

# CAR BUYERS GUIDE





# Introduction

Whether you're a first-time buyer tentatively stepping into the exhilarating world of car ownership, or a seasoned veteran with a garage full of memories, this comprehensive car buyer's guide is an indispensable resource.

It's not just a book; it's a road map to making the most informed decision possible. It's a tool that empowers you to navigate the complex landscape of the South African car market with confidence and ease. This guide is a must-read because it transcends the boundaries of experience, offering invaluable insights for all - from the novice to the expert. It's not about selling cars; it's about ensuring you buy the right one.





# Contents

1. Understanding Your Needs
2. Budgeting
3. Researching Models
4. Checking Vehicle History
5. Test Driving
6. Negotiating Price
7. Understanding Financing Options
8. Insurance
9. Legal Requirements
10. Understanding the Warranty

Contents



# Understanding your needs

**It's not just about the thrill of the purchase, but about making an informed decision that suits your needs, lifestyle, and budget.**

The first and most crucial step in buying a car is understanding your needs. Are you looking for a family car with ample seating capacity and enhanced safety features? Or perhaps a sports car that prioritizes speed and performance? Maybe a utility vehicle for work is what you need, with its own set of features and specifications. Each type of car caters to different needs, and understanding these needs is the foundation of a wise purchase.

In South Africa, the car market is diverse and dynamic, offering a wide range of options for every type of buyer. However, it's not just about picking a car that catches your eye. It's about understanding the market value, the car's history, its fuel efficiency, maintenance costs, and insurance implications.

**It's about knowing the right questions to ask, the red flags to watch out for, and the negotiation tactics to employ.**

This guide aims to equip you with the knowledge and confidence to navigate the South African car market, whether you're buying a car from 1995 or 2004, a family car or a sports car. It's not just a guide, it's your companion in making one of the most significant purchases of your life. So buckle up, and let's embark on this journey together.

---

# Budgeting

**This is a critical aspect of the car buying process, as it determines the type of car you can afford, both in terms of initial purchase price and ongoing costs.**

Firstly, understanding your budget involves calculating how much you can afford to spend on the initial purchase of the car. This is not just about the sticker price, but also includes additional costs such as registration, taxes, and any extras or upgrades you might want.

Next, you need to consider the ongoing costs. These include fuel, which can vary greatly depending on the type of car and its fuel efficiency. Insurance is another significant cost, and this can be influenced by factors such as the car's safety rating, its likelihood of theft, and your personal driving history. Maintenance and repairs are also important to consider. Some cars are more expensive to maintain than others, and unexpected repair costs can add up.

**Another key factor to consider is the car's resale value. Some cars depreciate faster than others, meaning they lose their value more quickly. This is important to consider if you plan to sell the car in the future.**

To help with this process, the Cars360 website offers an [affordability calculator](#). This tool allows you to input your income, expenses, and desired car price to calculate how much you can afford to spend on a car. It's a valuable resource that can help you understand your budget and make a more informed decision.

Remember, budgeting is not just about being able to afford the car now, but also being able to afford it in the long term. By taking the time to understand your budget, you can ensure that your new car is a joy, not a burden.



# Researching models

**This is a pivotal stage in the car buying process, whether you're a novice or an experienced buyer. Once you've identified your needs and established a budget, the next step is to research various car models that fit your criteria.**

The Cars360 website is an excellent resource for this, offering a wealth of free [articles and resources](#) to aid your research. You can find reviews, ratings, and comparisons of different car models, which can provide invaluable insights into the strengths and weaknesses of each vehicle.

Reliability is a key to consider. You want a car that won't break down or require frequent, costly repairs. Performance is another important aspect. Depending on your needs, you might prioritize speed, handling, or towing capacity.



but also meets your needs and preferences. The more research you do, the more likely you are to make a decision you'll be happy with for years to come.

Comfort is also crucial, especially if you'll be spending a lot of time in the car. Look for features like spacious interiors, comfortable seats, and a smooth ride.

Remember, the goal is to find a car that not only fits your budget

**Fuel efficiency is another critical factor, particularly with rising fuel prices. A car with good fuel efficiency can save you a significant amount of money over the long term.**



# Checking vehicle history

**When buying a used car, it's important to know its past. A vehicle history report can provide valuable information about the car's past, including any accidents, repairs, or potential issues. This information can help you make an informed decision and avoid potential problems down the line.**

In South Africa, services like TransUnion or Carfax can provide this information. These services gather data from various sources, including insurance companies, repair shops, and law enforcement agencies, to create a comprehensive history of the vehicle.

The vehicle history report can reveal if the car has been in any accidents, if it has had any major repairs, if it has been recalled, and even if it has been stolen and recovered. It can also show the car's mileage history, which can help you



determine if the odometer has been tampered with. A mechanic can spot potential issues that may not be evident from the vehicle history report.

In conclusion, checking the vehicle history is a crucial step in the used

car buying process. It can help you avoid buying a car with hidden problems and ensure that you're making a sound investment.

**In addition to checking the vehicle history, it's also a good idea to have the car inspected by a trusted friend.**



# Test driving

**Test driving a car before purchasing it allows you to get a feel for how the car operates and performs. It's not just about whether the car moves, but about how it moves. You can assess the car's acceleration, braking, handling, and overall comfort during the drive.**

During a test drive, you can also listen for any unusual noises, check the functionality of all the features and controls, and see if there are any issues that weren't apparent during your initial inspection. For instance, you might notice that the car pulls to one side when you're driving, which could indicate a problem with the alignment or suspension.

**Moreover, a test drive can help you determine if the car suits your personal preferences and lifestyle. For example, you might find that the car is too big for your usual parking spaces, or that the seats aren't comfortable for long drives.**

In essence, a test drive is your opportunity to ensure that the car not only meets your expectations but also feels right to you. It's your chance to avoid potential regrets and make a confident, informed decision.

Remember, buying a car is a significant investment, and you want to ensure that you're investing in a vehicle that will serve you well for years to come. So, never skip the test drive!

---



# Negotiating a price

**Negotiating the price of a car, whether it's new or used, can often feel intimidating. However, it's important to remember that this is a standard part of the buying process. Dealers often have a certain amount of flexibility in their pricing, especially if the car has been on the lot for a while.**

**Here are some practical tips for negotiating:**

## Do Your Research

Before you start negotiating, make sure you know the market value of the car. You can use resources like the Cars360 website to find out what similar models are selling for in your area.

## Be Prepared to Walk Away

If the dealer isn't willing to meet your price, don't be afraid to walk away. There are plenty of other dealerships and cars out there.

## Don't Show Too Much Emotion

If you seem too eager to buy, the dealer might be less willing to lower the price. Try to keep your emotions in check and maintain a poker face.

## Negotiate the Total Price, Not the Monthly Payment

Dealers can manipulate the monthly payment to make it seem like you're getting a better deal than you actually are. Always negotiate based on the total price of the car.

**Remember, the goal of negotiating is to reach a fair price that both you and the dealer are happy with. It's not about 'winning' or 'beating' the dealer. It's about finding a price that reflects the true value of the car.**

---



# Financing options

**There are several financing options available when buying a car. These include bank loans, dealer financing, and leasing. Each of these options has its own advantages and disadvantages, and the best choice depends on your individual financial situation.**

Bank loans are a common financing option. They typically offer competitive interest rates and flexible repayment terms. However, they may require a down payment and have stricter credit requirements.

Dealer financing is another option. This is when the dealership itself, or through its partnering financial institutions, provides the loan for the car. This can be convenient as you can arrange the car loan at the same place you're buying the car. However, interest rates may be higher than bank loans.

Leasing is a different approach where you essentially rent the car for a period of time, usually 2-4 years. At the end of the lease, you can choose to buy the car or return it. Leasing often has lower monthly payments compared to a loan, but you don't own the car at the end of the lease unless you choose to buy it.

**The Cars360 website has an affordability calculator that can help you determine how much you can afford to spend on a car. This tool takes into account your income, expenses, and desired repayment term to give you an estimate of what you can afford.**

In terms of finding reputable lenders, it's important to do your research. Look for lenders with good customer reviews and competitive interest rates. You can also ask for recommendations from friends or family members who have recently bought a car. Always compare multiple loan offers before making a decision.



# Insurance

**Insurance is not just a legal requirement, but it also provides financial protection in case of an accident. It covers the costs associated with damage or injury caused by an accident, theft, or other types of damage.**

There are different types of insurance policies, such as comprehensive, third-party, fire and theft, and third-party only. Comprehensive insurance is the most expensive but offers the most coverage, including damage to your own vehicle, while third-party only covers damage to other people's property and injuries.

**When choosing an insurance policy, it's important to consider factors such as the level of coverage, the cost of premiums, the reputation of the insurance company, and the terms and conditions of the policy.**

Cars360 offers competitive [insurance options](#). They have a variety of plans to choose from, catering to different needs and budgets. They also provide a user-friendly platform where you can compare different insurance options to find the one that best suits your needs.

Remember, the cheapest insurance may not always be the best. It's important to ensure that you have adequate coverage to protect yourself financially in case of an accident.





# Legal requirements

**Legal requirements for car ownership in South Africa include registration and obtaining a roadworthy certificate. Registration is the process of officially recording your ownership of the vehicle with the government. This is important because it provides a legal record of the vehicle's ownership, which can be crucial in case of disputes or theft.**

A roadworthy certificate, on the other hand, is a document that certifies that your vehicle meets the minimum safety standards required by law. This includes checks on the vehicle's brakes, tires, lights, steering, windows, and more. Without a roadworthy certificate, you cannot legally drive the vehicle on public roads.

Understanding these legal requirements is crucial because failure to comply can result in fines, penalties, or even the seizure of your vehicle. Therefore, before buying a car, make sure you understand what these requirements are and how to fulfill them.

In terms of practical tips, I would suggest doing your research beforehand. Understand what documents you need to provide for registration and what the roadworthy test involves. Also, make sure to budget for these costs when planning your car purchase. Lastly, remember that these requirements are there for your safety and the safety of others on the road, so don't take them lightly.





# Understanding the Warranty

**A warranty is essentially a guarantee provided by the manufacturer or dealer that they will repair or replace certain parts of the car if they break or fail within a certain period of time.**

The importance of understanding the warranty cannot be overstated. It can save you a significant amount of money in repairs if something goes wrong with the car. For instance, if the engine fails or the transmission needs to be replaced, the cost can be astronomical. However, if these components are covered under the warranty, the cost to you could be minimal or even zero.



There are different types of warranties, including basic, power train, and bumper-to-bumper warranties. A basic warranty, also known as a limited warranty, typically covers everything except for parts that wear out, like brakes and tires. A power train warranty covers the car's most essential systems, like the engine and transmission. A bumper-to-bumper warranty, as the name suggests, covers almost everything from the front bumper to the back bumper.

**It's also important to note that warranties can vary greatly in terms of their duration. Some last for a certain number of years or a certain number of miles, whichever comes first. Others last for the lifetime of the car.**

In conclusion, understanding the warranty is a key part of the car buying process. It can provide peace of mind and save you money in the long run. Therefore, before you finalize your purchase, make sure you fully understand what is and isn't covered under the warranty, and for how long.





Cars360°

**Thank you for reading!**

We hope you you have found this first edition of car buyers guide useful.

Remember to take your time and do your research.  
Happy car hunting!

CAR BUYERS  
GUIDE