YOUR AUTOMOBILE PURCHASE UNDER THE MAGNIFYING GLASS



Use this checklist. Keep more money in your pocket. Avoid buying yourself problems.

The budget

- □ I will set a total amount, not only how much I can spend every week or every month.
- □ If I choose the financing option, I will consider the estimated lifespan of the car before amortizing my payments over a long period.

The dealer's permit

 I will check whether the dealer I plan to do business with holds a road vehicle dealer's permit from the Office de la protection du consommateur. I can find this out using the Get information about a merchant tool (<u>opc.gouv.qc.ca/en/information-merchant</u>).

Additional fees

□ I will contest the fees that are added to the advertised price (that appears on a sticker, an ad, etc.), if applicable. Unless I have made any additional purchases, only the GST and QST and, in the case of a new vehicle, the specific environmental duty of \$4.50 per new tire can be charged in addition to the advertised price.

The deposit and the promise to purchase

- □ I will pay the lowest amount possible to reserve a vehicle, and only if absolutely necessary.
- □ I will only sign a clearly written document that indicates a specific delivery date, the price of the vehicle, and that my deposit will be reimbursed if I change my mind.





The used vehicle road test

- □ I will take the car I am interested in out for a road test. I will drive over a few kilometres, on various types of roads, with the radio off.
- □ I will examine the vehicle in the light of day and check the working condition of the accessories, the trunk latch, etc.

The used vehicle inspection

- □ I will ask to have an independent inspection done, for example, by a mechanic I trust. The dealer is required to agree.
- □ If applicable, I will use the results of this inspection to negotiate the price of the car, or I will decide not to buy it.

The used vehicle history

I will submit a Vehicle Record Request to the Société de l'assurance automobile du Québec or order a report from a vehicle history provider to obtain certain details about the car's past.

The extended warranty

□ I will evaluate the additional warranty (such as an extended warranty) offered by the dealer. I cannot be forced to buy this warranty.

The insurance

□ If I choose to finance the vehicle and insurance is required, I will consider the possibility of satisfying this condition with an insurance policy I already hold, or shop for one elsewhere.

