





QUESTIONS TO ASK YOUR CAR DEALER











QUESTIONS TO ASK YOUR DEALER

CHECKLIST- WHAT SHOULD COME WITH YOUR NEW CAR

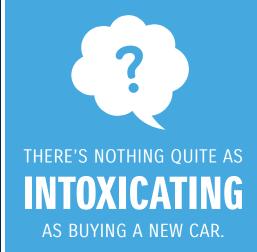
WHO YOU'LL MEET
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Getting a waft of that new car smell when you open the door for the first time is exhilarating.

But how can you be confident, when you drive off that dealership floor, you got the best deal?



We spoke to Henno Havenga, Manager: Auto Dealer Sales, at Suzuki South Africa, about the conversation you should have with your dealer before signing those papers. With nine years working as a dealer himself, and 18 years in the industry, Henno has a lot to offer this conversation.



...your offer to purchase (OTP) papers.

Here are some questions you should ask before you put pen to paper - to ensure not only that you get the best financial deal possible, but also that you have a solid, trusting relationship with your dealer and the people servicing your car for years to come.





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REMEMBER THAT THE DEALER IS JUST

AN HONEST PERSON

trying to make a living, and they're not out to try cheat you. In the end, this is a business transaction and although the dealer is there to make the most of their business, they are human too and are open to negotiations and conversations. Approach your dealer with a smile and a conversational tone, and you'll be impressed with the engaging response you'll get.



After you've signed, this guide also has some advice on getting the most out of your sparkling brand new car and your dealer relationship.



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Everyone wants to just drive their new car, but it's really important to spend some time with your dealer before you take the keys. <u>Download this eBook onto your PC, mobile phone and/or tablet to always</u>
<u>have the info on hand.</u> You can use it to guide you through the pre-signing
process. Give it a good read through even after you've committed to your car.





LEARN TO ASK THE QUESTIONS THAT WILL HELP THE TRANSACTION WITH YOUR DEALER, AND NOT JEOPARDISE IT!"

- Henno Havenga, Manager: Dealer Development at Suzuki Auto South Africa.



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You've done your <u>test drive</u> and your <u>research</u>, and you've chosen a car. But before you take those keys, give these questions a read and spend some time with your dealer to make sure the transaction goes smoothly and that you're left not only with an awesome car, but also a solid relationship with your dealer.



The dealer is more likely to give you a good deal if you're savvy, so ask questions and get involved with the car you want to take home.



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CAN YOU GIVE ME A BETTER OFFER ON THIS MODEL?

It's a good question to ask! If you're keen on the model in question rather than the car in front of you, the dealer might have the same model for a better price on the floor. It might be second hand, it might be slightly older, or it might even just be in a different colour (some colours are more affordable than others). Asking this question opens the door to the dealer giving you a good deal on a similar car.



Understanding these expenses is always good!





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WHAT'S THE SETTLEMENT ON MY TRADE-IN CAR GOING TO BE, AND HOW CAN I OPTIMISE THE VALUE OF MY TRADE-IN?

It's good to know up-front where you stand financially. Is this deal even possible from your side? Added to this, it's beneficial to have a conversation with your dealer about how you can improve the value of your trade-in. You'd be amazed at the difference it makes to your final trade-in value to get things like scratches fixed by your insurance! Your dealer can guide you on which of these fixes will yield high reward, and which can be ignored.





Believe me, you'll want them.
They'll be branded, and they're
much higher quality. They're less
likely to get caught in the pedals
and are more expensive - but for
good a reason.



WHAT ACCESSORY OPTIONS DO I HAVE?



It's easy to upgrade and get a roof rack, tow bar or mud flaps! You just need to ask what options are available for your model.

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HOW CAN THE VALUE ADDED PRODUCTS HELP ME COVER ALL THE ASPECTS OF MY DEAL?

Ask in-depth questions about the benefit of features like extended warranties, top-up insurance, paint protection, and the availability of features like smash and grab protection for your windows.



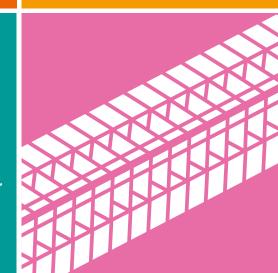


WAIT FOR PARTS?

It's good to understand this so you have an idea of waiting times if something big breaks down once you have your car.



Tyres are the only part of your car touching the road, and they are crucial to a safe and fuel efficient driving experience.
Understand the optimal time to change your tyres to keep your car running at its smoothest.



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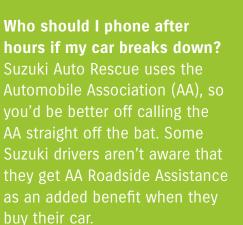
INSTEAD OF GETTING A DISCOUNT, COULD I RATHER UPGRADE MY MODEL WITH SOME ACCESSORIES?

You might be tempted to ask for a discount, but a better option is to see what accessories they can "throw in". Not only does this increase the value of the car, you are also far more likely to get an accessory that adds significant value (like a tow bar) than a slight discount.



SERVICE DEPARTMENT?

Start this relationship off on a good note by taking interest and understanding what the maintenance requirements are for your new Suzuki.





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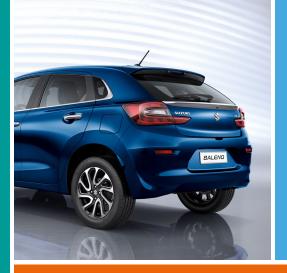
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HIDDEN FEATURES?



You'd be **surprised** at some of the **cool things** your car can do!

ARE THERE ANY ADDITIONAL BENEFITS I GET WHEN BUYING MY CAR?





WHERE IS MY JACK

AND WHERE ARE MY JACKING POINTS?





It's a good idea to know where all these essentials are before you drive off.
Each car has jacking points, to lift the car up if there's a flat tyre, at different points.

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CAN I MAKE AN APPOINTMENT TO GO THROUGH THE CAR WITH YOU?

When you take delivery, spend time at your dealership.
Set up an hour appointment with your dealer to go through the car thoroughly. The salesman wants to explain all the car's features - and most cars have hidden "easter eggs" and cool tricks - but many people rush this part of the process.



Apart from subscribing to our blog, your dealer might have some specific advice for you to follow on maintaining your car at its optimal level. For example, did you know that you should never, ever use dishwashing liquid to wash your car?





Don't forget to update vour car's licence!

Sign up for our helpful licence reminders here [SIGN UP]





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CHECKLIST







WHAT SHOULD COME WITH YOUR NEW CAR?

If you're buying a brand new, out the box car, it should come with certain accessories.

HERE'S OUR HANDY CHECKLIST

- **▼** Reflective triangle
- Spare tyre (since some cars come with run-flats or a sealant kit, ensure you find out when looking at each model)
- Wheel spanner
- **▼** Jack
- Carpets (your dealer will be able to confirm that the carpets are genuine accessories, if asked)





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WHO YOU'LL WHEN BUYING A CAR



You'll be meeting some people at the cars dealership when shopping for your new baby.
Who are they and how do they fit in? We explain...





CAR SALESPERSON

This is the actual person selling you the car! You'll be engaging with them around your test drive and in the end, the actual sale itself.





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F&I (FINANCE AND INSURANCE) REPRESENTATIVE

This is a very crucial role and one that massively impacts your ability to buy the car!

The F&I representative will see if you are eligible for financing and can assist with finding insurance.







The head of the dealership is the head honcho and often has decades of experience in the auto industry behind him or her! Though you won't be dealing with them on a daily basis, it's a good idea to shake their hand as you will be engaging with their dealership for years to come.



You won't traditionally meet this important individual, but we recommend asking if you can meet them - as you'll mostly be bringing your car back in for car services from here on out.





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QUESTIONS TO ASK WHEN BUYING A PRE-OWNED CAR



Though most of the questions we listed above still apply, there are some additional questions you need to ask when considering a pre-owned car. When buying a used car from a non-franchised dealer take the following into consideration: Read our blog post on this topic for more details on buying a used car.







Once you trust your dealership, it's important to find a salesman you trust. The goal is to build a relationship with a salesman that can guide you through the process so it is important you feel comfortable with the person you are dealing with.







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The best way to get a thorough history of the car is to ask for permission to contact the car's previous owner and give them a call immediately. The dealer will need consent from them to give you their details but they do know the car best.

When you do get the previous owner on the phone, ask about the problems they've had with the car. **Most previous owners are honest about this. They've got nothing to lose on the transaction at this point.**



CAN I SEE THE CAR'S

SERVICE BOOK?

When last was a service done? Was it done by the car brand itself, or someone else? Were services done at regular intervals?



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It's best to get someone mechanically minded to do this part with you, but if you can't, listen out for any obvious problems like rattling. Ask the dealer to fix whatever issues you pick up, and - this is essential - test drive it again to see if they kept their word.





HOW MANY PREVIOUS OWNERS HAS THE CAR HAD?

The car's mileage doesn't actually give you much information about how the car was treated. **Instead you should check out the owner's manual.** One to two caring owners with hundreds of thousands of kilometers leaves a car probably in better condition than one with low mileage and many owners. The more owners, the more chance there is for human error.



THE WEAR AND TEAR?

If the car is looking worn and tired, but the mileage is fantastic, chances are the speedometer's had a "haircut" to feature a more attractive number. Compare the mileage on the speedometer to that in the service book. Do they match? If not, don't buy that car!



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ARE THE AIRBAGS INTACT?

Some less reputable dealers will sell cars that have been written off. Check that the car in question has its airbags in tact - if it doesn't, don't buy it!

TYRES
TOO OLD?

Firstly, look at wear and tear. Tyres are critical to the safety of your vehicle, and should be replaced every four years. Here's a little known secret - tyres have their age printed on them. Look for a four digit number on the tyres. The first two numbers are the week, and the second two the year they were made. So a tyre with 1503 on it was made in April (the 15th week) of 2003. If the car in question was listed as a 2014 model, something's not adding up and it's best to walk away. Also note that worn down tyres are a hidden cost and will need replacing. See if the dealer can replace them for you before you buy the car.



Lastly, remember to buy with your head, and not your heart, and if a deal's 'too good to be true', it probably is!





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THERE'S A LOT OF

MOTORING TERMINOLOGY

There are some of the key phrases you need to understand when buying a car.



TERM	MEANING
ABS brakes (anti-lock braking system)	ABS brakes lock and release the brakes up to 20 times per second to allow the driver to change direction during extreme braking. This allows the driver to steer around possible dangers.
Air conditioning	A simple system that cools and treats air through a refrigeration cycle, using a fan to blast the air into the cabin.
Airbags	An SRS (Supplementary Restraint System) airbag automatically inflates upon impact to prevent contact with hard surfaces inside a car. All airbags are only effective when used in conjunction with seatbelts, the Primary Restraint System.
Climate control	This is like aircon, but automated . Simply set the temperature and the car does the rest. It's best practice to set the temperature to around 22.5 °C to prevent driver fatigue and to get the ideal, temperate feel inside your vehicle. It's a great function to keep everyone in the car comfortable.



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TERM	MEANING
Electronic stability programme	The electronic stability programme (ESP), also known as the electronic stability control (ESC), or dynamic stability control (DSC), improves a vehicle's stability. When it detects skidding, the computerised system applies to brakes to "steer" the vehicle by selectively braking individual wheels to prevent under and oversteering.
Emergency brake assist or brake assist (BAS)	Even in emergencies, studies prove that drivers don't brake hard enough. The BAS helps with this by judging, based on the speed and force with which the brake pedal is pushed, if the driver is trying to execute an emergency stop. If the brake isn't fully applied, the system overrides the driver until the ABS system takes over.
Extended warranty	An extended warranty gives a consumer additional warranty protection after a vehicle's original factory warranty expires. Car dealers typically attempt to sell customers an extended warranty at the time a new vehicle is purchased, but consumers often have up to one year after the purchase to decide if they want to take advantage of an extended warranty plan.
Financing	This is how you will pay for the car and generally requires a deposit, and will show how long your car will take to pay off in months (usually 48 or 72 months as an example). It will also show how much you will pay in interest over the full period, and whether or not you will pay a penalty if you pay the car off earlier.
Halogen headlamp	This affordable lighting system emits a bright white light, is very popular and has a low replacement cost.



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TERM	MEANING
ISOFIX	This is the international standard for attaching children's seats, and consists of metal fitting points built into the car at manufacturing. It makes for easy and more secure fastening of child seats without using the seatbelt. When purchasing your car seat, ensure it is built for ISOFIX. HERE'S ONE OF OUR USEFUL INFOGRAPHICS ON HOW TO PUT IN AN ISOFIX CAR SEAT.
Keyless entry and start	With proximity sensors, you don't need to get your keys out your pocket or handbag to get in and drive your car. A simple starter button completes the experience.
Kilowatts (kW)	Kilowatt is the metric unit used to measure power. Generally the more kW and engine has, the faster it will accelerate. To put it another way, it's the ability of the engine to convert the potential energy of fuel to motion. So if we compare it to riding a bike, it's about how fast the cyclist can pedal.
LED headlamp	LEDs don't need much power to work and have a very efficient energy consumption. They're smaller and longer lasting than their counterparts.
NaTIS Document	This is the piece of paper that shows that the car belongs to you. It will change from the dealer's name to your name when registration happens, but you won't get the physical papers until after you pay the car off. HERE'S OUR BLOG POST ON EVERYTHING YOU NEED TO KNOW ABOUT NATIS DOCUMENTS.
Offer to purchase	This is usually a huge amount of paperwork, and generally provides all the details about the vehicle, and yourself, and any financing arrangements. It's a contract, and you cannot just cancel it without a good reason.



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TERM	MEANING
On-the-road fees	Many dealers charge a fee for handing the car over to you. However, this fee – which you can negotiate – may also include quite a bit of admin, including licensing, a full tank of petrol, and even number plates.
Power steering	Power steering makes turning easy. Essentially, in a car with power steering, there's a small hydraulic or electric engine that assists with steering.
Pre-qualify	You can often get your bank to tell you whether or not you are able to afford the vehicle. Sometimes, this may not be worth the paper it is printed on, and sometimes it will make the process of getting finance easier. Also bear in mind that most dealers will have arrangements with certain car financers.
Remote keyless entry	You don't need to insert your key into the doors to open it, just push the button.
Residual payment or balloon payment	This is a financing option that means there is still a lump sum to be paid in at the end of the finance period. It can sometimes be 20% or 30% of the purchase price. Make sure you understand the pros and cons of residual values before you make a decision on this option.
Service intervals	Most car manufacturers expect you to have your car serviced every 15 000 km or after one year, whichever comes first. So if you only drive 10 000 km in your first year, best you make an appointment with your dealer, or risk losing your warranty.



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TERM	MEANING
Service plan	This plan will take care of certain service / maintenance items on your car for a specified period, such as five years or 100 000km. It means you don't pay for services, but will have to pay for tyres, for example. You also need to make sure that you follow the terms and conditions and service your car by the book, otherwise you could void the warranty.
Torque (Nm)	Torque is best described as the twisting power the engine has. The higher the torque, the better ability the engine has to pull over a broad spectrum. So if we compare it to riding a bike, it's about how hard the cyclist can press down on the pedals.
Traction control	This system prevents excessive wheel spin during harsh acceleration or on slippery surfaces.
Warranty	This is the period for which your car is covered if it breaks down due to a manufacturing fault, or if the paint starts peeling without any external reason. It doesn't cover any damage you may cause to the vehicle.
Xenon headlamp	Xenon is a natural gas that's both colourless and odourless, and emits a clean, white light when used in car headlamps. It's more efficient than its popular counterpart, halogen, uses less power and has a long lifespan.



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BUYING A CAR IS AS MUCH ABOUT

BUILDING A RAPPORT

...with your dealer as it is about a genuine interest in the vehicle you're about to buy. Asking questions like this will not only educate and empower you, but also alert your dealer to the fact that you're an interested, savvy customer. Start the relationship off on the right foot by coming in with curiosity and knowledge.





KNOWLEDGE IS HAVING THE RIGHT ANSWER.
INTELLIGENCE IS ASKING THE RIGHT QUESTION.





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Henno Havenga is the Manager: Auto Dealer Sales for Suzuki Auto South Africa. This 4x4 junky has worked in the auto industry for over 18 years and loves the dynamics, lifestyle and experience of working with cars. He says, "Cars allow us to broaden our horizons and experience and see new and beautiful things. I enjoy the journey just as much (if not more) than the destination." The Jimny is his model of choice; it gives him that holiday feeling even in rush hour traffic and says the recognisable model makes him feel like a "better person". Naturally Henno loves the outdoors - from a good braai to camping and swimming.



