



## FORT SILL LEGAL ASSISTANCE

### *The Federal Trade Commission's Used Car Rule*



Used car dealerships that sell more than six cars a year must post a Buyer's Guide on cars they sell. This requirement is known as the Federal Trade Commission's (FTC) Used Car Rule. The Guide gives customers important information to help them make an informed buying 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 Buyers 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 Guide must list the name and address of the dealership. The name and phone number of the contact at the dealership in case you have problems or complaints after the sale must be listed as well.

The Rule protects consumers from potential post-purchase problems in several ways. First, the Guide may prompt consumers to have a car inspected before purchase. Second, the 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 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 Guide. Oklahoma law requires dealers to complete the Guide in accordance with federal and state standards, and a copy be given to the buyer at the completion of the sale.

For more information, go to <http://www.consumer.ftc.gov/articles/0055-buying-used-car>.

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If you have questions concerning the information in this fact sheet, please call the Fort Sill Legal Assistance Office at (580) 442-5058 or (580) 442-5059. Our hours of operation are Monday, Tuesday, Wednesday and Friday, 0900 – 1600, and Thursdays 1300-1600. The Fort Sill Legal Assistance Office is located on the 4th floor of Building 4700, Hartell Hall (Welcome Center) on Mow-Way Road.