

# Looking for a bargain motor? Try the internet

You can save thousands, says Chiara Cavaglieri



You can buy books, groceries and electronics online but what about really big items like cars? The growing number of people willing to shop online for a car may be on track to make savings. According to insurer esure, 15 per cent of motorists thinking of buying a new car would look online for the best deal. With the new "10" plates launched on 1 March, online sites are likely to see heavy traffic.

Consumer group Which? says customers who opt to buy their new cars online could get a big discount. The group recently trawled the net to compare online prices with showroom prices and found 12 out of 14 new cars were cheaper online, including the Citroën Xsara Picasso with a list price of £16,895 and the best online price of £10,265.

"Which? welcomes the online car-buying revolution. It puts consumers in control because they can arm themselves with information about car specifications and prices, and then access a huge number of dealers from the comfort of their own home," says Richard Headland, editor of Which? Car.

As well as the potential to secure impressive savings, buying online offers buyers more legal protection. Firstly, the sale is subject to the Distance Selling Regulations because they are buying the car unseen, rather than in a showroom. This offers customers a seven-day cooling-off period after delivery and in this time customers are free to reject the purchase and get a complete refund. Paying with a credit card offers even more protection.

One sticking point with online car purchases is that not all online sellers are able to deal with part-exchanges. It is usually better to sell your old car privately. If your new pride and joy is an import to the UK, check that the specification and warranty are the same as models sold here.

As with any standard car purchase, you should also take the time to research the seller, finding out how long it has been trading and looking at online forums for feedback from other buyers. Some of the better known online car brokers include Buyacar.co.uk, Jamjar.com and Ukcarnbroker.co.uk. For online car supermarkets, some of the biggest names are Autoquake.com, Cargiant.co.uk and Motorpoint.co.uk. Complications can also arise when you're looking into the best way to finance your purchase. Whether you are speaking directly to a dealership or being offered finance by the online car broker, it's vital to compare interest rates.

If making such a large purchase on the internet feels like a step too far, you should still make the most of its resources. Online research is the ideal haggling tool: if you find a better price online use this to your advantage by asking your local dealer to match it.