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Buying Privately, or Through a Dealer?

By Mary Nebotakis, Managing Director, Natloans, B. Eco, Dip. Financial Services

When it comes to cars, the question is age-old; to buying privately, or through a dealer? There are a number of decidedly complex pros and cons to both options, the building multitude of which can be confusing, frustrating and paralysing to potential car-buyers. Lucky for the lot of you — Natloans has set out to write this article to help you wade through the information, and make the best decision possible respecting the purchase of your new car.

The Advantages of The Dealer Purchase

There are two key advantages of working with a dealer, namely:

Safety First and foremost, purchasing from a dealer helps you in terms of the security associated with the car which you purchase. A licensed dealer is subject to many regulations and standards, and as such, any product which they have on sale is subject to rigorous scrutiny and inspection. This means that not only is a dealership vehicle certain to be safe, but also certain to not be suffering any hidden defects and quality issues.

Ease of process Another big benefit of working with a dealer is the fact that generally, the dealer will take on the burden of paperwork for you, including the transfer of title, registration and other tidbits, thusly making the process of sale a far less tedious and stressful one. In addition, the dealer will often offer you a warranty on the car which you've purchased. These factors, amongst others such as peace of mind, potential trade-in value, and more are just a few reasons why buying from a dealer can often be the way to go.

The Advantages of Private Sales

When it comes to buying privately, there's one great advantage of which most everybody knows:

Price! The fact of the matter is that buying privately is always cheaper than buying from a dealer by virtue of the cars used status, and the fact of it's not having gone through the aforementioned rigorous inspection which dealership's cars have. Moreover, the fact of the car's asking price being somewhat inflated means that the selling price can be quite easily bargained down, making the car even cheaper still! As tantalising as the price may be, there are several things to keep in mind when purchasing a car privately.

Tips for Private Sales

As previously mentioned, there are several factors which must be kept in mind when purchasing a car privately.

Asking Price vs. Selling Price An important factor which must be recognised is the difference between asking price and selling price. The asking price is the price at which the car is being advertised, usually based on a third party appraisal. Although this is the case, the car will almost never be sold for as high a price as that at which it's being put up for, and the price at which it ends up selling for is referred to as the selling price. The selling price is the price at which the vehicle in question is bought, and is always many notches lower than that at which it was advertised. This lowering of the price is achieved by the buyer after an inspection, followed by a bout of bargaining.

Quality and Safety As previously mentioned, a dealership is subject to several scrutinies which ensure that the cars which they sell are in top shape, in terms of both safety and quality. Unfortunately, a private sale has no such 'safety net'. Oftentimes, a private seller may obfuscate issues with the vehicle being sold deliberately for the sake of inflating the price, or, not mention them simply because they are unaware of or accustomed to the issues in question, by virtue of having made do with them previously. Therefore, it is imperative that the quality and safety of the vehicle in question is seen to by the buyer, and to this end, the help of a mechanic should be enlisted for the sake of a quality and safety inspection, so as to avoid over-paying for a sub-optimal car, or, indeed, paying at all for a potential death-trap.

Warranty Simply put, a dealership will almost always offer a warranty along with your purchase, whereas a privately bought vehicle will not come with such a benefit. Therefore, one will either have to make due with a car without warranty or, potentially undercut the money saved on private purchase by seeking out and purchasing insurance.

How Can Natloans Help?

The whole process, as has been laid out, may seem both daunting and confusing, but luckily there are several ways in which the team here at Natloans is able to help you make the best decision, and get your hands on the new car of your dreams.

Firstly, if you're short on money and are absolutely set on purchasing through a dealer, no need to stress! Natloans has you covered with our enormous range of car loan solutions (and dedicated team!) geared to get you the funds you need to get the car you want!

Secondly, if you're interested in purchasing privately, but are worried about the lack of warranty associated therewith, Natloans has you covered again! We can assess your situation and link you in with our continent-wide network of insurance providers to ensure that your new car is safe and sound for the fairest price possible.

When purchasing privately, Natloans can do a background check on your vehicle, which will assess the finance, stolen status, written-off check, and a recall check for you!

And last but not least, if you're just a bit confused and would like a professional to talk to, our team is here, ready and waiting just for you!

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