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present

The **smart buyer's guide**...or how to choose your used / nearly new vehicle

Do you want to change your car, and you have decided to buy a used/ nearly new vehicle?

In order for the purchase, including the financing, insurance and the change of ownership to go through smoothly – you need to do some preparation and to follow a procedure.

That's why **Foyer** and **Mycar.lu** are giving you some tips to help you choose your vehicle and avoid any unpleasant surprises!

3 steps that will make the difference

Among the wide selection of vehicles offered by **Mycar.lu**, you've probably already found the vehicle of your dreams. That's great, however, before you finalise your purchase, here are some key steps will allow you to confirm your choice with confidence.

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1

You should make sure that certain written documents exist.

The papers provided by the seller will allow you to get an idea about the life of the vehicle.

- First, check the **international motor insurance** card: is the seller the owner or holder of this vehicle and for how long?
- Now check the **service book**, the various **invoices** for repairs made available to you, as well as the **technical inspection certificate**. This will allow you to check the complete history of service, any repairs, and especially the due dates for replacing the timing belt, brakes and tyres. Also if the vehicle has been inspected and maintained by a relevant franchised main dealer, or a private garage. These are some good checks to begin with.



2

You should make sure that the vehicle's condition is fully inspected!

Even if you're an expert in mechanics, it is important to take your time and check what is under the bonnet, what is the appearance like inside the passenger compartment and the condition of the exterior of the vehicle. You need to take out your check-list and keep your eyes open!

It is important to perform your own examination of the vehicle, in good lit up and ideally dry conditions. This will allow you to analyse the condition of the body (micro-scratches, dents, rust, etc.).

Exterior

- ✓ **Paint:** check the condition of each part of the body then take a step back... if you see differences in shade that could be a sign of a previous accident repairs.
- ✓ **Openings:** do the doors, boot, and bonnet open and close normally? Check the spaces and alignments between the different components.
- ✓ **Tyres:** check the condition of all the tyres for wear and cuts, also check with the certificate of conformity if they are the correct size. . The legal standard is a minimum tread of 1.6 mm. Where do you look? A small wear indicator is located inside the main grooves and indicates where to measure the depth. A profile of less than 3mm (summer tyre) or 4 mm (winter tyre or M+S "mud and snow") will certainly require you to buy new tyres in the near future.
- ✓ **Wheels and hubcaps:** do they show major damage?
- ✓ **Brakes:** what is the general condition of the discs and pads, are they serviceable?
- ✓ **Windows and windscreen:** are there traces of impact or scratches?
- ✓ **Headlights:** are they in good condition (cracks, fastening, scratches, condensation)?
- ✓ **For a convertible:** check the opening and closing mechanism of the hood as well as the overall condition and if it's keeping the interior dry and not leaking.



Under the bonnet (you'll need a cloth)

- ✓ **Chassis number (17 characters)**: is it identical to the number on the registration document?
- ✓ **Engine condition**: traces of oil seepage are common and are not normally a cause for alarm. However, you should pay attention to the risks of leaks.
- ✓ **Battery**: it's difficult to identify the condition of a battery without a multimeter. Turn on the radio and headlights, with the engine off for a few minutes. If the "low battery" indicator lights up (if fitted), that isn't a good sign.
- ✓ **Levels of oil and liquids**: check that all levels are within the tolerance ranges.

Under the vehicle

- ✓ **Leaks**: track the slightest leak in the engine, the gearbox and the differential.
- ✓ **Cowlings & covers**: make sure that the various covers are secure and in good condition.
- ✓ **Exhaust**: check the complete system and check for especially abnormal noises when the engine is running.

Interior

- ✓ **Odometer**: although fraud is rarer today with electronic odometers, it is possible to get an idea by comparing it with the mileage indicated in the service book for the last service. Also take a look for excessive signs of wear to the driving controls.
- ✓ **Windows**: they should go down and up without sticking or juddering and should remain properly in the window channels.
- ✓ **Seats & carpets**: are they in good condition, and do the seats adjust normally? Feel the carpets and if possible lift them up to check for water infiltration.
- ✓ **On-board commands**: operate all the electrical equipment: air conditioning (cold and hot), windscreen wipers, headlights, and mirrors, demist functions and all other functions that the vehicle has.
- ✓ **Boot**: lift the carpet and check for water infiltration and the absence of previous repairs.

3

Take the wheel!

Taking a meticulous look at the car is good, however that isn't enough. Try out the vehicle yourself for a few kilometres, varying the surfaces and speeds.



This will involve testing

- ✓ **Engine:** it should start on the first attempt and the noise at idle should be regular (no pinging or knocking noise). Does the engine operate properly at all speeds without particular noises?
- ✓ **Steering wheel:** the vehicle should not pull to one side or the other in a straight line.
- ✓ **Braking:** when braking in a straight line, the vehicle must stay on course. If not, or if the steering wheel shakes, that's certainly due to an imbalance in the brakes.
- ✓ **Clutch:** test it at a standstill. Apply the handbrake, put it into 3rd gear, and then release the clutch. If the car stalls, this is a good sign. Otherwise, this part will probably need to be changed.
- ✓ **Gearbox:** go through all the gears (including reverse) and make sure that the gears select property both when changing up and down each gear.
- ✓ **Suspensions:** turn off the radio and make sure that the suspension does make any strange noises.
- ✓ **Exhaust smoke:** blue indicates the presence of oil; white indicates the presence of water vapour and a worn head gasket.

Once you've made your choice, remember your papers!

Quelques démarches administratives sont à prévoir lors de l'achat d'un véhicule.

REGISTERING MY NEW VEHICLE

The government has entrusted the management and allocation of licence plate numbers to the SNCA (National Society of Automobile Traffic). Buyers must pay for a "fiscal /registration stamp" when allocating and registering a number plate to a vehicle.

You have two possibilities for registering your new vehicle:

1. Either the purchased vehicle already has a standard licence plate number, which may remain affixed to the vehicle during its lifetime (unless the previous owner asked to keep it as a personalised number).
2. Or the car is equipped with a personalised number (which requires additional fees). In that case, you have various options:
 - You can request an automatically generated standard registration number.
 - The former owner may give up his or her personalised registration number.
 - You can request a personalised number by paying an additional fee.
 - Alternatively, ask for the number to be transferred from your old vehicle to the new vehicle.

Note that certain choices result in additional costs payable through "fiscal/registration stamps". The **technical inspection** is no longer automatic when purchasing a vehicle. If the inspection due date has not yet passed, the new owner may make a request with the SNCA to record it in his or her name.

Once you receive your registration number from the SNCA, you can have the licence plates produced by **approved companies**.

For more information and to review all the details on this subject, don't hesitate to visit the websites at snca.lu.

INSURING MY VEHICLE TO BE ABLE TO DRIVE LEGALLY

In order to drive road vehicles on public roads, the vehicle's owner is required to take out a motor insurance policy which covers third party liability with an insurance company that is approved in Luxembourg. When you have your registration number confirmed, you can request an **international motor insurance card** to show proof of car insurance.

With the mobile motor insurance policy, **Foyer Group**, offers a wide selection of options for your vehicle insurance cover – which can be tailored to your requirements and your budget. Learn more about our insurance packages at mobile.lu.

YOU'RE ALMOST THERE. JUST A COUPLE OF ITEMS TO FINALISE AND THEN EVERYTHING IS COMPLETE!

Motor vehicle road tax

Any use of the public roads in Luxembourg is subject to the payment of the motor vehicle road tax. The SNCA issues you a temporary road tax document. You'll then receive an invoice by post to be paid to the Customs and Excise Administration. Once you have paid, you will receive the yearly or half yearly motor road tax document for you to keep inside the vehicle.

Parking permit

Some municipalities require owners of motor vehicles to have a permit to allow them to park in the neighbourhood where they live. Find out more from your municipality.

Small services, great value!



When you're ready to see your vehicle, print out your "[**Buyer's Check-list**](#)" and keep your eyes open!



Run a simulation of my motor insurance with [**mobilé**](#) by Foyer Assurances.



Find out more about [**mobilé crédit**](#), your all-in-one financing and insurance solution!

The contents of the "Smart Buyer's Guide", the "Buyer's Check-list", and all information included on the page concerning "Advice and tips for choosing a used/ nearly new vehicle" are for informative purposes only.

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