

## **Used Automobile Purchases**

There are some things that you should be aware of when you purchase a used car in the United Kingdom.

An annual Ministry of Transport (MOT) car inspection is required for all cars three (3) years or older. (Remember, a M.O.T. only signifies that the car met standards during that examination. If a British policeman later finds something wrong with the car, you can't use your M.O.T. certificate in order to prove that the car remains roadworthy.)

A M.O.T. certificate is needed to obtain road tax. This road tax should cover the time period that the car is going to be on public roads. Road tax can be purchased at the local British post office for either a six-month period or a twelve-month period.

When purchasing, ask about the M.O.T. certificate. When you sell a vehicle any road tax remaining is automatically void and you will need to take the vehicle immediately. If you can, take someone with you when you check out the car. The person can be a witness as to what was or wasn't discussed between you and the seller.

## **Get Assurances/Pertinent Documents**

Before you purchase the vehicle, you should:

- 1) Drive/road-test it,
- 2) Inquire about any major repair work and the results,
- 3) Inquire about the mileage, and
- 4) Receive an assessment from an independent mechanic.

You should also get all necessary items/documentation at the time of the sale:

- a) Vehicle Registration (V5)
- b) M.O.T. certificate
- c) Car sale receipt – Bill of Sale

## **Buyer Beware**

The legal office and the Local Citizens' Advice Bureaus (CABs) caution all would-be used car buyers about roadside private car sellers (American service-members or British nationals). These sellers may guarantee a used car to a service-member but when something goes wrong, the seller has disappeared without a trace.

Another scenario may take place when a person buys a used car with no warranties, and later discovers that it is a road hazard or something is lethally wrong with the vehicle. Since the automobile was purchased "as is" it will be difficult, if not impossible for the buyer to recover any money, unless they can prove that a misrepresentation or fraud occurred at the time of sale.

In the UK, it is a criminal offense to knowingly sell a used car if it is not roadworthy. Inform the police at once! If you buy a car from a British garage, only deal with "reputable dealers." Consult your local CAB, the Office of Fair Trading, etc., to assure that the dealer is reputable.

You should always check the vehicles details to ensure the mileage, registration number, MOT test number and make and model all match the official records, this can be done at the DVLA free online vehicle information checker <https://www.gov.uk/get-vehicle-information-from-dvla>

Information about used-car buyers and sellers rights is available at: The Driver and Vehicle Licensing Agency (DVLA) @ [www.dvla.gov.uk](http://www.dvla.gov.uk)

## **Problems Buying Secondhand Vehicles**

When you buy a secondhand vehicle you generally have the same rights as when you buy any other goods. However, there are some differences that you should be aware of before deciding what action to take. Particularly, there can be problems with secondhand vehicles because:

- 1) it may have many hidden faults; and/or
- 2) the standard for meeting the implied condition of satisfactory quality is lower for secondhand goods; and depends on the age and make of the vehicle, the price paid for it, and any description.

If there is a problem with a vehicle, it is important to act as quickly as possible after buying it. In many cases, a claim rests on the condition of the vehicle at the time of sale. Because the condition of a secondhand vehicle varies greatly, it will be harder to prove there is a genuine complaint if the vehicle has been used for some time. Additionally, your rights will vary depending on whether you bought it from a dealer, at an auction, or from a private seller.

## **Financing a Used Car**

For servicemembers in the UK, the usual method of financing is either the credit union or the bank on base (Community Bank or Keesler). Each has slightly different rules on how to obtain a loan. For US spec cars, you have to have a valid stateside vehicle title. Depending on the car's age, you may qualify for a loan covering the entire value of the car, or a percentage of the list value. Start the process early and check all your options if you need to obtain financing.

This handout is for basic information on topic covered as it relates to military personnel stationed in the United Kingdom. It is not intended to take the place of legal advice from a Judge Advocate. There may be important exceptions in some states to the information presented here. Please contact the Legal Office for questions and further information. You may view more information on various legal topics at the Air Force Legal Assistance website found at <https://aflegalassistance.law.af.mil>. Additionally, complete legal worksheets for Wills, Living Wills, Powers of Attorney (General, Special, and for Health Care), and access to the Online Survey are found on the Air Force Legal Assistance website.

Scan Below to Access the:

RAF Mildenhall Legal Office Website  
[www.mildenhall.af.mil/Info/Legal-Office](http://www.mildenhall.af.mil/Info/Legal-Office)



Legal Assistance Website  
<https://aflegalassistance.law.af.mil>



## Legal Assistance Information Series

# BUYING A USED CAR IN THE UNITED KINGDOM



**Hours of Operation** (Walk-ins)  
Notary Public & Powers of Attorney  
Monday – Friday: 800-1630 hrs

**Legal Assistance**  
By Appointment Only

100 ARW/JA  
APO AE 09459  
DSN 314-238-2028  
COMM (0)1638-54-2028  
E-mail: [100ARW.JAV3@mildenhall.af.mil](mailto:100ARW.JAV3@mildenhall.af.mil)

Scan Below to Access Our Website  
[www.mildenhall.af.mil/Info/Legal-Office](http://www.mildenhall.af.mil/Info/Legal-Office)

