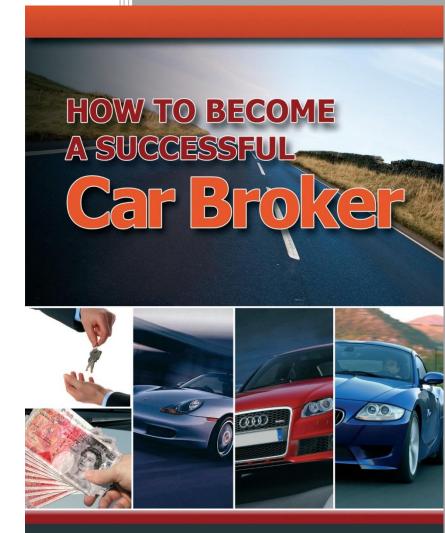
2022 Top Tips



Auto Car Brokers September 2022



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Top Tips for Buying and Selling New and Used Cars

(With some help in valuing a car....)

$\mathcal{H}_{\text{ello},}$

Ok, let's be totally honest here. Owning a brand-new car is something we'd all love to do – but given that (other than a house – or possibly a boat) it's the most expensive purchase we'll ever make, it's often quite astonishing the amount of money that some people are prepared to spend.

There's an oft recalled quote from the boat owning sector, that says.. "The two happiest days in your life in owning a boat are the day you buy it, and the day you sell it"! Car ownership isn't quite as bad as that, but I know of certain instances when certain owners have felt something similar.

People will often spend an extraordinary amount of money on their new car, and specifying all the extras and options they want, in the full knowledge (although granted, this is not talked about or admitted that much at the time), that as soon as they drive off the forecourt, this gleaming, beautiful possession starts to lose value quicker than if they were throwing £20 notes out of the window as they drive along!

And yes, you're right. I was one of those people too. When I bought my brand-new BMW many years ago, with loads of optional extras on it, my delight on the day I collected it had turned to sheer horror by the time I sold it 18 months later because I had to come to terms with not just what the car was supposedly worth, but more importantly what the buyer was now <u>actually</u> prepared to pay for it! I lost thousands, and told myself <u>never</u> again!!!

Ok, sometimes dealers can make it very financially appealing for you to buy a new car. They'll start with a discount to make you think you've got a bargain, then allow you to negotiate some smaller 'add-ons' (like an MP3 or DVD player, special *'mood'* lighting, *'free'* servicing, car mats, a tank of fuel etc), and then possibly further entice you with an attractive finance package, maybe even at 0% in some instances – and this can often be all too attractive to walk away from. And that's exactly why new cars sell - because it's made so easy for you to buy one.

Unless you've won the lottery, are a professional footballer earning in excess of £50,000 per week, been left a fortune by distant relatives you never knew you had, or are completely and utterly mad, why would you ever want to buy a brand-new car? Just because it's shiny and new and no-one else has ever driven it? Just stop and think for a minute!

The cost is extortionate, the optional extras list just to get a half decent spec on the car for you to enjoy is horrendous, and the VAT element (currently at 20%) will nearly make you faint (which is why manufacturers and dealers now often only quote OTR (On The Road) prices, which cleverly hide the VAT you have to pay!



Think about it – even for a £25,000 car, remember that £4,166 of that is VAT! Yes, that's right - over £4,000 of your hard-earned dosh has been taken by the tax man.

Buy a new £40,000 motor, and £6,666 of that will be VAT. For an £80K motor, the VAT is over £13K. Even with a £15,000 car, you'll still be paying £2,500 in VAT. **That's a lot of anyone's money!** (BTW, it's easy to work out the rough VAT cost (at 20% - just take the OTR figure, divide this by 48 and multiply by 8. Simple!) For sure, the OTR cost also includes 6 months' road tax, a tank full of petrol maybe, perhaps some mats thrown in as well, but you get the general idea!



And don't forget, even if you're buying a demonstrator that's been used by the dealer on the road for the first six months of its life, you'll <u>still</u> be paying VAT when you buy it, and also remember that of course you'll now be the <u>second</u> owner of the vehicle!

Let's start though with a bit of a history lesson....

** The Economic Slowdown - 2007 to 2011 **

The car industry certainly has been through the wringer since the mid 2000's. The early problem signs appeared as far back as 2006. This started to bite more in 2007, and certainly focused the mind in 2008, and then resulted in turmoil in 2009.

The effects of the 'credit crunch' (as it was known back then), the financial uncertainty and general gloom in the job market particularly through 2008 and 2009, with many manufacturers going on to short time working or closing temporarily as well as shedding jobs in many instances; meant that the car industry experienced a decline in new car sales activity not seen since the 1980's.

** The Recovery **

However, the 'green shoots of recovery' first appeared during 2010 which showed an increase in new car sales for the first time for three years. 2011 and 2012 also followed suit and by 2013 car sales were back above pre-2007 levels.

The car industry has changed with the times and manufacturers have changed to accommodate the age-old philosophy of 'supply and demand' - building cars that their customers want, and ensuring that demand is kept high by limiting supply.

During the difficult times, many people put off any decision to purchase a new car, not just because of the uncertainty in the marketplace but also because of the difficulty of raising finance.

Since 2014, for many it's back to what it was before, and since 2015 it's better than it's ever been... but also for many, we live in leaner times now and everyone has had to 'cut their cloth' accordingly.

In 2018 we saw some slowdown once again with certain car manufacturers shortening their shifts, or perhaps closing their production lines for a week or two, but that's just to (once again) ensure that supply is kept in line with demand. And by 2019 it was pretty much back to normal... again.

** Coronavirus (COVID-19) **

And then... since early 2020, we have had to cope with a global wide pandemic with the coronavirus rampant around the world and forcing the temporary shutdown of manufacturing and retail industries in countries all around the world.

In the motor industry this has had a severe impact with car manufacturers and showrooms having to shut for several months, and only just starting to re-open in the middle of 2020.

Whilst this has had a major impact throughout the industry, once again it's been the new car sector that has been the worst affected – and whilst the used car sector has not been affected in quite the same way, it has also recovered much quicker.

As always, the car sector overall will recover, and in the used car market in particular, people are keener than ever to change their car – thus increasing the need for brokers.

But let's look at some numbers....



** The Used Car Market **

The good news is, that even having gone through the dire economic climate of the last few years as well as the pandemic, the used car market has held up strongly, as people stopped buying new cars and bought second hand instead.

Between 2010 and 2013 used car sales volumes increased by 70% month on month. Yes, you read that correctly... 70%! So that alone showed the strength in this sector. 2014 saw the growth continuing to rise. Then from 2015, onwards the used car market hasn't stopped and is even stronger still.

And this is borne out with the figures for the used car sales in 2017, with over 8.1 million used cars changing hands in the UK alone. And in 2018, it was even slightly higher, at 8.2 million used car transactions.

And in 2019, it was even slightly higher, at 8.3 million used car transactions - that's well over 22,000 used cars being bought and sold – every single day! So, this just shows the strength of this market.

And the best way to show all this is with figures from the Society of Motor Manufacturers and Traders (<u>www.smmt.co.uk</u>).

The very latest figures available for 2021 (at the time of writing) were around 7 million used vehicles being sold.

So even with the pandemic, this still equates to over 19,000 used vehicles being sold EVERY SINGLE DAY!

But.... back to that new car you were looking to buy...

Don't be fooled into thinking that any optional extras you specify for your new car will help it keep its value. They won't. They'll help to make the car more 'attractive' to a potential buyer when the time comes to sell, but they don't add any value to the car. So, if you've spent £2,000, or £5,000 or £10,000 by ticking boxes on the options list - bear in mind that you're spending this money so that you can get more enjoyment out of your car whilst you own it - and don't assume that you'll make all that back when you come to sell.

When you do come to sell, you have to realise that the extra money you paid out has gone... is spent... is dead! Because the fact is that the value of your car is solely based on its standard specification. Optional extras might make your car more appealing, particularly if a potential suitor is looking at several cars including yours, but they won't pay over the top just because yours is loaded with extras, and certainly not what you paid for them. You'll never recoup that money. Period!

And then there's the depreciation element, which will make you quake in your boots when you realize what the car will <u>actually</u> be worth within just 12 months of ownership. Remember, the first year of a car's life is always when it takes its biggest depreciation 'hit' – which can be a drop of anything between 20% and 40% of the car's value. Makes you think doesn't it?

If you're the proud owner of a gas guzzling 4x4, perhaps an Audi Q7, BMW X5, Mercedes ML, Porsche Cayenne, Range Rover Sport, Volkswagen Touareg, or something similar, these things depreciate – big time! And add in the 'anti-social' factor that these cars can sometimes attract these days (ie: school run 'off-roaders') – albeit sometimes unfairly!

So, when you come to sell your car, don't start complaining when you find out just how much it has dropped in value – and never, ever believe anyone who says that a car will keep its value for a while. Unless you happen to be the proud owner of a Bugatti Veyron, a Porsche 911 GT3 RS, a Ferrari Enzo or something similar, then <u>all</u> cars depreciate in value, with some devaluing a lot more than others!

Diesel vs Petrol vs Hybrid vs all electric

Boasting superior fuel economy and lower car tax, diesels have been considered the obvious choice for frugal motorists since the first mainstream diesel-powered cars appeared in the early 1980s. But with manufacturers asking a premium for diesel models, and the development of super-economical petrol engines and cheaper petrol prices, is diesel still the answer to cheaper motoring?

Hybrid and electric models are certainly increasing in popularity with more and more manufacturers now increasing their range into this sector.



Petrol and diesel fuel prices

In the UK, diesel can be more expensive than petrol. With fuel pricing favouring petrol, and advances in petrol engine technology, making their efficiency ever closer to that of a diesel, there must be question marks over the diesel price premium - typically £1000 to £2000 more, for models of the same specification.

It could take longer than you think to recoup the price premium on a diesel car.

More often than not, the petrol engine was the best choice for a driver covering around 11,000 miles a year. If you do fewer miles than this, petrol will almost always be the best choice.

Residual values of petrol and diesel cars

Diesel cars used to retain their value better than petrol versions – but now it's all changed. Diesels aren't in quite the same demand they used to be as advances in technology have meant that petrol engines are almost as efficient, and in certain cases actually are. Also, for many it's all about CO2 emissions and lower tax rates.

Petrol or diesel: work out which is best and which costs less

Here is most of what you need to consider when choosing between petrol and diesel power. You also need to consider the purchase cost and residual values, as well as MPG

Working out whether a diesel or a petrol-powered car will be cheaper to run over three years is a complicated business.

It isn't just about fuel economy. Depreciation is the biggest cost in car ownership, so you need check how much the car will be worth after three years, which you can do using our depreciation calculator. You should also consider that diesel-powered cars tend to be more expensive to buy and service than their petrol counterparts, although they also attract lower road tax and insurance charges.

Diesel cars have long been favoured by the frugal motorist, thanks to superior fuel economy. Diesel owners also used to pay less car tax.

But new diesel cars no longer benefit from low car tax.

Plus concern over air pollution from diesel cars is driving new legislation, residual values are set to decrease, and petrol and hybrid cars are becoming more fuel efficient. So is diesel still the fuel of choice?

Here, we tell you whether diesels are really still economical, tell you what you need to know about diesel cars and pollution, and reveal which



hybrids give diesels a run for their money when it comes to motorway fuel economy.

Diesel cars vs petrol vs hybrid vs electric: in a nutshell

- Diesel cars tend to cost more to buy than an equivalent petrol car. In the past, it was possible to make this back thanks to diesel cars having lower car tax and fuel costs.
- Amendments to the car tax system means diesel owners pay more in the first year, and all drivers pay a flat rate from the second year on. So the only savings now come from fuel economy.
- Hybrid cars tend to be fuel efficient around town but become comparatively expensive to run on the motorway. But thanks to technology evolving, there are now some hybrids that buck this trend.
- Diesel cars are in the limelight for their toxic emissions. But some tests have uncovered some diesel cars that emit less NOx than the average petrol car.
- New MOT rules say if you have a diesel car with a diesel particulate filter (DPF), and there is visible smoke coming from your exhaust, or they find evidence of DPF tampering, you will fail your MOT.
- If you have to replace your DPF, it'll be a costly fix.



• Diesel cars tend to be the fuel of choice for those who need to tow, thanks to diesel engines producing huge amounts of torque (pulling power). But petrol and hybrid alternatives are available.

Hybrid cars, however, are quickly catching up. Unbeatable fuel economy around town has always been the hybrid's forte. But, compared with diesel, the hybrid car's weakness has always been its poor fuel economy on the motorway.

As hybrid technology evolves, more cars will follow suit - with improved overall and motorway fuel economy. If this happens, there will be ever-diminishing reasons to buy a diesel car.

Do diesel cars cost more to buy than petrol ones?

Generally, yes. Broadly speaking, the smaller the car you're considering, the bigger the premium you'll be charged for an equivalent diesel model.

For example, choose a budget small SUV like the Renault Captur and private buyers will pay £1400 more for an 89bhp diesel than for an 89bhp petrol version in the same trim.

The difference is much smaller for company car users. The diesel Captur's CO2 emissions of just 95g/km means it sits in a lower tax band. Despite the 3% tax surcharge applied to diesel company cars, the petrol Captur is only £10 a year cheaper.

Private buyers won't always pay a premium for diesel, though. If you want a fast BMW 5 Series, you'll pay around £700 more for a petrol 535i compared with the diesel 530d – despite the fact that they offer almost identical pace from 0-62mph.

Which costs more at the pump - petrol or diesel?

This changes almost by the week. Indeed, back at the end of 2015 the price per litre of both diesel and petrol was practically the same. But three years later and diesel costs about 6.6p more per litre than petrol - or about 30p more per gallon. That means that filling a 50-litre (11-gallon) tank in a diesel car costs £3.30 more than a petrol one. However, the diesel will also go farther on every gallon of fuel.

And of course supermarket fuel is always cheaper than that found on principal pump forecourts – but if you ask the experts, they will always say the same thing.. ".... If you're buying an expensive motor car, why would you then put cheap fuel in it? You should always use the premium fuel that's only available on the main fuel agent's forecourts..."

If you compare a 40mpg petrol car with a 50mpg diesel car, the former will do 440 miles on that 50-litre tank, while the latter will do 550 miles. In other words, you're spending 5% more at the pump, but travelling 25% farther on every tank.

Judging the difference only on fuel economy and fill-up costs makes diesel look especially attractive – but that's why you need to consider the differences in purchase price, retained value, servicing costs and even insurance.

Are diesel cars worth more than petrol cars after three years?

Depends on the car you buy. A Ford Focus 1.0T 100 Eco boost in Edge trim costs £1100 less than a 1.6 TDCi 115 model in the same spec. After three years, the diesel model is worth £1159 more than its petrol counterpart. In other words, you get your extra investment back (and a little more) come resale time.

It's not the same situation with cars such as the Mini Convertible, though, which can be more sought after in petrol guise. Some 1.6 diesel versions are £1000 more expensive than the 1.6 petrol but are worth only £100 more after three years. That means you'll lose £900 more in depreciation if you choose the diesel.

Ultimately, you should always compare the official fuel economy figures – as well as the True MPG data – to see which cars will cost you less over three years. Even if a petrol car is worth more than its diesel equivalent, it might be much cheaper to fill up, which could justify a higher purchase cost or heavier depreciation.

Which are better to drive - petrol or diesel cars?

You should always test drive a car to see if it suits your needs, and that's even more true when you're choosing between a petrol-powered car and a diesel.



It's no longer the case that diesels are always noisier and less refined than petrol engines. Granted, many modern diesels are still clattery at low revs, but some small, turbocharged petrol engines can sound just as coarse and produce just as much vibration.

The big difference remains in how diesel and petrol cars deliver their power. Unless it's turbocharged, you'll need to let the engine rev higher before you change gear. In a diesel car, the maximum torque (the 'shove' you need to pick up speed) is available at lower revs, so you can change up earlier – this tends to make for a more relaxing drive.

For a more exciting drive, it's difficult to ignore the racier nature of most petrol based cars – especially if they've been tuned for higher performance. That said, cars like Audi's 309bhp SQ5 show that diesel engines can offer near-supercar pace, not to mention an exhaust noise that sounds like a V-engined petrol.

Don't just look at the performance and economy figures on a piece of paper, though, because once you've driven the cars you may find that the option you prefer is the more expensive to run – but that you're happy to pay for it.

Are diesel cars always more economical than petrol?

A diesel car will almost always use less fuel than an equivalent petrol model. However, our real-world True MPG test shows the differences between them aren't always as big as the official figures suggest.

The gap between the official economy of the Audi A3 1.4 TSI 122 and 1.6 TDI 105 is 20.0mpg, but tests show the difference is only 11.6mpg in real-world driving. What's more, while the 2.0 TDI 150 version of the same car is less efficient than the 1.6 TDI on paper, it achieved an identical True MPG result of 54.1mpg.

If you're considering an 'eco' version of a new car, you should also check whether it delivers its on-paper fuel economy gain.

According to official figures, the BMW 320d Efficient Dynamics returns 7.5mpg more than the standard 320d – but our tests show the gap is only 1.2mpg. The list prices are identical, so private buyers who don't benefit from company car tax savings might plump for the standard model.

Do some sums and see what would be the best choice for you – and factor in how you use the car, how you drive the car, whether you do more motorway miles (which favours a diesel) or whether your trips are more 'around town' (which doesn't), and of course how long you intend to keep the car etc. This will help to weigh up whether a diesel or a petrol car is more economical for you and therefore which is the better buy.

Or a Hybrid....

As we have already seen of course, more and more manufacturers are now introducing hybrid cars into their range, where technology now combines the use of a normal engine coupled with an electric motor, so the engine is always re-charging the batteries, and the electric motor takes over from the engine whenever possible thus reducing fuel consumption and CO_2 emissions.

But of course, as TV shows like Top Gear have already pointed out, it's not the type of car you have that will help to reduce fuel consumption, it's how you drive it that affects fuel consumption, as ably demonstrated by their test between a Toyota Prius and a BMW 330D Coupe. The BMW won!



Am I getting your attention here? Every year, used cars become better and better value. So, what's the best part about investing in a used car?? Somebody else has ticked the pricey 'optional extras' boxes on their original order form on your behalf and carefully run the motor in when the car was new, whilst swallowing a '?@!*load' of



depreciation and VAT. Then you come along, pay a fraction of the original retail price and enjoy the car. Yes, the used car market is a fantastic leveller, putting cars you really want and sometimes only ever dreamt about within reach. Now you can go out there and enjoy them which is what I have been doing ever since I started driving.

As is so often the case, being able to tell whether any particular used car is a 'good' one or not can be highly debatable at times, and the criteria used by people can be very different. Often, it's the little factors which mean so much and can cost you dear if missed.

In reality, there are just so many points you have to bear in mind when you're buying or selling used cars, but here I've tried to highlight some of the most important ones to be aware of, which could save you a lot of money, regardless of whether you're buying or selling......

1. Badge - What's the badge on the boot lid say? Obviously, an Executive model will command a higher price than a Sport model, just as a Sport will command a higher price than an SE model etc, etc.

Very often today, vehicles don't have a badge on the boot lid or the tailgate any more that says what the model actually is, and you need to check through all the documentation to make sure that the vehicle <u>is</u> what it's supposed to be.

For example, the only difference between a SE and a Sport model may be a slightly different spec, a slightly higher bhp rating and perhaps 6 gears rather than 5. It can sometimes be just subtle differences, but it can make a big difference in the price. But just what <u>are</u> all the models from any particular manufacturer? What's the specification difference <u>supposed</u> to be between models? Is the specification correct on the particular model that you're either buying or selling? Does the model in question have all the right options (i.e.: leather upholstery, or Sat Nav, or multi-CD player, or PDC [Park Distance Control]) that it's supposed to have?

So, check carefully to ensure you're selling at the right price and not paying over the odds for something if you're buying.

2. UK Car or Import - Surprisingly, some people just don't know - or don't check. This can be important and will often affect the value of the car (particularly if it's less than three years old). Once a car is older than this, the value affected is not so great, but again it very much depends on the car make and model.

The main reason that people import cars from new is to either make a financial saving (hopefully), or to obtain a particular model much quicker, particularly if it has a long 'lead time' if purchased through a dealer in the UK. In today's market of course, the savings you can make are nowhere what you could make back in the 1990's - but you do still find quite a few imported models.

For this reason, people who purchase a used car that was originally imported also want to pay less than they would if buying a UK registered car. How do you know if it's an import? Check the PDI (Pre-Delivery Inspection) stamp in the front of the service book. Anything non-UK means it's an import. And remember, Ireland is non-UK!

It is also true that there are sometimes (but not always) differences in specification between imported and UK registered cars and even if these are slight, they can detract from the value. So check.

Also, if you're buying and you HPI the car (as you always should of course before parting with your hard-earned cash), then this will also show up if the car was originally imported from new.

3. Registration - Always cross check when the vehicle was registered, with the model year. (It's not unheard of for a car to be anywhere between 6 and 18 months old before it's been registered – so always check).

If the registration number doesn't match up with the model year, it may be because the car has physically been in the UK for some time before it was eventually sold and registered, and by which time a new model or facelift version might have been introduced. And this <u>will</u> affect the price!

Also, if you're buying and the car is advertised as a '56 reg' does the seller mean 2007/56 (registered either January or February 2007), or 2006/56 (registered from September thru December 2006)? Which 'model year' is the car? For example, a particular 2006 model '56' reg Peugeot 206 could be the original shape, but maybe a 2007 model had received a facelift, even if it had been registered in November or December 2006.



Top Tips

So, check everything carefully, and quiz the owner carefully if you're buying, making sure you know exactly what you're dealing with. What the model is, what it's supposed to be, and what the owner says it is. Does everything tally?

Remember, there can sometimes be anything from a 10% to 25% price difference between facelifts, so carefully check what you have and what you're planning to buy.

4. Paperwork - Is there any? Clearly this might sound obvious, but you'd be surprised at how often some cars have very little paperwork - and still get bought or sold! There is the obvious documentation such as V5 Registration etc, but in general, the more paperwork there is with the car, the better. This should at the very minimum include:

• V5 Registration document - Ensure this is current and up to date. Never, ever buy a vehicle if there is no V5 or the seller says he will forward it on to you. Check the number of owners on this document. Remember that this should state the 'No of Former Keepers'. So, add one to this figure to arrive at the current number of owners the car has actually had.

A very large number of blank V5 documents were stolen from the DVLA in 2008/09 and these have been used to sell illegal vehicles. The DVLA are gradually changing the old 'Blue' V5s to a new 'Red' format in order to combat this, but this will take a long time to filter down through the system, so again it is the responsibility of the buyer to make all the required checks to ensure that the vehicle is indeed what it is and that it is indeed owned by the person who is selling it.

- **MOT** (required for cars over 3 years old) check that it is current and up to date. If there's no MOT (when there should be one) walk away!
- Service History Ensure that all the recommended services have been undertaken and the appropriate time / mileage interval has been followed and that the service book is properly stamped. Is it main dealer or specialist serviced? This can sometimes make a difference. Cars will lose value if anything is missed or paperwork is not available, particularly for luxury, prestige or sports cars. Some high value cars (ie: BMW M3) have to have an early service inspection. Any missed services might invalidate any warranty and most certainly will affect the price. If there is no service book walk away!
- Invoices All paperwork for any work undertaken will demonstrate the car's history and make any buyer feel more secure of any impending purchase. Prestige, luxury or high value sports cars (such as a Porsche) would often have numerous 'trees' of paperwork if they have been meticulously looked after. Always beware if there is no such paperwork with the car.

5. Lights - Check the lights thoroughly, inside and out, and that everything is working as it should. Replacement units (front or rear) can cost up to a couple of hundred pounds (or more) to replace even on lower value cars. These are something so easily missed, but cost a lot to replace!

6. Bodywork and Interior - Check everything carefully. Look for the obvious scrapes, car park 'dings', small dents, stone chips etc. A good valet before putting the car up for sale can increase the price you can get for it by several hundred pounds. Check the interior for 'wear and tear', scratches, dog hair, scuff marks etc. Is it even clean?

If you're buying, never ever look at or buy a car in the rain. This hides a myriad of potential problems and you will never spot all the stone chips, scratches, creases in the paint work etc. Always wait until you can see and inspect the car properly in 'all its glory', and in the dry!



7. Wheels - Pay particular attention to these. Any scuffing or kerbing will mean that the offending wheel(s) should be refurbished before a car is sold. Poor wheels can easily put off a buyer and ensure that he will offer a lot less. Whereas the £50 - £80 to have each wheel looking like new is money well spent.

8. Tyres - These can often be the biggest problem if you're not careful. Do they match? Are they remoulds? Do the speed ratings match? Have you ever really heard of the manufacturer? Anyone who really cares about their car cares about the small patch of rubber that keeps them in contact with the road.

So even before you look for uneven tyre wear, a matching set of tyres is a good start. And as for measuring tyre wear, if it's less than 3mm all round and there's not even wear from side to side across the width of the tyre then factor in that they will need replacing soon.

9. Windscreen - Are there any chips or scratches. Any marks on the windscreen should be checked out. Check exactly where the chip (or scratch) is. If it's anywhere within the driver's line of sight, then the screen may need to be replaced. If you're the seller, get the screen replaced under your insurance to ensure the sale goes through smoothly.

10. Colours – Well, where would you like me to start? This is perhaps the most subjective topic of all. The colour, any colour, is such a personal thing and often embodies your character and personality, and can say a lot about you.

People tend to choose colours based on what they like, rather than looking at whether it will be easier to sell come the day.

So, what does sell well? A metallic will typically almost always have a better value than a flat (solid) colour! And silver, blue and grey tend to be the most popular metallic colours.

Black and red are the most popular flat (solid) colours. Anything else can be up to 10% less in value than a metallic, sometimes more. Green can sometimes be popular, but often very difficult to sell, unless on particular classic cars (for example, British Racing Green on a MG or a Morgan).

White also used to be very difficult to sell (which is why at one time you used to see fewer white police cars – they became too difficult to sell at auction at the end of their 'active' life – and hence why they're often silver or grey or black now – or increasingly are sold at auction still with their reflective markings on).

Also. most solid colours always used to fade terribly, but with the modern pigments used today, this is no longer the issue it once was.

So that's why many people choose a solid colour today, and why white (once again) is very, very popular – particularly on large SUV's. Indeed, many people now refer to white as the new 'black'!

Whichever! At the end of the day, unless you're choosing a colour purely based on the car's likely re-sale value, then choose the colour you really want and will enjoy for as long as you own the car.

11. Car Tax - Needless to say, a car without tax is always cheaper as it's more inconvenient to the buyer who then has to go and tax the car as one of his first priorities. If you're a seller, putting 6 months' tax on the car could increase the price you get by several hundred pounds.

12. HPI - And finally, if you're buying a car, <u>always</u>, <u>always</u> have the car's history and authentication checked thoroughly by having the car HPI'd. There are several organisations that conduct such checks and for peace of mind, this will be money well spent.



And Finally – Don't just take our word for it. There's a wealth of information readily available out there (for free) that will save you time, energy and money by not making the sort of mistakes that all of us have made in the past.

And one of the best sources of information available for used cars can be found at www.usedcarexpert.co.uk.

You have to register to gain access to this site, but it's completely free of charge. Read the reviews and you'll be convinced. We've trawled through the whole site and found it invaluable. So will you!

We hope these tips have been useful.

Good luck selling, good luck hunting - and happy and safe motoring!!

Auto Car Brokers





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