

Tips for car sales



Contents

Are you planning to buy a used car?	3
If you are buying	5
After the purchase	9
If you are planning to sell	10
Further information	12

Are you planning to buy a used car?

When you are planning to buy a used car, there are several factors to consider. This booklet contains tips and instructions that you can use when you are planning to buy or sell a car that has been registered in Finland.

For more information on buying used cars abroad and on importing and registering foreign cars, see the pamphlets published by Finnish Customs and the resources available online at traficom.fi/en/transport/road/importing-vehicle and www.tulli.fi/en.

Verify the “identity” of the car and check for any restrictions to its sale

- ▶ Check the car and its registration data thoroughly

The first and most important thing is to verify the “identity” of the car. Is the car really the same as advertised? You should only purchase a car from its registered owner, so that you will not encounter any payment liability issues related to the car. You can check the available register data on a car via Traficom’s e-services at traficom.fi/en/services.



You can check the car's data by phone, by text message or online.

For a list of available service providers, please visit traficom.fi/en/traficom/tietosuoja-traficomissa/service-providers

Traficom's services are available at traficom.fi/en/services

- ▶ Owners and holders can order a paper registration certificate from Traficom's service.
- ▶ The Transport Register provides information on the vehicle's owner, commissioning date, whether the vehicle has been decommissioned and other data on the vehicle.
- ▶ You can also order a more extensive information package that contains more technical details.
- ▶ Our text message service provides access to a car's basic data easily and quickly.

BASIC DATA EASILY
AND QUICKLY

If you are buying

1. **Choose wisely.** It is always a good idea to find the most appropriate and low-emission car that fits your needs. Remember to also pay attention to the car's safety, for example by checking its Euro NCAP crash test results. Newer cars usually have more advanced safety features.

In the Car Comparison Service at autovertaamo.traficom.fi, you can use a car's registration number to search for its energy label, which provides more information on e.g. the car's emission level and fuel consumption, an estimate of its annual costs, the amount of vehicle tax to be paid and whether its fuel consumption is below or above the EU emissions target.

2. **Verify the "identity" of the car** by checking that its vehicle identification number and registration number match the data in the register.
3. **Check that the car is not subject to a prohibition of use because it has been decommissioned.** Even if a car has been decommissioned, it may still have its registration plates. A decommissioned car may not be used in traffic without a transfer permit or before it has been recommissioned. For reliable and up-to-date information, check Traficom's e-services at traficom.fi/en/services.

If you are planning to purchase a decommissioned car that does not have its registration plates, remember to check that the authority has not returned the plates. The car may be subject to a

significant sum of unpaid vehicle tax in the form of additional tax and tax based on reassessment – these taxes are always at least €1,010.

For up-to-date information on potential outstanding taxes, contact Traficom's vehicle tax hotline at [+358 29 534 5125](tel:+358295345125) (local network/mobile phone charge) or visit Traficom's e-services at traficom.fi/en/services.

- 4. Check that the car's vehicle tax has been paid and periodic inspection has been carried out.** If the car's previous owners have not paid their vehicle tax or neglected the car's periodic inspection, this will also prohibit you from using the car. The due date of the seller's current vehicle tax period may not yet have passed, which means that the tax will fall due only after you have bought the car. You can check whether a car's previous owners or holders have any unpaid or soon-to-be-paid vehicle tax via Traficom's e-services at traficom.fi/en/services. Traficom's e-services provide information on taxes that have fallen or will fall due. You can also check vehicle tax data by calling Traficom's vehicle taxation hotline at [+358 29 534 5125](tel:+358295345125) (local network/mobile phone charge).
- 5. Only purchase a car from its registered owner** to avoid any problems related to the car's ownership, motor liability insurance and taxation. A change in owners and holders also changes who is responsible for the vehicle's taxation.
- 6. Find out what you can about the car's history**, possible accident-related damages, whether the distance gauge reading is correct and whether the car corresponds to the technical data entered in the register. If any significant structural changes have been made to the car (e.g. to its technology or bodywork), the

register should indicate the number of parts that have been replaced. You can check a car's technical information either from the technical section of its registration certificate or on its inspection certificate, if the seller is in possession of one. You can also check a car's technical data via Traficom's e-services at traficom.fi/en/services.

Remember that a car that has been registered in Finland must always contain over 50 % of its original parts. If a modification inspection has been conducted on the car, the inspection station that conducted the inspection can tell you what changes were approved for the car at that time. If necessary, hire an expert to evaluate the condition of and modifications made to the car.

- 7. Check how environmentally friendly the car is** and determine its fuel consumption, vehicle tax rate and other annual expenses by looking at its energy label. You can check the energy label by entering the car's registration number into Traficom's Car Comparison Service at autovertaamo.traficom.fi. The energy label contains all of the car's emission data and its emission class when compared to the EU target level.

You can search for the energy label of all passenger cars from 2001 and later that have been registered in Finland on Traficom's Car Comparison Service. The Car Comparison Service also contains an emission database for new passenger cars that includes each car's energy label, technical features and additional equipment, for example. The basic tax for vehicle tax is based on the CO₂ emission figures supplied by the car's manufacturer. If no emission data is available in the Transport Register for a car, its tax is based on the total mass of the car. Information on how the basic tax is determined and

the related tax figures are available in the Vehicle Tax Act and on Traficom's vehicle taxation web page.

- 8. Compare the price of the car that is for sale** to other similar cars. You can find reference data online, in trade magazines or from car dealerships. If the price of a car seems extremely low, be especially careful and find out why it has been priced so low.
- 9. Conduct a thorough test drive** at different speeds and get a feel for how the car behaves and handles when you brake, for example. Take note that you may not take a decommissioned car even for a test drive without a transfer permit or before the car has been recommissioned. Make sure that the devices in the car (e.g. air conditioning, emission and safety equipment) and its signal lights all work.
- 10. Check the condition of the car's tyres and equipment,** and remember to check that its summer and winter tyres and other included equipment (e.g. motor heater and towing hook) are in working condition.
- 11. Make sure that the seller provides you with either a valid digital certificate or the notification part of the registration certificate.** Fill in two copies of the deed of transfer together with the seller. Keep one of these for yourself. Check the name of the owner and the validity period of the digital certificate by using the digital certificate verification service available at traficom.fi/en/services. If the seller provides you with the notification part instead of a digital certificate, fill in the required information together with the seller: the details of the new owner, the date of transfer and your signatures.

After the purchase

- ▶ **Insure your car without delay,** and no later than 7 days after you have made your purchase. If no motor liability insurance is taken out for your car within 7 days after the car's registered owner has transferred it to you, your insurance payment will increase.
- ▶ **Submit your registration notification** within 7 days after the date that the ownership of the car has been transferred. You can submit your notification via Traficom's or your insurance company's online service. You can also visit your insurance company's office or a vehicle inspection station that provides registration services. If you purchase your car from a car dealership or financing company, they can handle the registration process for you.

You must also submit a registration notification when a decommissioned car changes owners. A decommissioned car may not be used in traffic without it being recommissioned first, even during the 7-day period after the change in owners.

- ▶ **You will receive the vehicle tax bill e.g. by post or as an e-invoice to your online bank.** Do not pay the tax using the previous owner's tax bill. Any extra paid tax that applies to the period after the deal will be refunded to the previous owner either in the vehicle taxation of their next car or as a tax refund upon application. If no application is submitted, after one year the refund is sent to the bank as a payment order. You can find out whether a car's previous owner or holder has any unpaid or soon-to-be-paid vehicle tax via Traficom's e-services at traficom.fi/en/services or Traficom's vehicle taxation hotline, tel. **+358 29 534 5125** (local network/mobile phone charge).

If you are planning to sell

- ▶ **Remember the seller's obligation** to provide the buyer with either a digital certificate or the notification part of the registration certificate for the purpose of making the registration notification. Also remember to provide the buyer with the printed inspection certificate from your latest periodic inspection.
- ▶ **Do not give your digital certificate or notification part to the buyer before the prerequisites for the sale have been met.** If you are going to provide the buyer with the notification section, fill in the buyer's details and the transfer date before you sign it.
- ▶ **Fill in the deeds of transfer together with the buyer** and keep one for yourself. After the sale has been completed, submit a notification of transfer via Traficom's e-services at traficom.fi/en/services. To complete the notification, you will need the buyer's personal identity code or business ID. You can also submit the notification of transfer at an inspection station that provides registration services or at your insurance company.

REMEMBER THE
DEED OF TRANSFER

Remember to always make a deed of transfer for the sale. The ownership of a vehicle is transferred after the deed of transfer is signed, not when the registration entry is made.



traficom.fi/en/transport/road

traficom.fi/en/services

autovertaamo.traficom.fi

You can check the data of a vehicle by phone, text message or with an online query. For a list of service providers, please visit traficom.fi/en/traficom/tietosuojatraficomissa/service-providers



**FURTHER
INFORMATION**

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