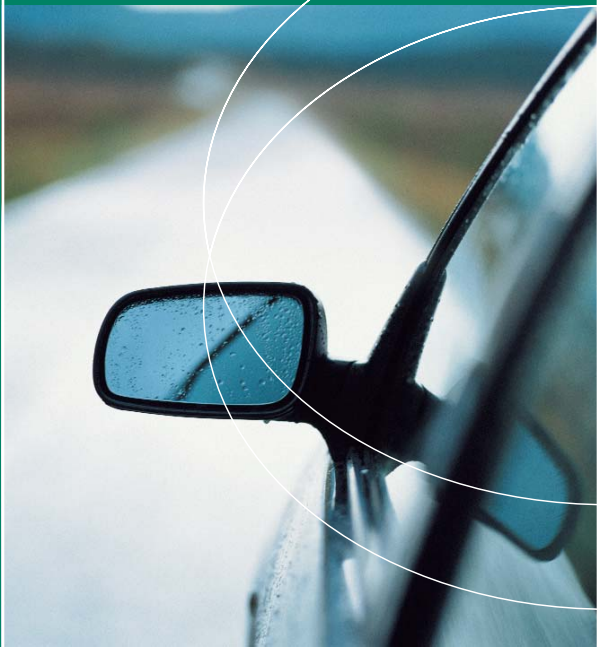




Why should I check the history of a motor vehicle?

www.fla.org.uk



A car is one of the most expensive items that you will buy so you should give yourself every opportunity to make the right choice.

We have designed this leaflet to tell you about some of the information that you can get from agencies that can investigate the vehicle's background for you before you buy it.

You will also find the contact details for the agencies that are members of the Finance & Leasing Association (FLA) listed at the end of the leaflet.

There are many risks in buying a used car today. Every year, thousands of people buy second-hand motor vehicles that have had their mileage reduced, are hiding serious accident damage or are not legally the seller's property.

Am I paying a fair price for the vehicle?

Does the vehicle display the correct number plate?

Does the vehicle show the true mileage?

Has it previously been in an accident and been written off?

Is there already any finance secured on the vehicle (such as a loan)?

Is the vehicle stolen?

What could a vehicle check reveal?

1. Is it worth what they are asking?

■ Valuation

As a private buyer, it is sometimes very difficult to know whether the vehicle you are interested in is overpriced.

– Using standard industry information which is updated every month, a check can tell you the current market value for an average example of the car you're considering.

This information could help you to negotiate with greater confidence or even gain a fairer price.

2. Have the number plates been changed?

■ Plate transfer history

How can I find out if the vehicle's current number plates are its original plates?

If they are not, would I know if there was a problem?

– Personalised plates are becoming more popular and it is now quite common for a plate to have been changed. Most are perfectly innocent, but a plate could be changed to try to hide a vehicle's true past, such as accident damage.

Using information supplied by the Driver and Vehicle Licensing Agency (DVLA) and Driver and Vehicle Licensing Northern Ireland (DVLNI), a check can tell you whether a vehicle has undergone one or more plate changes. If it has, a check could give you the history of each previous plate identified.

3. Has the vehicle's mileage been changed?

■ Clocking

Although it is a criminal offence for a motor trader to misrepresent important parts of a vehicle's description, such as the mileage reading, some motor traders often do. Once the damage is done, it can be difficult to get compensation or your money back.

– A check will use information from many different sources to compare the reading you provide with the millions of readings already on the database. If a problem is found, the check will reveal all the previous readings relating to that vehicle held on file.

If you think that you have found a car that has been ‘clocked’, you should report this to your local Trading Standards office.

4. Is this car a write-off?

■ Hidden write-off damage

If the vehicle has been declared as a total loss, popularly known as a ‘write-off’, this means it has almost certainly been involved in a major accident and then repaired.

– A check can provide information on vehicles that have been declared total losses by insurers or are reported to the DVLA as having been scrapped. Many of these cars can be safely repaired and put back on the road, but others will always be unsafe. If you know about the history of a vehicle, you will be able to ask a professional to investigate the damage and make sure that your vehicle is safe.

5. If there is outstanding finance on a vehicle and you buy it, you may never legally own it!

■ Any outstanding finance

We would never advise customers to buy vehicles that have finance (such as a loan) left to pay on them. Depending on the nature of the agreement, you could lose the vehicle.

– Finance companies use agencies to register their interest in vehicles that are the subject of a finance agreement. A check will tell you if finance has been secured on the vehicle and if it still needs to be paid. If finance is recorded, you will be able to find out which company it is with, when it was taken out, how long for and what type of finance it is.

6. If the vehicle has been stolen, you may have to give it up to the police!

■ Stolen vehicles and documents

375,000 vehicles are recorded as stolen in the UK every year, and around 150,000 thefts are recorded by insurers. Stolen and forged V5 (V5C) logbooks and MOT certificates are being used. Any vehicle carrying a stolen V5 (V5C) is likely to be illegitimate in some other way as well. For example, the car itself might have been stolen, the number plates might belong to another car, or the mileage on the car might have been reduced. If this turns out to be the case, you risk losing both the vehicle and all the money you paid for it. Also, a car with a forged MOT will be in very poor mechanical condition.

- A check can get information from the Police National Computer, and will easily confirm whether a vehicle has been stolen.
- If a car is written off and the insurance company pays the owner for the vehicle, the insurance company becomes the owner of the car. A check can tell you if this has happened.
- Car-rental firms are just one of many types of organisation in the motor trade that register their vehicles to protect them. A check can tell you if a car being offered for sale is registered as belonging to one of these organisations.
- Some service providers have a facility for checking documents that means that you can check the V5 (V5C) logbook's issue date and serial number, and the number on the MOT.

If you are offered a stolen vehicle for sale, or a vehicle accompanied by stolen or forged documents, you should contact the DVLA or a local police station.

Agencies that offer these services

AA Car Data Check

Talbot House, Talbot Street

Nottingham NG80 1TH

Phone: 0800 056 8030

Website: www.aacardatacheck.com

AutoCheck from Experian

Website: www.autocheck.co.uk

CheckABike (for motorcycles only) from Experian

Website: www.checkabike.co.uk

RAC Vehicle Status Checks, provided by HPI Limited

Dolphin House

New Street

Salisbury, Wiltshire SP1 2PH

Phone: 0800 975 5867

Website: www.rac.co.uk/checks

Auto Trader Vehicle Check

Trader Media Group

3rd and 4th Floor, 41-47 Hartfield Road

Wimbledon, London SW19 3RQ

Phone: 0844 470 3708

Website: www.vehiclecheck.co.uk

You can find contact details for your local Trading Standards office at www.tradingstandards.gov.uk

You can contact the DVLA on 0870 241 1878.

Please note that not all agencies offer all services and you should always make sure that the check you buy meets your needs. You might be charged for some other services as well as the basic check.

About FLA

The Finance & Leasing Association (FLA) is the biggest UK representative organisation for the UK consumer credit and asset finance sectors. Its members include banks, subsidiaries of banks and building societies, the finance sections of leading retailers and manufacturing companies, and a range of independent firms. The members provide a wide range of facilities, including finance leasing, operating leasing, hire purchase, conditional sale, personal contract purchase plans, personal lease plans, secured and unsecured personal loans, credit cards and store card facilities.

If you would like a copy of this leaflet in large print, in Braille, in another language or on audio tape, please contact FLA at the address below.

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