



Vehicle Buyer's Checklist

AUTO CLEARING TRANSPARENCY DISCLOSURE

Originally provided by The Government of Saskatchewan,
Financial & Consumer Affairs Authority | fcaa.gov.sk.ca/cpd-vd

VEHICLE BUYER/ LEASEE CHECKLIST

The vehicle buyer generally always is in the best position to protect their own interests.

The decision to make an offer or to purchase the vehicle should be based on the best available information. To facilitate this information gathering, new regulations require a certain amount of disclosure.

Buying a vehicle with previous structural or mechanical issues is not prohibited, but it should be up to the buyer to decide if they wish to purchase that vehicle after the issues are identified, even if they have been corrected.

While not exhaustive, to ensure that you are in a best position to protect your interest, before purchasing a vehicle seek out the following information listed below (sometimes that means not buying the vehicle on first visit):

Before purchasing a vehicle:

- Confirm that the dealer is licensed (check fcaa.gov.sk.ca/fcaa411). Do not deal with unlicensed dealers.
- Ask if the price was advertised. If so, what was the advertised price?
- If purchasing a new vehicle, ask:
For the drive-away price - remember on a new vehicle, the MSRP may not be the drive-away price.
- Was there sustained damages during transit or on the lot costing more than 20% of the asking price of the vehicle, this must be disclosed.
- If purchasing a demo vehicle – ask:
When did the vehicle manufacturer's warranty period start?
- If a used or demo vehicle – ask (you will need the VIN to search on your own):
For an SGI vehicle information report - this should be provided by the dealer for free.
- Was information provided about cross-Canada vehicle information sources such as the SGI cross-Canada Carfax, Carproof, RCMP VIN search records or reports.
Only information about these services has to be provided by the dealer and there may be a fee for these reports. The VIN is required to use these services, so get the VIN. Auto Clearing provides you with a Carproof report free of charge.
- Was the vehicle previously used as a taxi, police car, emergency vehicle or in organized racing. Being one of the noted types doesn't mean that the vehicle is defective, but it's up to the buyer to determine if they want to purchase such a vehicle.



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- Was the vehicle previously registered in Saskatchewan. If so, the PST has already been paid in full or in part (leased vehicles may only have partial taxes paid). The SGI report should provide some information in this regard.

Before purchasing a vehicle:

- Was the vehicle previously registered in Canada but brought in from out of province and thus subject to the full PST. SGI reports will indicate if the vehicle was registered in SK. Other out of province reports may indicate that there were previous out of province owners, if any.
- Was the vehicle brought into Canada for the purpose of resale in the last 3 years.
- Was the vehicle used as a daily rental vehicle in the last 2 years.
- Are there any known mechanical or structural defects?
- Was a recent SGI safety inspection report provided - while not required, if available, such a report will provide vehicle information.
- Was the odometer ever, fixed, replaced, or rolled back?
- Are there any non-standard, special or extra equipment items included on the vehicle? After market equipment may sometimes void warranties; special equipment add-ons may enhance the value of a vehicle.
- If trading in a vehicle or if requesting financing, are there any additional trade-in or financing administration fees, if so what are they?
- Are there any outstanding liens on the vehicle being purchased – dealers must have these removed before selling to you unless you were advised that there is an outstanding lien.
- Where can one get future repairs done. If repairs or parts are required such must be available. If the repair garage is more than 80 kilometres from the dealer's lot this must be disclosed.
- If financed, do you know the length of the contract, the required periodic payment required, the interest rate and who is the lender. These must be disclosed.
- If an advance deposit is requested what are the deposit rules. These must be disclosed in writing.

Before purchasing a vehicle:

- Are there any additional warranties available? What does the warranty cover and what are the buyer's responsibilities?



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- If leasing, review the contract requirement for leases, including:
- Among others the dealer's obligation to explain what constitutes normal wear and tear, including details regarding any obligations the lessee may have for payment for excessive wear and tear;
 - The amount to be paid by the lessee for excessive mileage;
 - The lessee's responsibility respecting maintenance of the vehicle;
 - The lessee's responsibility to maintain insurance, including insurance against a stolen or destroyed vehicle, and details of the payee of the insurance proceeds;
 - The lessee's option to purchase at the end of the lease; and
 - The lessee's option to purchase before the end of the lease, if any.



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