

CLARITY GUIDES

*In a world full of disinformation, get **Clarity**.*

CHECKS · RIGHTS · FINANCE · SCAMS

Buying a Used Car Without Getting Burned

*Petrol, hybrid or electric: the checks, your rights,
car finance and the scams, in plain English*

◆ **FREE guide · Checked on GOV.UK, FCA and Citizens Advice**

FREE



WELCOME

About this guide

A used car is one of the biggest things most of us ever buy, and the market is full of claims: “one careful owner”, “full service history”, “battery like new”, “you’re owed thousands in car finance compensation”. Some are true. Some are wishful thinking. A few are scams.

This free guide takes you step by step through buying a used car in the UK, with a Scottish focus: budget, free online checks, viewing and test drives, used electric cars, your legal rights, car finance and scams.

How to use this guide

- 1 Start with chapter 1.** Budget for the real cost of running a car, not just the price.
- 2 Do the free checks.** Chapter 2: MOT history, DVLA details, recalls and a history check, before you travel.

- 3 View and test drive.** Chapters 3 and 4: the checklists to take with you, including used electric cars.
- 4 Know your rights.** Chapters 5 and 6: dealer vs private sale, and how car finance works.
- 5 Stay safe.** Chapters 7 to 9: scams, the paperwork on the day, and your buying plan.

IN A WORLD FULL OF DISINFORMATION, GET CLARITY

Every fact, figure and phone number in this guide was checked against reputable sources, mostly official ones, in October 2026, and the sources are listed at the back. Where we could not confirm something, we say so or leave it out. Chapter 7 mentions using everyday AI tools like Grok to help with a task; always check what they tell you against an official source.

PLEASE NOTE

This guide is general information, not legal or financial advice. It does not recommend any dealer, lender, website or car. Rules and rates change; check the official source, or speak to a free adviser such as Citizens Advice Scotland or Advice Direct Scotland, before you make decisions.

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CHAPTER ONE · START HERE

Set a budget for the whole car, not just the price

The price on the windscreen is only the start. Insurance, tax, fuel or charging, servicing, tyres and repairs can add up to more than you expect. Work out what you can afford every month before you fall for a car.

The real cost of a car

COST	WHAT TO CHECK BEFORE YOU BUY
Purchase price	What similar cars (same model, age and mileage) are selling for. Look at several adverts, not just one.
Insurance	Get quotes for the exact car before you buy. Premiums vary a lot between models (cars are rated in insurance groups 1 to 50), especially for young drivers.

COST	WHAT TO CHECK BEFORE YOU BUY
Vehicle tax	Depends on when the car was first registered. Most cars registered from April 2017 pay a standard rate (£200 a year from the second tax payment, at October 2026 rates). Some cars pay an extra £440 a year. ²
Fuel or charging	Your typical miles a month × the car's real-world economy. For electric cars, home charging is usually much cheaper than rapid public charging.
MOT, servicing, tyres	Most cars over 3 years old need an MOT every year. ¹ Ask what the next service will need and look at the tyres.
Repairs fund	Put a little aside every month. Older cars need more.

THE EXPENSIVE CAR SUPPLEMENT

Cars registered on or after 1 April 2017 with a list price over £40,000 (or over £50,000 for an electric car) pay an extra £440 a year on top of the standard rate, for five years from the second time the car is taxed. The **list price** is the published price when new, before discounts, not what you pay for it used. An expensive car bought second-hand can still carry this cost. Zero emission cars registered before 1 April 2025 don't pay it.²

Low Emission Zones (Scotland)

There are four Low Emission Zones in Scotland, in the city centres of Aberdeen, Dundee, Edinburgh and Glasgow. They run 24 hours a day, every day, and are enforced by cameras with penalty charges. You can't pay to drive a non-compliant car in. If you live in or drive into these cities, check any car you're considering on the official LEZ vehicle checker first.³

My monthly budget

COST	PER YEAR	PER MONTH
Insurance quote		
Vehicle tax		
Fuel or charging		
MOT and servicing		
Tyres and repairs fund		
Breakdown cover (optional)		
Parking and permits		
Finance repayments (if any)		
Total		

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CHAPTER TWO · FREE CHECKS

The checks you can do online in ten minutes

Before you travel to see a car, ask the seller for the registration number, the make and model, the mileage and the MOT test number. Then use the free government checks. If the answers don't match, walk away.

1. DVLA vehicle enquiry: does it match?

The free DVLA vehicle enquiry service on GOV.UK shows what DVLA holds about a car from its registration number, including: tax status and expiry, whether it's declared off the road (SORN), MOT expiry, the date it was first registered, the date the last log book (V5C) was issued, year of manufacture, engine size, fuel type and emissions. You can contact DVLA for its colour.⁵

Citizens Advice Scotland says to check that what the seller tells you matches DVLA's records. Minor slips can be honest mistakes, but if you suspect fake details, don't buy, and if the log book doesn't match the car on DVLA records, report the seller to the police.¹

2. MOT history: the best free check of all

The free MOT history service shows, for tests done since 2005: whether each MOT was passed or failed, **the mileage recorded at each test**, when the next MOT is due, and (for tests in England, Scotland and Wales) what failed and any minor problems or advisories.⁴

- ☐ Does the mileage go up steadily each year? A drop, or a big unexplained jump, is a warning sign of "clocking" (winding the mileage back)
- ☐ Are there gaps with no MOT? Ask why. A car may have been declared off the road (SORN)

- ☐ Do the same advisories keep coming back (rust, brakes, tyres, oil leaks)? They may now be due
- ☐ Does the recent mileage match the advert and the dashboard?
- ☐ Were there repeated fails for the same thing?

3. Safety recalls

Check on GOV.UK whether the car has a safety recall that hasn't been fixed. Recall repairs are usually free from the manufacturer.⁶

4. A paid history check (around £20 or less)

Citizens Advice Scotland recommends a private history check (sometimes called a “data check”), which it says costs up to £20. It can tell you if the car has been reported stolen, if money is still owed on it, if it's been in a serious accident, if the mileage looks right, and if it's been written off and put back on the road.¹

Insurance write-off categories

CATEGORY	WHAT IT MEANS	CAN IT GO BACK ON THE ROAD?
A	Can't be repaired. The whole car must be crushed.	No
B	Can't be repaired. The body shell must be crushed, but parts can be salvaged.	No
S	Repairable after structural damage (frame or chassis).	Yes, if repaired to a roadworthy condition
N	Repairable after non-structural damage.	Yes, if repaired to a roadworthy condition

Source: GOV.UK and the insurers' salvage code.^{7,8} A Cat S or Cat N car isn't automatically a bad buy, but it should be cheaper, it may be harder to insure, and you want proof of a proper repair. A trader should tell you; if a history check shows a category the seller didn't mention, that's a reason to walk away.

What the evidence says

- **History checks work because the data is shared.** The MOT mileage record is public and free for tests since 2005, which makes simple clocking much easier to spot than it used to be.⁴
- **A check is only as good as its data.** Citizens Advice Scotland still recommends inspecting the car and test-driving it, and getting an independent report if you're unsure. It says these cost around £120 to £250.¹

My online checks

CHECK	RESULT	OK?
Registration, make, model match DVLA		
Colour and engine size match		
MOT history: mileage steady		
MOT history: advisories noted		
Unfixed safety recalls		
History check: stolen / finance / write-off		
LEZ checker (if needed)		
Insurance quote		

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CHAPTER THREE · SEEING THE CAR

Viewing and test drive checklists

Take this chapter with you. Go in daylight and, ideally, when it's dry: rain hides scratches, dents and mismatched paint. Take someone with you if you can, and never feel rushed.

Citizens Advice Scotland also suggests meeting a private seller at their home, so you have a record of their address if something goes wrong.¹

Paperwork first

- ☐ The log book (V5C): the original, not a photocopy. Never buy a car without it.¹
- ☐ The name and address on the V5C match the seller and where you are

- ☐ The VIN (vehicle identification number) on the V5C matches the VIN on the car: usually at the base of the windscreen and on a plate under the bonnet or in a door frame
- ☐ Service history: stamps or invoices with dates and mileages that make sense
- ☐ Receipts for big jobs (cambelt, clutch, brakes, tyres)
- ☐ Spare key, locking wheel nut key and manual
- ☐ For an electric car: charging cable(s) and any battery health report

Outside

- ☐ Panels line up and the gaps are even
- ☐ Paint colour matches on every panel (look along the car at an angle)
- ☐ Rust: wheel arches, sills, door bottoms, under the boot floor
- ☐ All four tyres have plenty of tread, no cuts or bulges, and wear evenly (uneven wear can mean tracking or suspension problems)

- ☐ Windscreen: no chips or cracks in the driver's view
- ☐ All lights and indicators work
- ☐ Signs of a recent hasty clean-up under the bonnet

Inside

- ☐ Wear on the steering wheel, pedals and driver's seat matches the mileage
- ☐ No damp, musty smell or wet carpets
- ☐ All warning lights come on with the ignition and then go out
- ☐ Heater, air conditioning, windows, locks and wipers work
- ☐ Seat belts pull out and lock
- ☐ Dashboard mileage matches the MOT history

The test drive

Make sure you're insured first. Citizens Advice Scotland warns not to test drive a car if you're not insured: you'd be liable for any damage and

could get points on your licence. Check whether your own policy covers you, or ask if the seller's insurance does. Drive for at least 15 minutes on different types of road.^{1,9}

- ☐ Starts easily from cold (ask the seller not to warm it up before you arrive)
- ☐ No smoke from the exhaust once warm
- ☐ Clutch bites smoothly and not right at the top; gears change cleanly
- ☐ Automatic gearbox changes smoothly, with no jerks or slipping
- ☐ Brakes pull straight, with no grinding or judder
- ☐ Steering is straight, with no knocks over bumps
- ☐ No warning lights come on during the drive
- ☐ No new noises, smells or vibrations at speed

IF IN DOUBT

If you're still unsure after the test drive, Citizens Advice Scotland's advice is that it's probably a good idea to look for another car, or pay for an independent inspection.¹

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CHAPTER FOUR · ELECTRIC AND HYBRID

Extra checks for a used electric car

Used electric cars have far fewer moving parts to go wrong, but the battery is the most valuable part of the car. Here's how to check it, and what the evidence does and doesn't say.

Battery “state of health”

Battery **state of health (SoH)** is how much energy the battery can hold now compared with when it was new, as a percentage. Some loss is normal. But there's a catch: Zemo Partnership, a UK low-carbon transport body, says there is

currently **no standardised way** of reporting it, so figures from different tools and brands aren't always comparable.¹⁰

- 1 Ask for a battery health report.** Some dealers, especially franchised dealers, can provide a manufacturer or independent test. Ask for the date, mileage and method used.
- 2 Check the battery warranty.** Find the date of first registration and the mileage, then look up the manufacturer's battery warranty for that model. Check it transfers to you and whether it depends on servicing.
- 3 Use the percentage, not the range estimate.** The range shown on the dashboard is a prediction based on recent driving and the weather. On the test drive, note the battery percentage and miles before and after. The percentage should fall steadily with distance. This is a simple check of our own, not an official test.

- 4 Test the charging.** Plug it in to check the charging port, flap and cable work. Ask the seller to show a charge starting.
- 5 Check the 12-volt battery and tyres.** EVs also have a small 12-volt battery that can cause problems; and EVs are heavy, so check tyre wear.

What the evidence says

- **Battery faults are a small share of EV faults.** In a Which? survey, just 2% of faults reported on new EVs were with the main battery, and charging faults were about the same (2% for newer cars, 3% for older).¹¹
- **A battery warranty for newer EVs.** To count towards the UK zero emission vehicle targets, new electric cars must come with a battery warranty of at least 8 years or 100,000 miles, with a replacement if capacity falls below 70% during that time.^{13,10} This is a manufacturer's warranty, not a legal minimum for every used car. Check whether it's still running for the car you're looking at and transfers to you.
- **Where the evidence runs out.** How fast a particular battery will fade depends on the model, climate and how it was charged. Single anecdotes ("mine lost 30% in a

year”) and dealer promises aren’t evidence about the car in front of you; a dated test is.

Charging at home

If you can charge at home, running costs are usually much lower than relying on rapid public chargers. If you can’t, check the cost and reliability of chargers near you before buying. The Energy Saving Trust has free, independent guidance on charging.¹²

Hybrids and plug-in hybrids

A plug-in hybrid has both a battery and an engine, so it needs both sets of checks: the petrol or diesel checks in chapter 3, and the battery and charging checks above. Ask how it was used: a plug-in hybrid that was never charged has been running mostly on its engine.

SEE ALSO

Curious how electric cars work, and about the real Nikola Tesla the car brand is named after? See our guide **Free Energy: Is It Real or Just Maths?** at **goclarity.uk/guides/free-energy.html**

EV CHECK**RESULT**

Battery health report (SoH %, date, mileage)

Battery warranty left (years / miles)

Battery % used on test drive vs miles

Charging port and cable tested

12-volt battery OK

Tyre condition

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CHAPTER FIVE · YOUR RIGHTS

Dealer or private seller? Your legal rights

Where you buy from changes your rights a lot. Buying from a business gives you strong protection under the Consumer Rights Act 2015. Buying privately gives you much less.

BUYING FROM A TRADER

The car must be of **satisfactory quality** (in the condition you'd expect for its age and price), **fit for purpose**, and **as described**. These rights come from the Consumer Rights Act 2015.

You can't reject a car just because you changed your mind, or for faults you were told about, faults you should have spotted when you examined the car before buying, or normal wear and tear.

BUYING PRIVATELY

The only legal requirements are that the car **belongs to the seller** (they have the right to sell

it) and that it **matches the seller's description**, including what was said in the advert and in conversation.

There's no right to satisfactory quality. "Sold as seen" is largely true in a private sale. But it's an offence for anyone, including a private seller, to sell a car that isn't roadworthy, unless it's clearly sold for scrap or repair.¹⁶

Sources: Advice Direct Scotland and Citizens Advice.^{14,1}

If a car from a dealer turns out to be faulty

WHEN	WHAT YOU CAN ASK FOR
Within 30 days	The short-term right to reject : return it for a full refund. The refund must be paid without undue delay, and within 14 days of the trader agreeing you're entitled to it, normally by the method you paid. ¹⁷
After 30 days	Ask the trader to repair or replace it, within a reasonable time and without significant inconvenience to you.
Within 6 months	If you ask for a repair or replacement in the first 6 months, it's up to the trader to prove the fault wasn't there when you bought it. After 6 months, it's up to you.
If the repair fails	You only have to allow one repair or replacement. If that fails, you can use the final right to reject for a refund, or keep the car with a price reduction. For cars, unlike most goods, the trader can deduct an amount for the use you've had, even within the first 6 months. ¹⁷

If you part-exchanged your old car and reject the new one, you're entitled to your old car back, or the value agreed for it if it's been sold.¹⁴

HOW LONG YOU HAVE IN SCOTLAND

In Scotland most claims for breach of contract must be made within **five years** (the “prescriptive period”), compared with six years in England and Wales. Don’t wait: the sooner you act, the easier it is to show the fault was there when you bought the car.¹⁵

How you pay can protect you

- **Credit card:** under “section 75”, the card provider can be equally liable for goods costing between £100 and £30,000, even if you only paid part on the card (for example the deposit).¹
- **Debit card:** you may be able to use your bank’s “chargeback” scheme.
- **Dealer-arranged finance:** you may be able to take action against the finance company as well as, or instead of, the dealer.
- **Cash and bank transfer:** no extra protection. Never transfer money for a car you haven’t seen.

Auctions and “trade sales”

Citizens Advice Scotland calls auctions probably the riskiest way to buy a used car: you probably won't have the same rights as buying from a trader. Read the auction's terms before bidding.¹ Be wary of a business posing as a private seller to avoid your rights: several cars for sale from the same phone number, or a seller who isn't the name on the log book, are warning signs.

FREE HELP**Advice Direct Scotland consumer**

service: 0808 164 6000 .

consumeradvice.scot. Free consumer advice in Scotland, and the route to Trading Standards.

Trading Standards Scotland: tsscot.co.uk.

Report rogue traders, clocking and cloned cars; reports go via Advice Direct Scotland.

Citizens Advice Scotland: cas.org.uk (find your local bureau).

The Motor Ombudsman: 0345 241 3008, for disputes with garages and dealers signed up to its codes.¹

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CHAPTER SIX · CAR FINANCE

PCP, HP and the car finance compensation scheme

Most cars from dealers are sold on finance. It can spread the cost, but it usually costs more overall. Know what you're signing, and what the headlines about compensation really mean.

The main types

TYPE	HOW IT WORKS	WHO OWNS THE CAR?
Hire purchase (HP)	A deposit, then fixed monthly payments. When you've paid everything, the car is yours.	The lender, until the last payment
Personal contract purchase (PCP)	A deposit and lower monthly payments, then a large final "balloon" payment if you want to keep the car. Or hand it back, or trade it in.	The lender, unless you pay the balloon
Personal loan	Borrow from a bank, then buy the car outright.	You, from day one

TYPE	HOW IT WORKS	WHO OWNS THE CAR?
Personal contract hire (PCH, leasing)	Long-term rental. You never own it.	The leasing company

Handing a car back early: voluntary termination

Under the Consumer Credit Act, you can end a regulated HP or PCP agreement early and hand the car back once you've paid **half the total amount payable**, or once you pay enough to bring it up to half. For PCP, the balloon payment counts in the total, so you may only reach half near the end of the deal, if at all. The car must be in reasonable condition. Tell the lender in writing.^{18,19}

CLARITY TIP

Before signing, compare the **total amount payable** and the **APR**, not just the monthly payment. A low monthly payment can hide a big balloon or a long term. You don't have to use the dealer's finance.

Don't buy a car with finance still owing

Until a finance agreement is paid off, the car belongs to the lender, not the seller. A history check (chapter 2) will show outstanding finance. There is some legal protection for a private buyer who buys in good faith without knowing about the finance (Part III of the Hire Purchase Act 1964), but relying on it means disputes and stress; ask for proof the finance has been settled before you pay.²²

The car finance compensation scheme: where it stands

If you had car (or motorbike or van) finance between **6 April 2007 and 1 November 2024**, you may be owed compensation. The FCA says many lenders didn't properly tell customers about commission arrangements with brokers, and it has set up a scheme to put this right.²⁰

**FACT (FCA PAGE
LAST UPDATED
13 OCTOBER
2026; CHECKED
19 OCTOBER
2026)**

DETAIL

How many agreements	The FCA estimates 37% of agreements from that time are eligible, around 12.1 million
Average payment	Around £830 per agreement, but it varies
Not covered	Personal contract hire (leasing); complaints already decided by the Financial Ombudsman or a court; cases where you've already accepted compensation; some business and high-value loans
Current status	The scheme was legally challenged and parts are suspended. The challenge is due to be heard 16–26 February 2027. Until the legal process ends, lenders don't need to calculate or pay compensation.
When payments might start	If the scheme is upheld and not appealed, the FCA expects payments to begin in 2027

Sources: FCA.^{20,21}

DON'T PAY TO CLAIM

You **don't need** a claims management company or law firm. You can complain to your lender for free. The FCA warns that if you sign up with one, you could pay up to **36% (including VAT)** of any compensation in fees. It also warns of scammers posing as lenders, or as the FCA, offering fake compensation. The FCA will never ask you to transfer money or for your PIN or passwords.²⁰

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CHAPTER SEVEN · SCAMS

Car-buying scams and how to spot them

Most sellers are honest. But cars are expensive, adverts are easy to fake, and buyers are often in a hurry. These are the common tricks, and the simple rules that beat almost all of them.

The too-good-to-be-true advert

A desirable car well below the going rate, often with a story: the seller is abroad, in the forces, or selling for a relative. The car usually doesn't exist.

“Pay a deposit to hold it”

Pressure to transfer a deposit before you’ve seen the car, because “lots of people are interested”. Once you’ve paid by bank transfer, it’s very hard to get back.

Fake delivery or “escrow”

The seller offers to deliver the car through a “shipping agent” or “secure payment service” that they choose. The website is fake.

Clocked mileage

The mileage has been wound back to raise the price. Check the MOT history (chapter 2).

Cloned cars

A stolen car given the identity (number plates) of a similar legal car. Check the VIN on the car matches the V5C and the DVLA details.

Hidden finance or write-off

The seller doesn't own the car outright, or it was written off. A history check shows both.

Rules that beat almost every scam

- ☐ See the car in person, at the seller's home address on the V5C, before paying anything
- ☐ Never pay a deposit by bank transfer for a car you haven't seen
- ☐ Never use a delivery, shipping or "escrow" service suggested by the seller
- ☐ Do the free DVLA and MOT checks, and a history check
- ☐ Check the VIN on the car matches the V5C
- ☐ Don't be rushed: a genuine seller will wait a day
- ☐ If a dealer, look them up independently (not just via a link in the advert)
- ☐ Be wary of texts or emails about car tax refunds or fines: go to GOV.UK yourself, never via a link

CLARITY TIP

Unsure about an advert? You can paste it into everyday AI tools like Grok and ask for a list of questions to put to the seller, or for warning signs to look out for. Always check the answers against the free official checks in chapter 2, and never share your bank details.

Police Scotland publishes free advice on online marketplace fraud and other scams.²³

IF YOU'VE BEEN SCAMMED

In Scotland: report fraud to **Police Scotland on 101** (or 999 if it's happening now or someone is in danger). Report Fraud, which replaced Action Fraud in December 2025, covers England, Wales and Northern Ireland only (0300 123 2040).²⁴

If you've paid a scammer, **call your bank straight away** on the number on the back of your card.

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CHAPTER EIGHT · BUYING DAY

Paying, paperwork and driving away

You've done the checks and agreed a price. A few minutes of care on the day avoids most of the problems people run into later.

Haggling

Don't be afraid to negotiate. Use what you've found: advisories on the MOT history, tyres that need replacing, a service due. Stay calm, only pay what you can afford, and remember you can walk away if you feel pressured into paying more or buying extras.¹

Before you hand over money

- ☐ The V5C log book is the original and the seller is the registered keeper
- ☐ The VIN and registration on the car match the V5C

- ☐ You get the V5C new keeper slip (green) or the seller tells DVLA online in front of you
- ☐ A written receipt: date, price, registration, VIN, seller's name and address, both signatures, and "sold as described" details
- ☐ Both keys handed over
- ☐ For a dealer: the invoice, any warranty terms and the finance agreement (if any)

Tax and insurance: before you drive

Vehicle tax **doesn't transfer** to you when you buy a car. You must tax it before you drive it (or declare it off the road with a SORN). You can tax it online using the reference number on the green new keeper slip, or by phone on 0300 123 4321. The seller gets a refund for any full months left.²⁵

You must have at least third-party insurance to drive on UK roads. Arrange your own cover **before** you drive away; don't rely on the seller's.⁹

The first week: check your new V5C arrives in your name (if not, contact DVLA), keep all paperwork in one folder, and if a fault appears with a car from a dealer, tell them in writing straight away (chapter 5).

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CHAPTER NINE · YOUR PLAN

Your used car buying plan

Put it all together. Fill this in for each car you're serious about, so you can compare them side by side.

Step by step

- ☐ Set my monthly budget (chapter 1)
- ☐ Get insurance quotes for the models I like
- ☐ Check the LEZ rules if I drive into a Scottish city
- ☐ Ask the seller for registration, MOT test number and mileage
- ☐ Do the DVLA, MOT history and recall checks (chapter 2)
- ☐ Pay for a history check if I'm serious
- ☐ View in daylight, with the paperwork checklist (chapter 3)
- ☐ Test drive for at least 15 minutes, insured

- ☐ For an EV: battery report, warranty and charging test (chapter 4)
- ☐ Know my rights: dealer or private? (chapter 5)
- ☐ Compare finance on total amount payable and APR (chapter 6)
- ☐ Never pay before seeing the car; no bank-transfer deposits (chapter 7)
- ☐ Get the V5C, receipt and keys; tax and insure before driving (chapter 8)

Compare the cars

	CAR 1	CAR 2	CAR 3
Make, model, year			
Price			
Mileage			
Seller (dealer / private)			
MOT history OK?			
History check OK?			
Tyres / advisories			
Insurance quote (year)			
Tax (year)			
Battery health (EV)			
Gut feeling (1-5)			

Notes

REFERENCE

Free help and useful contacts

Vehicle checks (free)	gov.uk/check-mot-history · gov.uk/get-vehicle-information-from-dvla · gov.uk/check-vehicle-recall
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DVLA vehicle tax	gov.uk/vehicle-tax · 0300 123 4321 (24 hours)
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Low Emission Zones in Scotland	lowemissionzones.scot (vehicle checker)
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Advice Direct Scotland (consumer)	0808 164 6000 · consumeradvice.scot
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Trading Standards Scotland	tsscot.co.uk
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Citizens Advice Scotland	cas.org.uk
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The Motor Ombudsman	0345 241 3008
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FCA car finance claims	fca.org.uk/consumers/car-finance-complaints
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MoneyHelper (free money guidance)	moneyhelper.org.uk
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Police Scotland (fraud, non-emergency)	101 · 999 in an emergency
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**Report Fraud
(England, Wales,
NI)**

0300 123 2040 ·
reportfraud.police.uk

**Energy Saving
Trust (EV advice)**

energysavingtrust.org.uk

**How electric cars
work, and the real
Nikola Tesla**

Our guide *Free Energy: Is It Real or
Just Maths?* · [goclarity.uk/guides/
free-energy.html](http://goclarity.uk/guides/free-energy.html)

REFERENCE

Glossary

APR

Annual percentage rate: the yearly cost of borrowing, including interest and fees.

Balloon payment

The large final payment at the end of a PCP deal if you want to keep the car.

Clocking

Winding back a car's mileage reading, usually to make it look less used than it is.

Cloning

Giving a stolen car the identity of another, similar car.

HP

Hire purchase: you own the car after the last payment.

LEZ

Low Emission Zone.

PCP

Personal contract purchase: lower monthly payments with a balloon at the end.

SoH

State of health: how much energy an EV battery can hold compared with new.

SORN

Statutory Off Road Notification: declaring a car is kept off the road.

V5C

The vehicle log book (registration certificate).

VIN

Vehicle identification number: the car's unique 17-character ID.

Voluntary termination

Your legal right to hand back a car on HP or PCP once you've paid half the total amount payable.

REFERENCE

How strong is the evidence?

CLAIM	WHY IT'S WEAKER
History checks cost up to £20; independent inspections cost £120–£250	Citizens Advice Scotland's estimate; prices vary by provider and change over time.
The battery-percentage test drive check	Our own practical suggestion, not an official test. Battery health figures aren't standardised (Zemo), so a dated test report is better.
New EVs carry an 8-year / 100,000-mile battery warranty (replacement below 70%)	This is in the law (VETS Order 2023), but it's a manufacturer's warranty condition, not a guarantee about any used car. Terms and transfer rules vary.
Only 2% of reported new-EV faults were the main battery	Which? owner survey: self-reported, not a controlled study, and about newer cars.
Car finance compensation dates and amounts	Official FCA figures, but the scheme is under legal challenge; dates and amounts could change. Check fca.org.uk .

CLAIM	WHY IT'S WEAKER
Protection for a private buyer of a car with hidden finance	From the Hire Purchase Act 1964; how it applies depends on the facts. Get advice if it affects you.

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Every chapter's facts were checked against these sources in October 2026. Web addresses are given without https:// for easier typing. Two sites (moneyhelper.org.uk and consumeradvice.scot) block automated checks; their pages were read via search.

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