

How to buy a car in Canada? In this article we will tell you in detail about the important points of buying a car in Canada: search tips, which sites to look for, how not to get caught by scammers, what is CarProof and how to request it, how to negotiate with the seller and of course how to register and insure a purchased car in Canada. How much will it cost to maintain a car for a month in Canada? All these questions will be considered in this article.

Tips for finding a used car in Canada

What car are you looking for? This is one of the most important questions you need to answer yourself before buying a car. Take a few hours to find the car you want to buy. The decision depends on which roads you plan to drive the new car and whether you plan to use it as a sleeping place. The selection is large. Cars, trucks, vans, and they all have their advantages and disadvantages.

Think about what distances you plan to go.

Will you drive off-road or on paved roads? Do you need all-wheel drive? (if you plan to travel to the Northern provinces, then most likely Yes)

Do you need a large trailer for camping or a small truck in which to spread a mattress?

Do you need a car to sleep in?

What's your budget?

There are many resources on which used cars are sold. Many of us drive our car until it becomes too expensive to repair it. In Canada, it is not forbidden to drive a used car, so start your search by exploring the resources where they sell old cars.

Autotrader.ca is the largest canadian site for the sale and purchase of new and old cars.

Bulletin boards – in hostels and ski resorts. Maybe someone needs to sell the car quickly and you will be in the right place at the right time.

Local Newspapers-in a special column about the purchase and sale often publish ads for the sale of old cars.

Buying a car from a private seller can save you a lot of money. And with some drivers you can bargain, if it is appropriate. It all depends on how urgently a person needs to sell a car. However, buying a car from hand to hand, you do not get insurance, and if after a few days the car breaks down, the seller will not be responsible for the damage.

Another option is to contact the dealership. This way you will get a limited warranty and the dealer will help you with all the paperwork. However, buying a car from a dealer will cost more.

Important: check your used car before buying in Canada from an independent mechanic

If you are not well versed in cars, you can send the car to an independent check in the workshop. For example, here is the story of one blogger:

"My first car (for 5000 CAD) was just a mechanical disaster. To be able to ride it safely, I had to give the master another 1500 CAD. This surprised me, because before the deal the dealer promised that everything would be in order and in confirmation of his words showed the conclusion of the inspection of the car of his workshop!

So I keep saying, never believe a good word when buying a car. Checking in the workshop will cost you another hundred dollars, but it will save you 100 or even 1000 for repairs. Therefore, it is better to invest \$ 100 in an independent check, so that you are not surprised by unpleasant surprises.

With the second Dodge Grand Caravan (for 6800 CAD), thank God, everything was more or less normal. I had to make minor repairs, which is expected and almost inevitable in the case of buying a used car, but nothing tragic. We were planning a long trip, so we replaced the brakes, the air filter and all the fluids.

Before buying, check the history of complaints about the car

Vehicle Claims History Report gives you information about whether any companies or people have filed a complaint about a given vehicle, for example because of financial debt. You may be able to get an up-to-date complaint history from the seller. Otherwise, you can order it yourself on ICBC or CarProof websites. This document costs in the range of 25 – 80 CAD, but again, it can save you from problems and expenses. If the dealer does not provide you with this document for free-then trust it, but check!

This is an important document because thanks to it you can learn a lot of additional information about the car:

Did the car get into an accident

Has it undergone repairs costing more than 2000 CAD

Where has it already been registered

Where were the inspections conducted

Are there credits for this car

Also, be sure to pay attention to the status of the machine in CarProof. It could be:

Clean Title-the car, which was not involved in an accident, was not twisted mileage and found no factory defects

Salvage-the car that was involved in the accident, and was repaired. Means the car may not be completely safe to drive and it is strongly recommended to check with a mechanic before buying.+

Rebuild-a machine rebuilt after a big accident. As a rule, it replaced the main original parts of the car, including the engine. There is no guarantee that the mileage is real.

Negotiations with the seller

So, you are convinced that the car is in acceptable condition. This means that it is time to move on to the next step, namely to negotiate with the seller. Pull yourself together and insist on your price. Back to the Dodge Caravan story:

"Our 2007 Dodge Grand Caravan with a mileage of 160,000 km was supposed to cost 6800 CAD plus taxes, but we bought it for 5000 CAD, including taxes and paperwork costs. Even if the seller jult and suddenly there is a relative who wants to buy his car, insist on your price! It is clear that the seller is profitable to sell the car as much as possible, but you also have your own interests."

You have an advantage. There are thousands of used cars in Vancouver. Therefore, if the price is too high and the dealer does not want to give in, then you just turn around and find another seller.

Transfer of ownership of the car in Canada

Once you have found the perfect car, you need to arrange it for yourself. In most cases, the seller has the necessary form to fill out, but if not, you can take it from the provincial register (ICBC, MTO, SAAQ, etc.) or from any broker Autoplan. You will also receive a sales receipt from the seller.

Both the seller and the buyer must complete the transfer form and sign it.

You will need to pay tax on the cost at which you purchased the car. It is logical that the less the car costs, the less tax you will pay. However, this may affect the amount of insurance you will be paid if an insured event ever occurs.

To complete the transfer procedure, take the completed and signed documents to the Autoplan broker. Try to go there with the seller.

In British Columbia, the broker you can simultaneously register, insure a car and issue a license. In other provinces can be otherwise-specify.

Car registration in Canada

As for a car from another province, you may have to go through several security checks before registering it. In a good way, such a check should be carried out by the seller before putting the car on sale. Checking may be required for cars that have not been registered for a long time. In this case, you may be required to carry out expensive repairs before getting behind the wheel. Check this item before you buy!

In Vancouver and the Fraser valley auto also passing the inspection for emissions. A very old car may not pass it. In this case, you will have to register the car in the suburbs.

Plate

In Canada, license plates are not sold or owned by the seller. If you have expired insurance, you can leave the old numbers and get new ones with the new insurance. The seller must remove the old license plates from the car before selling, and you will get new ones when you register it.

Buying a new car in Canada

How to buy a new car in Canada? Most consumers, wanting to make a new important purchase, will undoubtedly go around all the stores in search of the best price. The same goes for buying a new car – the second most expensive purchase after a house. For most people, buying a new car is associated with endless visits to dealerships on weekdays and weekends to negotiate with sellers and sales managers.

In fact, the consumer rarely pays the full manufacturer's recommended retail price, and it often happens that two people buy the same vehicle at radically different prices. The difference can be hundreds or thousands of dollars, and it depends on the ability of the buyer to negotiate. Therefore, it is in your best interest to learn how to negotiate competently in order to use money wisely and make a better deal. Fortunately, there are some great online tools that can help simplify the process, save time and money. Here are three common mistakes that consumers make when negotiating a deal to buy a new car in Canada:

1. Agreeing on a total cost rather than a monthly payment

Most people focus on whether they can afford a monthly payment. When it comes to negotiation, you should negotiate the total cost of the vehicle, including all fees and taxes, not the monthly payment. It may seem that changing the monthly payment by \$10 or \$20 will not solve anything, but in the end it can result in hundreds or thousands of dollars over the life of the car. It can also be difficult to compare monthly payments between different dealerships as

you can look at the maturities and down payment. Negotiate the total cost of the car, and remember that all dealers will be able to provide you with the same advertised price and rental rates from the manufacturer, so the deal with the lowest total price of the car will be the most profitable.

2. Check out all of the previous discounts and specials. car manufacturer offers

When negotiating a car discount in Canada, make sure that previous discounts and specials apply. the suggestions of the manufacturer before you begin negotiations. You've seen the commercial where the car manufacturer offers special. offer that can reduce the price of the car by thousands. For example, there was a discount of \$4000, and the dealer offers you a discount, at the moment, only \$4000 from the manufacturer's recommended retail price, then we can assume that there is no discount at all. So your negotiations with the dealer should begin after taking into account all the incentives.

3. What's a good deal?

The most common question consumers ask when buying a new car in Canada is "What's a good deal?". There is no definite answer, it all depends on the car. One of the most effective ways to negotiate is to find out the value of the dealer's invoice, which is essentially the wholesale value of the vehicle that the dealer paid to purchase it from the manufacturer before adding the profit from the sale to the consumer. The difference between the manufacturer's full recommended retail price and the dealer's price is your subject for negotiation.

Keep in mind that dealers are businesses and they need profits to grow the company and provide good service, but dealer invoice details give a better understanding of what is going on in the meeting room. You can get dealer invoice value reports for free on the website Unhaggle.com if you're preparing to negotiate. There's also a tool called Quote Your Own Price, which allows you to make offers to local dealers at the price you want to pay without leaving your computer. This allows you to avoid any inconvenience in personal conversations. Tools Unhaggle.com will also provide you with the average price other consumers have paid for the same vehicle and recommend a target price for your negotiations based on data collected from the national network of new car dealers. In any case, making nice purchases from time to time is a good thing, and the car definitely is. You only need to manage money rationally and remember these tips to get the best deal on **a car in Canada**.

4. The best time to get the biggest discount on a new car in Canada is the last day of the month

Each of us faced the stubbornness of the seller, who did not want to go below a certain level. However-the end of the month in car dealers is not only the calculation of income, but also the commissions to the working staff. The seller and his Manager are always interested to sell as many cars as possible, especially at the end of the month, because in the end it will affect their bonus. Make an offer - if it is not accepted, then leave. Most likely, you will be talked to again near the exit, and finally will say the final offer - it is likely to be your best discount.

5. Start the conversation with what you're going to buy today and for cash

When the seller hears that you are a buyer "for cash", his eyes immediately light up, he understands that you have serious intentions. At this point, you can take advantage of the weakness and get a good discount. When it comes to selling-ask what are the conditions for a loan / lease. You will be asked the question: "But you were going to buy for cash?", to which you reply that you are just interested in the conditions. In the end, you ask for a car loan at the price you bargained for cash, and already legally can claim this price.

How best to buy a new car: leasing or credit?

As you may have noticed, to buy a car in Canada is quite simple, both used and new. To buy through dealers, you will be given a huge number of options if there is not enough money for the car you want. And now, we will analyze the monthly waste after the purchase on the example of 2 very popular brands of cars-Honda Civic/Volkswagen Jetta. Of course, it is impossible to calculate the exact amount, because each article of expenditure for each person is very individual. We will try to show the picture as a whole, what you need to be ready to spend. So, what do you have to spend monthly?

Few have the means to buy a new car, paying the entire cost at once. Therefore, instead of rushing to all serious and trying to earn money illegally, it is worth thinking about the only possible choice in this case-a loan that will allow you to buy a brand new car. Loans imply a certain scheme of payments, as well as remarkable responsibility. Buying a car in Canada: what exactly to choose – leasing or car loan? Although both options are similar in nature, upon closer examination it becomes clear that the schemes are quite different.

When making a car loan, you agree to make uniform payments, which make up the cost of the car (plus taxes) for a selected period of time. Usually, the longer the period, the lower the periodic payments.

Leasing implies shorter terms (say, 2 or 3 years), after which the company sets the value of the car based on its condition, configuration, mileage and other factors (residual value). Due to the fact that the amount you borrow is less than with a car loan, monthly payments are much smaller.

If you plan to pay for the car in a way other than cash in advance, then one of the main questions is "How much does it cost to stretch the payment process?".