

OUR 7 SECRETS

7 Car Dealer Buying Secrets

1. DO NOT go car buying alone. Always take a friend or family member. Have a budget and a plan — make sure you do your vehicle research first and buy a car that suits your needs.
2. You are not out to make to make new friends! Car sales people are highly trained sales professionals. They have expert training to help them win your confidence to make more money from you. Stay strong and don't let your heart rule your head!
3. Make sure you have a set finance budget and have finance pre-approval by an independent expert. Many car dealers will try to up-sell you beyond your monthly payment budget. Too often clients focus on rate and not the total monthly payment. ALWAYS obtain a fully detailed written finance quote (including all fees, the rate, the exact amount finance, insurances and balloon payment) so you correctly compare the total finance repayments.
4. Research car insurance quotes upfront plus the vehicle stamp duty costs. Also know the registration renewal costs for your preferred car – its better to know ALL these vehicle costs upfront!
5. Double check the vehicle compliance plates even for new and demonstrator vehicles. The build date is very important when it comes to resale values.
6. DO NOT sign any documents that you do not understand. Car dealer sales staff may make it all seem fun and easy, but their forms are all legally binding documents. You are allowed to take any forms away to have them explained. You are also allowed to add conditions to the purchase contract such as “subject to your own preferred finance”.
7. Never drop your guard! Most people sign the vehicle purchase contract and then think they can relax. However, you will be introduced to “After Care” and “Finance Sales Persons”. They are also highly trained to SELL you additional warranty, window tint, fabric & paint protection or insurances.



Buying a new car should be a very exciting and wonderfully rewarding experience and for most of us buying a new car is one of the largest purchases we will ever make.

We are here to help you with our wealth of knowledge and provide independent, honest advice. We have many years of experience in car loans and sales and we have seen and heard it all. We know our expert experience and honest advice WILL save you money.

WHAT TO LOOK FOR WHEN BUYING A USED CAR



7 Private Purchase Car Buying Secrets

1. ALWAYS listen to your instincts— If it all feels wrong, then it probably is. Trust your intuition and instincts.
2. Before making a decision to buy always inspect the car in daylight even if you have to come back and re-inspect — never buy at night.
3. Never buy a used car without an independent mechanical inspection. Getting an independent mechanical inspection generally only costs about \$200-\$250. This is much better than buying a lemon and having costly repairs later.
4. Always do your own test drive! It is YOU that must be happy driving the car, not the seller and not your friend or family member.
5. Check the vehicle registration papers and make sure they match the vehicle compliance plates. Ask to see the sellers ID such as their Drivers licence and check that the name and address match the registration papers.
6. Take photos of the cars as you go and complete your own vehicle inspection form. Its easy to become confused when you have looked at a few cars—take plenty of copies of the inspection form with you.
7. ALWAYS do a PPSR Check on the Government website. Other websites may charge you extra (<https://www.ppsr.gov.au>). The PPSR Check will confirm if any finance is owing by the seller or if the vehicle is on the “Write-Off” Register.



LOAN APPROVED

7 Secrets For A Great Car Loan

1. Arrange finance pre-approval before you buy the car - choose your finance broker before you choose your car.
2. Do not do too many loan applications. The number of credit inquiries will drop your credit score and limit your chances of approval.
3. Be cautious about low rate new car deals. Usually you will pay full retail price for the car or receive a lower trade-in value. In the end someone has to pay and it is generally you.
4. Always compare the loan repayment as it isn't always about the interest rate alone. Make sure you receive a detailed written quote showing the exact loan amount and all fees and charges.
5. Avoid loans with "Balloon" payments and 7 year loan terms. You will pay a lot more in interest. Don't add the loan to your mortgage or Line Of Credit . The payments and rate may seem cheaper, but you will pay more interest over time.
6. Secured Car Loans usually have a lower rate than a Bank Personal Loan and newer cars generally attracted a better interest rate.
7. Buying a car is exciting, but don't be in a rush or make hasty decisions just because you can pick up the car one day earlier. Be patient. Waiting an extra day for the right loan is better than paying too much for a bad loan.

WHO WE ARE

We are holders of an Australian Credit Licence and have been in business for over 10 years. We have combined finance and motor vehicle industry experience of over 50 years and we honestly love providing a very professional and personal financing service.

Why Us?

We are passionate about helping people and we want to make sure you have the right advice when buying and financing your next car. We are car loan experts and guide you all the way.

We know how car dealers operate and are happy to provide you with advice that WILL save you money.

Our many years of finance experience and industry knowledge makes sure you will have a fantastic car loan. We will give you very honest advice and give you straight answers and our services are available Australia wide.

Contact Us

Please call for more detail about our range of services.

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Visit us on the web at :

www.anfcarloans.com.au

www.defaultloans.com.au

www.commercialcarloans.com.au

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