



Oregon
Consumer
Justice

#1 SPRING
2024

CONSUMER CONFIDENCE COMICS

PURCHASING A USED CAR



FREE!

Buying a car can be the most expensive purchase many of us will ever make. In many cases, owning a car is essential to keep our jobs, access education, or obtain medical care for ourselves or a loved one. Plus, ready access to a vehicle can support and enhance one's capacity to thrive and shape their future. Currently, purchasing a vehicle can be a stressful experience where dealerships hold all the power and use pressure tactics to drive the transaction.

This comic will strengthen your understanding of the car buying process and provide tangible tips to help along the way. While focusing on buying a used car, much of the information also applies to new or private auto sales.



Consumer Confidence Comics, Vol. 1: Purchasing a Used Car

Oregon Consumer Justice is on a mission to expand and protect the rights of consumers. We are building an Oregon where people come first.

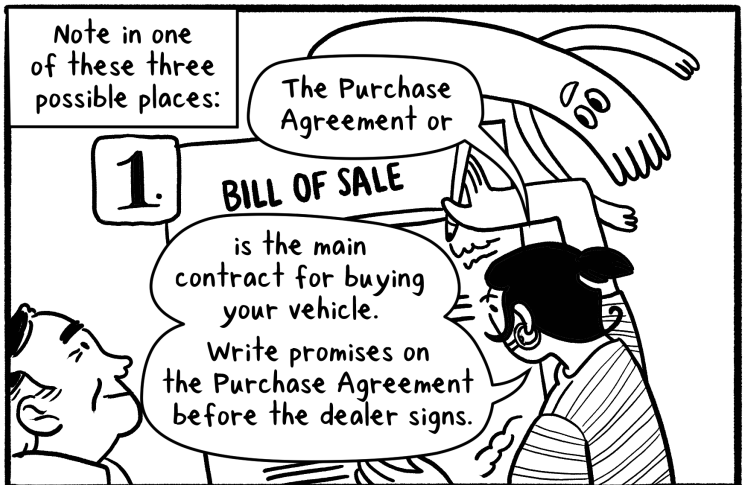
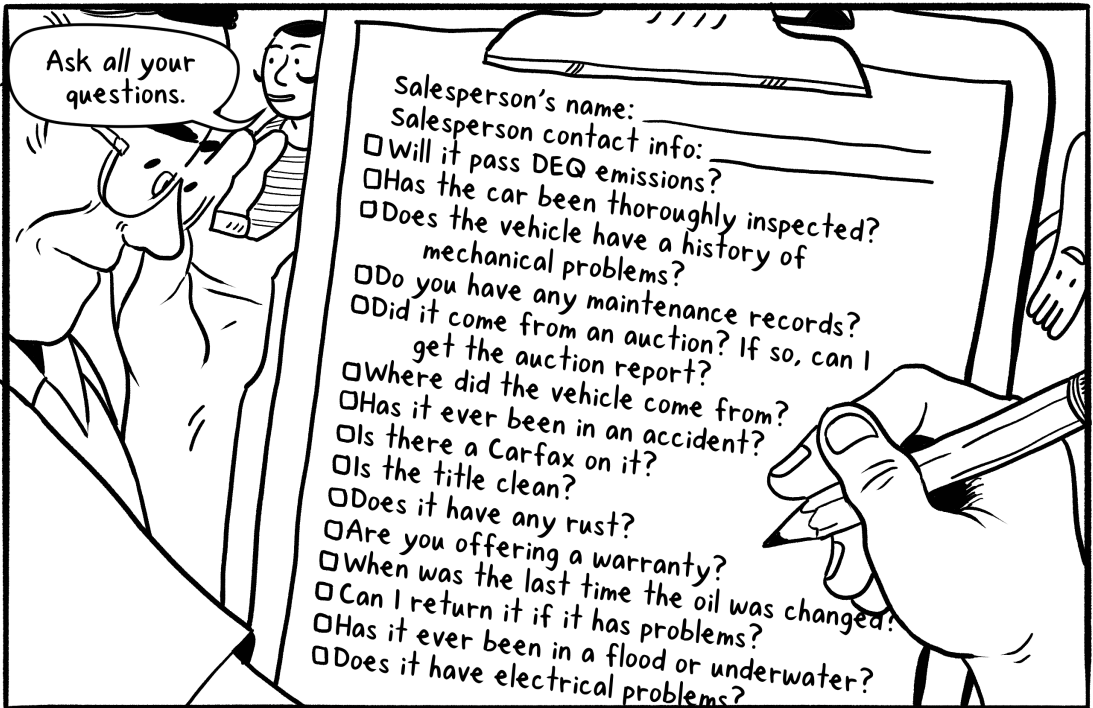
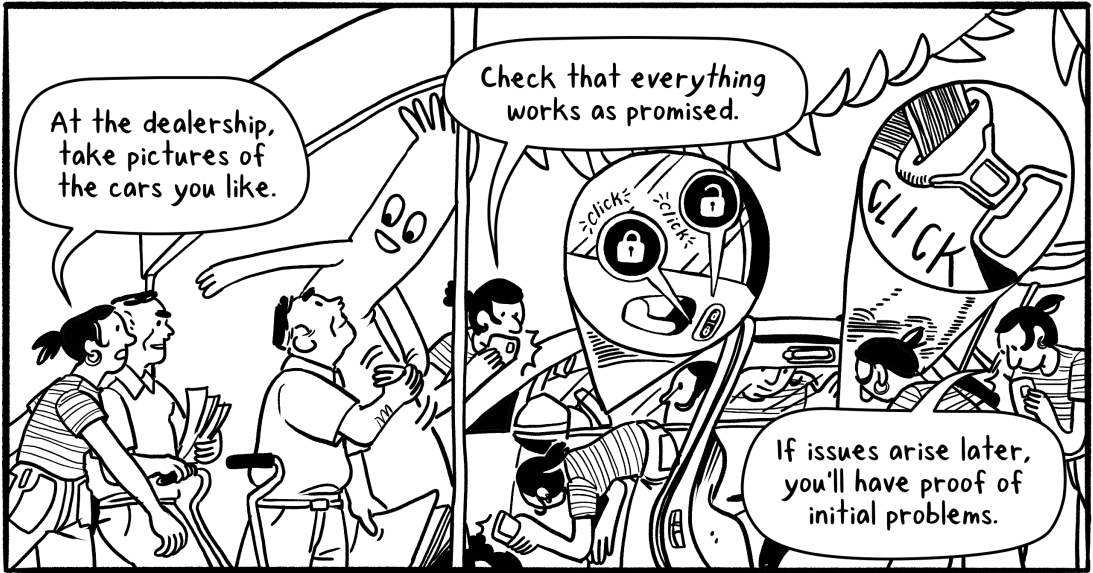
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Our deepest thanks to consumer attorney and author Young Walgenkim and illustrator Audra McNamee for helping Oregon Consumer Justice make this resource for Oregon consumers.



STEERING CLEAR OF PROBLEM USED CARS: HOW TO BUY FROM A DEALER





2.

The "We Owe" or "Due Bill" Form is usually a half-page document that says "We Owe" at the top and lists the dealer's promises to make repairs.

Add the dealer's repair promises here.

3. The FTC* Buyers Guide is a required sticker found on a used car's passenger window. It says if it's "as-is" or has a warranty.



BUYER'S GUIDE

AS IS - NO WARRANTY

WARRANTY

If the dealer promises repairs, ensure the "warranty" box is checked, demanding a reprint if necessary.

If the dealer marks "warranty," you can write repair promises on this sticker.

*The Federal Trade Commission (FTC) is a federal agency that safeguards consumers and promotes economic competition.

Get a post-purchase inspection.

While inspections are an additional expense to manage, they can provide peace of mind with your purchase.

Pre-purchase inspections are great but often are impractical when coordinating with the dealer or mechanic.

The next best solution is to get a trusted mechanic to inspect your purchase afterward, verifying any dealer-identified repairs.

Consult a lawyer immediately if problems are found.

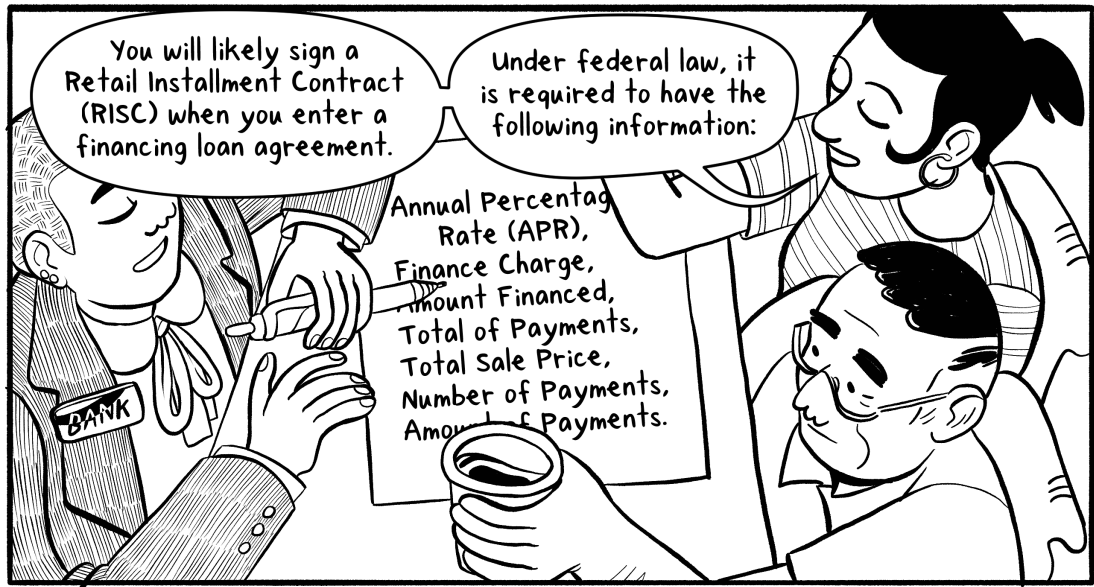


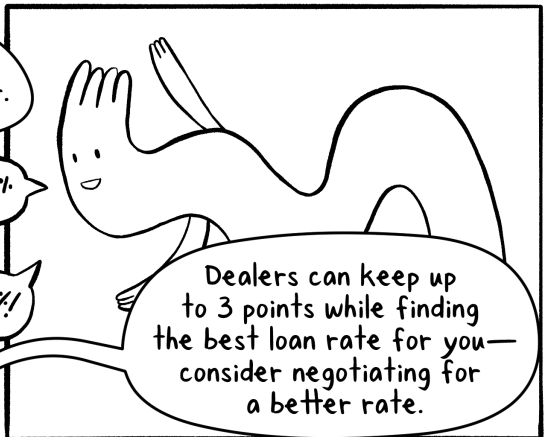
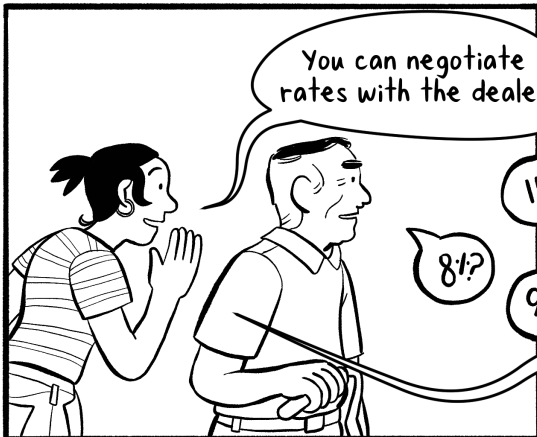
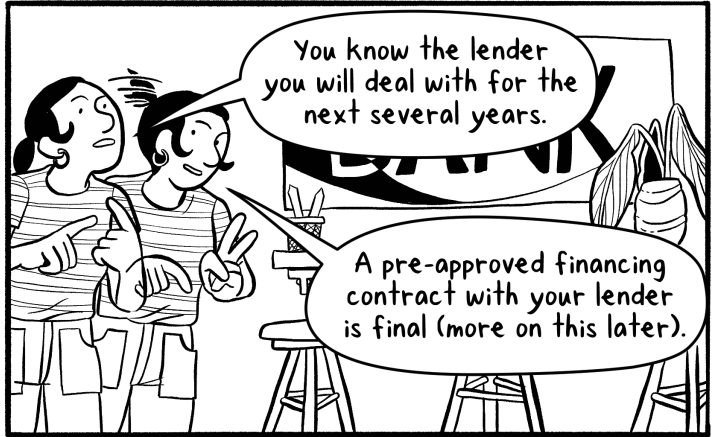
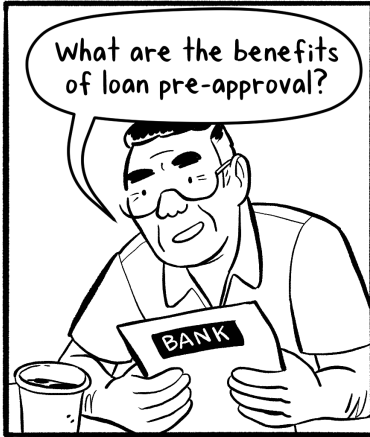
More on buying

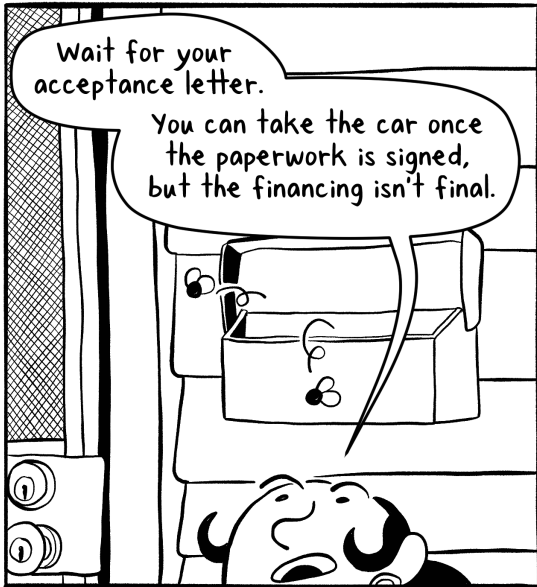
Financing

Let's talk about how financing works and how to maximize financing on your next vehicle purchase.

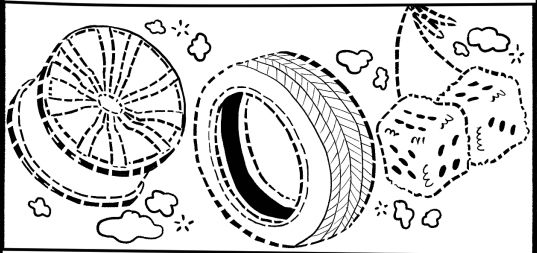
What is vehicle financing?



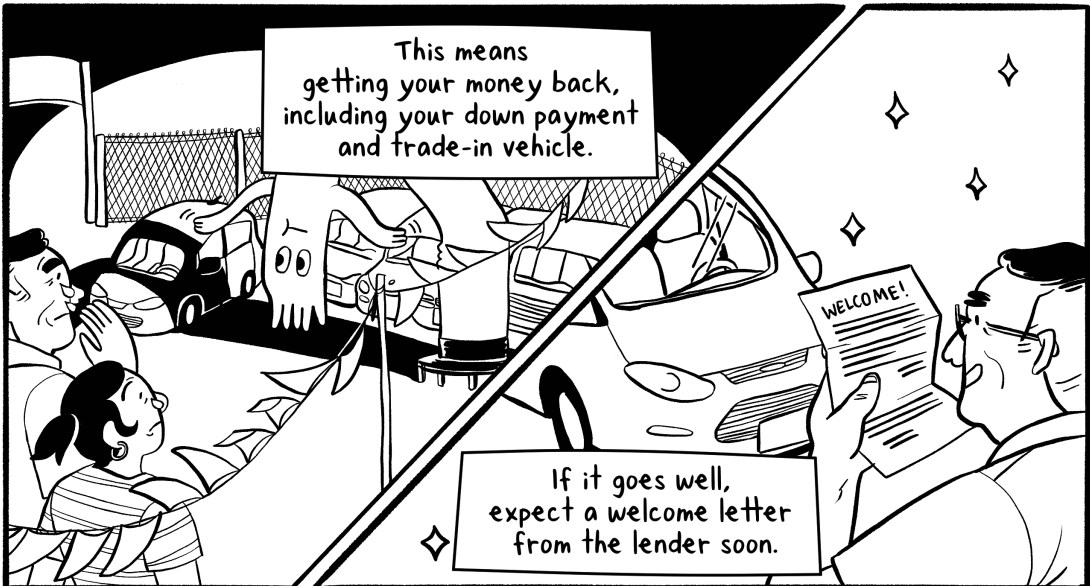




So don't buy any accessories yet. If the dealer fails to find a lender, they can unwind the deal within 14 days.*



*Yes, that's right. If this sounds unreasonable to you, you're not alone. OCJ is working on policy changes requiring dealers to abide by the contracts they sign.

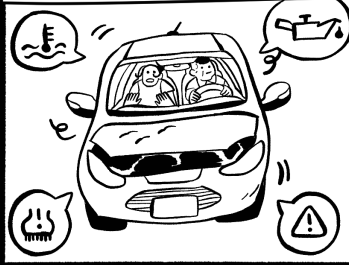


- !
- Yo yo financing
 - False credit applications
 - Deferred down payment
 - Negative equity adjustment
 - Title
 - Worthless add-ons
 - Consignment Sales
- And the list goes on!



More on scams and schemes.

You followed all the right steps in buying your used car, and even so, you start experiencing problems.



WHAT TO DO WHEN THINGS GO WRONG



Hit the brakes! Do NOT call the dealer yet.



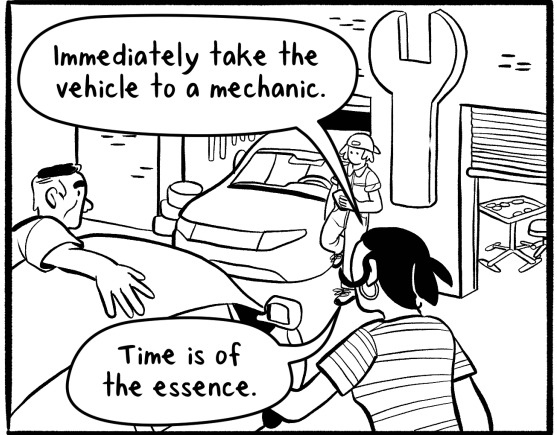
If your car is having problems soon after purchase, it's very likely that the dealer knew about the problem and covered it up to make the sale. Contacting them now creates an opportunity for them to evade responsibility.



Beware of posting bad reviews online or contacting the BBB about a dealer. It could backfire and be used against you later.

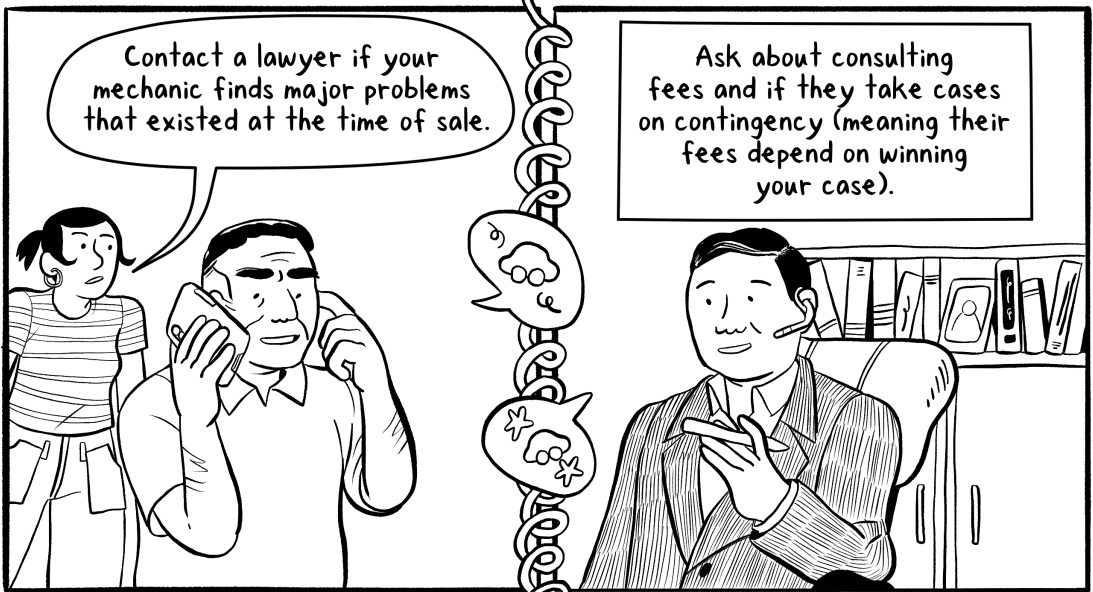
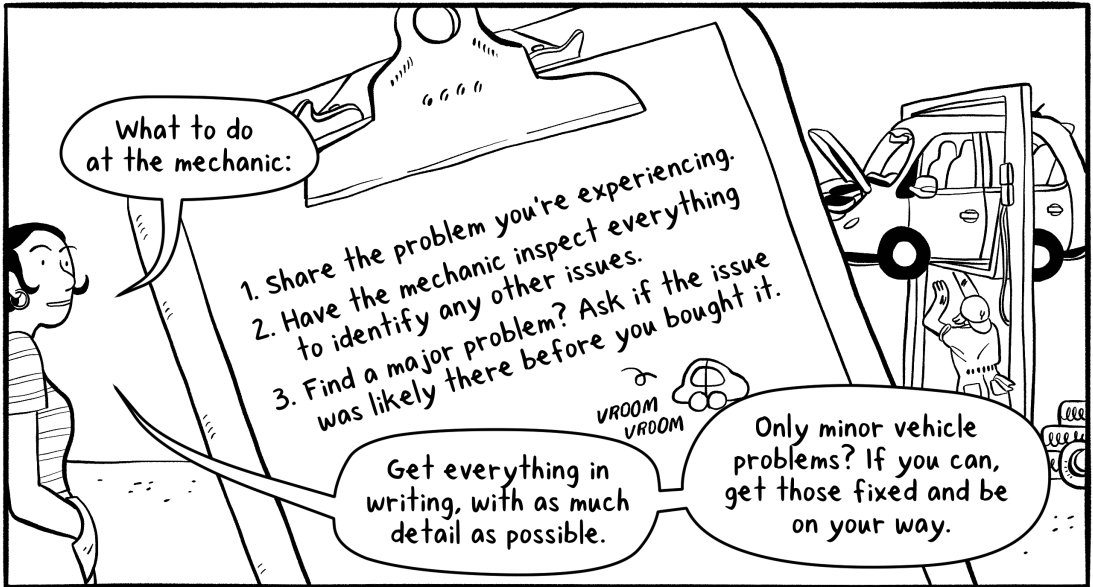


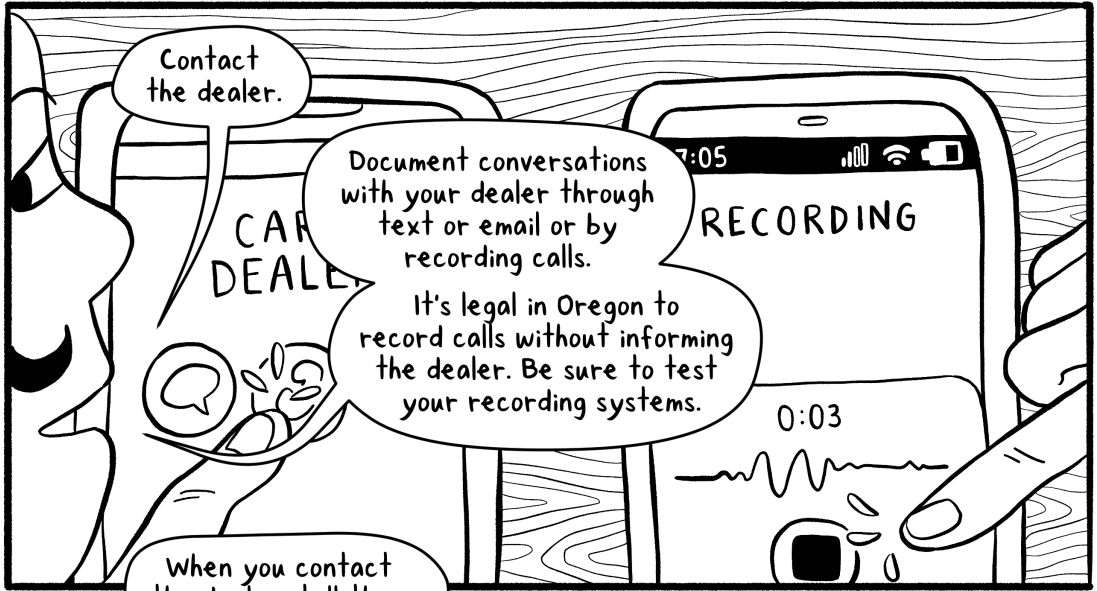
Immediately take the vehicle to a mechanic.



Have a trusted and independent general mechanic provide a comprehensive inspection as soon as possible.







Contact the dealer.

Document conversations with your dealer through text or email or by recording calls.

It's legal in Oregon to record calls without informing the dealer. Be sure to test your recording systems.

When you contact the dealer, tell them:

- What the mechanic found
- When you found out about the problem
- What you want them to do (either buy back the vehicle or pay for the repairs)

Don't return the car without an agreement that suits you.

Dealer reactions vary; an attorney can help you negotiate.



It's upsetting to have your new-to-you used car give you trouble.

Advocate for yourself and seek trusted help to handle this situation.

More on what to do if things go wrong:





Buying a car is a big deal, and this comic is here to help you. Even if you do everything right, unexpected issues might still come up.

The important thing is to be ready for them. It's about making informed decisions and navigating transactions with knowledge and confidence.



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