



# Buying from a dealership.

What you need to know.



# Before you buy from a dealer

- It pays to know what you want
  - Understand how much you want to spend before you go into the dealership
  - With financing, try to get pre-approval for a loan with a good rate beforehand
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## Haggling over the price can be a notoriously painful process.

Car dealers are there to help you buy a new car, however it does pay to understand what to look for and things to avoid when going through a dealership to get your next car. In this guide we outline key things you need to know before you walk in to ensure you get the best deal.



## 1. Understand dealer incentives

Car dealers and manufacturers frequently offer customers incentives to buy from them. From 0% rate finance, low deposit, clearance sales through to free servicing and guaranteed buy-back. These all sound good in theory, but they maybe the more expensive option in the long run. So check the total cost over the duration of the car ownership to see if it's worth it.

## 3. Paying for features you don't need

Another easy way car dealerships get you to spend more is by adding additional features and packages you may not actually want or need. They may also highlight a new feature in a newer model than you originally wanted and get you to upgrade to something more than your budget. Before you go try and lock in your upper limit to avoid this.

## 4. Framing monthly payments, not sale price

The number one ploy dealers use to avoid you negotiating a better deal is framing the deal around monthly payments, rather than the actual price of the car. Making an affordable payment is relatable and gets your mind off of the actual price, this can lead to you paying more as they easily hide add-ons and upgrades. So always talk to the dealer about the total sale price.

## 2. Low trade-in offer

If you're trading in your car, someone from the dealership will likely take a look at it and provide you with the value of your trade-in. This valuation may not be as high as others may offer as your focus has moved from your old car to your new one. Remember to get the best cost and finance for your call, what you get for you current car matters.



## 5. Assuming dealership finance is the best

While you may be drawn to a certain car or brand because you saw an ad for a low interest rate. You need to take into consideration the total cost, including the purchase price, fees, repayments and what's included such as service plans and roadside. A lot of the time, you may be better off taking an independent finance and getting a pre-approval in place - which allows your better negotiating power and can be less over the duration of the loan even if the rate is higher.

## How can we help?

### **Skip the dealership?**

- Take control with expert advice
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