

# Buy a registered vehicle from a private seller in Victoria

## Pre-purchase checks

Prior to buying a used vehicle check the vehicle's safety rating and get an idea how much similar vehicles usually sell for.

How safe is your car: <http://www.howsafeisyourcar.com.au/>

What is that car worth today: <http://www.redbook.com.au/cars/valuation-certificates?>

## Service history and mechanical inspection

First of all, ask the seller for a current certificate of registration and crosscheck the vehicle's VIN [Vehicle Identification Number], chassis and engine number. Ask to see the Certificate of Roadworthiness of the vehicle.

Ask to see the vehicle's service history. Regular servicing by a qualified mechanic, according to the manufacturer's specifications, makes mechanical problems less likely. It may also give you clues about future servicing requirements.

Before you buy a used car, have it inspected by the RACV's independent vehicle inspection service (about \$100). If it is not possible to arrange a pre-purchase vehicle inspection when buying, ensure you agree that: "the sale is conditional on the purchaser's satisfaction with an independent inspection report."

## Check the vehicle registration prior to purchase

Before you buy a vehicle, you can check the vehicle registration to see if the vehicle is currently registered, is stolen, written off or has money owing on it. The Vehicle Registration Enquiry is a free service that can be used to confirm vehicle details and registration status. <http://vre.vicroads.vic.gov.au/>

You will be provided with:

- VIN/chassis number, engine number, make, colour, body type, year of manufacture
- Registration status (current, expired, suspended or cancelled)

The Personal Properties Security Register (PPSR) service is a national register for recording security interests in personal property, including vehicles: <http://www.ppsr.gov.au/Pages/pps.asp>

You can use this service (\$4 cost) to check:

- if there are any security interests on the vehicle (for example an outstanding debt)
- vehicle details (such as make and model)
- registration status
- stolen status and
- written off status.

## Obtain paperwork from the seller

The seller must give you:

- the application for transfer of registration form with the 'seller' section of the form filled in, and
- an original Certificate of Roadworthiness that is no more than 30 days old when the sale takes place, unless your vehicle is exempt.

As the register of vehicles maintained by VicRoads does not provide evidence of title, you should ask the seller for a receipt and keep this as proof of purchase and ownership. The receipt should be dated and included:

- your name and address
- the seller's name, address and signature, and
- vehicle's details such as Vehicle Identification Number (VIN), engine number, make and model.

## **Insurance**

Ensure the vehicle is insured when you take possession, or when ownership transfers to you, whichever is the earlier. You can take out your own insurance policy, or negotiate to get the existing insurance transferred to your name. While transferring the policy, check if the premium has been paid regularly, the expiry date of the policy and if insurance has ever been claimed. The latter will help you know whether the vehicle was involved in an accident. Also find out if the car has a third-party or comprehensive insurance.

## **Payment and possession**

Arrange with your bank to prepare a bank cheque in favour of the seller, for the agreed amount. Exchange the bank cheque once you have obtained all the above documents and take physical possession of the car.

## **Complete and submit paperwork to VicRoads**

Fill in the 'buyer' section of the application for transfer of registration form and submit it to VicRoads along with:

- the original Certificate of Roadworthiness and
- the transfer fee and Motor Vehicle Duty (see Transfer & Motor Vehicle duty fees)

If you are buying a vehicle privately, you must lodge an application to transfer registration to VicRoads within 14 days of the sale.

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### **Checklist**

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|----|--|--|
| 1  | Check vehicle ANCAP safety rating (4 stars, or better)   |  |
| 2  | Establish an estimated comparative price for similar vehicles  |  |
| 3  | Sight Certificate of registration and compare to registration number   |  |
| 4  | Sight vehicle ID and engine number and compare to registration certificate   |  |
| 5  | Obtain copy of Certificate of Roadworthiness   |  |
| 6  | Review service record and ensure regular services have been performed  |  |
| 7  | Obtain RACV mechanical inspection certificate  |  |
| 8  | Check online Vehicle Registration Enquiry and compare to details above   |  |
| 9  | Check online Personal Properties Security Register   |  |
| 10 | Agree purchase price   |  |
| 11 | Obtain application for transfer of registration form (seller section completed)  |  |
| 12 | Obtain original Certificate of Roadworthiness (less than 30 days old)  |  |
| 13 | Arrange vehicle insurance  |  |
| 14 | Pay seller by bank cheque and take possession of the vehicle   |  |
| 15 | Obtain a sales receipt from seller   |  |
| 16 | Submit application for transfer of registration form to VicRoads (buyer section completed)<br>Include transfer fee and roadworthy certificate. |  |