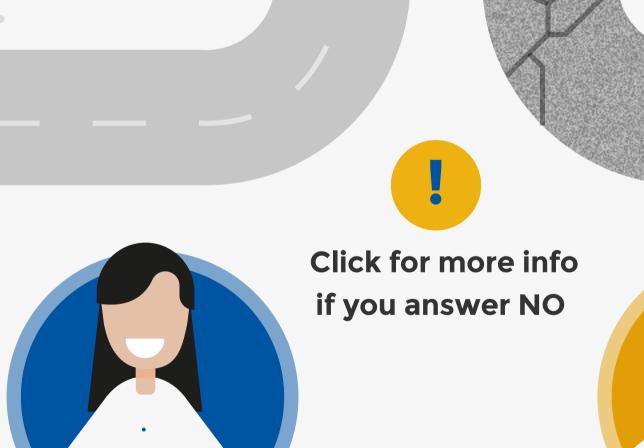
previous write-offs with

undisclosed accident repairs or



are odometer-tampered.







Are all promises and conditions written on the contract? (e.g. subject to

partner's approval)

NO

Click here for more info

REGISTERED DEALERS

Does the advertised price

include all fees (except

HST and licensing)?

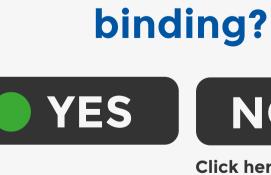
YES

YES

Click here for more info Have all disclosures been written on the contract?







contract final and



Did the seller provide a **UVIP (Used Vehicle Information Package)?**

YES

Is the vehicle registered in

the seller's name? (Check

ID and proof of ownership)

NO

Click here for more info





NO

vehicle history report

(CarProof or CarFax)

Have you had the vehicle



NO

inspected by a trusted mechanic?

YES









www.omvic.ca 1-800-943-6002

