



Guide - Part 1

Guide to buying a classic MG

Your decision to get a classic MG will be driven by your attraction to a particular model with its classic English sportscar features and associations with the famous marque. Finding a car in a condition that will provide enjoyable and reliable motoring within your budget is clearly the aim so you will need to know what to look for and have a clear idea of your budget for both the initial purchase and subsequent running and maintenance costs. Those running and maintenance costs may be greater than expected if subsequently unexpected bodywork or mechanical work is required. So this five part guide, together with the buyers' guides for individual MG models in the popular "So you want to buy an MG?" articles published as a series in *Safety Fast!*, will help you by highlighting key areas you should check and the potential pitfalls when buying a used car. But it need not be a painful experience if you are well briefed on the model you are seeking and follow the simple approach and the checks in our guide.

Doing your research

It is essential you have a good understanding of the features of the model, the key areas of concern you will need to check when inspecting a car, the costs of running and maintaining the car and the pricing levels for various grades of the car. Part 2 of this series will cover this in detail.

Checking a car that's for sale

The third article will cover the essential checks you need to make on a car you are thinking of buying – the vital vehicle data check, the list of questions you will need to

ask when you first contact the seller and the essential checks to make when viewing and test driving a car.

Making a vehicle data check

If you do one piece of research, do this – a vehicle data check is the smartest investment you will make when buying a car. The check will reveal if the car has been reported stolen, has outstanding finance on it (if it has then it is technically still the property of the finance house), has been written-off or scrapped and what the full specification of the vehicle should be.

Preparing a list of questions when contacting the seller

Prepare a list of questions to ask the seller when you first telephone to learn more of their car and make notes while speaking with them. They should include these eight vital questions: who owns the car, what is the condition of the car, what is the mileage, is the car taxed and is there a current MOT test certificate, what is the reason for selling, is there any accident damage or repairs, what is the maintenance history and are there any modifications or non-standard features on the car? See our detailed checklist of initial contact questions mentioned in Part 3 of this series.

Visiting the seller and viewing the car

Always visit a private seller at their home address and make sure they do in fact live there. Visit a trader at their business premises so you can judge the style and quality of their operations and check the trader really does trade there.

Do not arrange to meet a seller at a motorway service station, lay-by or any other address other than the one where they live or trades from. Check the seller's address is the same as the one listed on the V5C document and check the V5C has not been illegally amended. Read our stolen V5C certificate warning for more information. Take the original advert with you, plus the notes you made during your initial telephone conversation with the seller. This will enable you to check details like mileage and road tax are the same as you were told during the call.

Checking a car for the key areas of concern

When looking at a classic MG offered for sale it is essential you check the car thoroughly for any faults or damage. Use our detailed checklist of steps to ensure everything is checked and covered, but in summary they are: view the car in good light, inspect the car alone, start the engine from cold, check the alignment of the body panels and panel fit, examine the tyres, check for rust and accident damage, inspect the interior, check under the bonnet and finally check for signs of a damaged head gasket. As most post sixties classic MGs have original steel bodyshells which had minimal rust protection on the production line, you will need to refer to the buyers' guide in our series for the MG model you are inspecting which will highlight the particular rust prone areas you need to check out.

Take particular care with cars described as "rebuilt". Whilst it is inevitable most classic cars will have been rebuilt or at least refurbished to a greater or lesser extent, the quality of the rebuild is important. Horrors may lurk, particularly behind chrome oversills on MGBs! See our detailed checklist with the points you should examine when inspecting a car.

Test driving the car

You should never buy a car without driving it first. Make sure you are fully insured to drive the seller's car and take evidence of this with you so the seller can be reassured you are covered. See our checklist of the points to check when test driving the car. A prudent seller should never let the buyer go on a test drive alone – the buyer might never come back! Further a seller should not let a buyer take possession of the keys if

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functional purchase as inevitably it involves a fondness for the marque and a particular model. Your motive for getting a classic MG might be it was the car from your youth you had wished to own or had driven and now you are seeking to enjoy motoring of that kind again. But take care not to be smitten with a car that looks exactly what you want to the extent you overlook its faults. It's worth finding the right classic MG as it will give you a great deal of pleasure in every sense.

Buying at auction

Many people are put off buying or selling at auction because they feel intimidated by their lack of knowledge of the process, so the fifth part of the series aims to provide an outline of what you need to know and deal with when attending an auction as a buyer or as a seller.

This five part series continues with "Part 2 - Doing your research".

Article contributed by Victor Smith.



the seller is not in the car – unscrupulous “buyers” have driven off leaving a surprised seller stunned! These are not fanciful possibilities – it has happened, so beware!

Negotiating a price – or the hagggle

The fourth article will cover negotiating a price for the car you want to acquire, then with the deal closed, ensuring you have all the necessary paperwork and finally making the payment for the car.

As you turn to negotiate the price, take a moment to remind yourself of any car faults you have noted or work you think might need doing to the car to put it in a reasonable condition for the grade of car you wish to have. Use this to negotiate the price with the seller. Open negotiations by asking the seller what price he or she realistically expects to get. Make a lower offer for the car and then stay silent. Faced with that silence it gives the seller two options – accept your offer or make a counter offer. When it looks like they are about to accept your offer, move to shake their hand and confirm the deal.

Ensuring you have all the necessary paperwork

Ensure you see the originals of all of the following documents and check there are no signs they have been tampered with: the V5C (checking the vehicle registration mark and vehicle identification number on the car match those on the documentation), service history, valid MOT certificate and test details and a valid licence or road tax disc. Check the seller is recorded on the V5C as the registered keeper although this does not necessarily mean they are the legal owner of the car. If the seller had mentioned another person as the owner when you first telephoned to learn more of the car, then you will need to investigate this further before

making a payment. If the seller is a trader, it is quite possible the car is being sold on a commission basis where in effect the trader is acting as a selling agent for the rightful owner.

Making the payment for the car

Make sure you ask for a receipt when making any payment, especially if it is made in cash. Get two copies of the receipt signed by both parties - one for you as the buyer and one for the seller. Make sure the seller's address and the car details are on both copies. Part 4 covers the payment methods.

Buying a classic MG is not simply a

