



## FORT SILL LEGAL ASSISTANCE



### USED CAR BUYER'S GUIDE

Used car dealerships that sell more than six cars a year must post a **Buyer's Guide** on cars that they sell. This requirement is known as the Federal Trade Commission's (FTC) "Used Car Rule." The Buyer's Guide gives customers important information to help them make an informed purchasing decision.

The FTC's Buyers Guide must tell you:

- whether the vehicle is being sold "as is" or with a warranty;
- what percentage of the repair costs a dealer will pay under the warranty;
- that spoken promises are difficult to enforce;
- to get all promises in writing;
- to keep the Buyer's Guide (original or copy) for reference after the sale;
- the major mechanical and electrical systems on the car, including some of the major problems you should look out for; and
- to ask to have the car inspected by an independent mechanic before you buy.

The back of the Buyer's Guide must list the name and address of the dealership as well as the name and phone number of the contact at the dealership in case you have problems or complaints after the sale.

The Used Car Rule protects consumers from potential post-purchase problems in several ways. First, the Buyer's Guide may prompt consumers to have a car inspected before purchase. Second, the Buyer's Guide requires dealers to provide consumers with warranty information so that if consumers so wish, they can shop for a car with a warranty that protects them in the event that the car subsequently has mechanical problems. Third, the Buyer's Guide warns consumers not to rely on verbal promises and to obtain assurances about a car from the dealer in writing. If you buy a used car and the sales discussion is conducted in Spanish, you are entitled to see and keep a Spanish-language version of the Buyer's Guide. Oklahoma law also requires dealers to complete the Buyer's Guide in accordance with federal and state standards and a copy to be given to the buyer at the completion of the sale.

More used car buying information is available online at:  
<https://consumer.ftc.gov/articles/buying-used-car-dealer>

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**This Information Paper provides only basic information and is not intended to serve as a substitute for personal consultation with a Legal Assistance Attorney. To schedule an appointment with a Legal Assistance Attorney, please contact the Legal Assistance Office at (580) 442-5058. The Fort Sill Legal Assistance Office is located on the 4th Floor of Building 4700 (Welcome Center) at 4700 Mow-Way Road, Fort Sill, Oklahoma 73503.**