

New Car Buying Checklist

Buying a new car is exciting, but there's a lot to keep track of. This simple checklist will help you stay organised, ask the right questions and avoid common mistakes.

1. Budget and Finance

☐ Set your total budget (car + on-road costs)

Before you start shopping, determine your all-in budget. This includes the price of the car plus additional expenses like registration, stamp duty, insurance and delivery charges. Knowing your full budget prevents unexpected costs later.

☐ Get loan pre-approval (optional, helps negotiate)

If you plan to finance the car, getting pre-approved for a loan shows dealers you're a serious buyer. It also gives you a clear spending limit and can strengthen your position when negotiating price or extras.

☐ Compare loan offers (interest rate, fees, flexibility)

Not all car loans are the same. Compare different lenders on interest rates, application or early exit fees and repayment flexibility. A lower rate or fewer fees can save you thousands over the life of the loan.

☐ Decide on upfront purchase or finance

Work out whether you'll pay in full or take out a loan. Buying upfront avoids debt and interest, but financing may allow you to afford a better car or keep cash aside for other needs.

2. Research and Compare

☐ Choose the right type of car (SUV, hatch, etc)

Think about your lifestyle and needs. Do you need space for kids, parking in tight spots or towing capacity? Choose a body style that fits, whether it's a hatchback for city driving, an SUV for space or a ute for versatility.

☐ Compare models for safety, features, efficiency, etc

Look beyond the badge. Compare shortlisted models on safety ratings (like ANCAP), fuel or energy efficiency, tech features, warranty coverage and servicing costs. A car that's cheaper upfront might cost more to run long-term.

☐ Check if a spare tyre, space saver or repair kit is included

Not all cars come with a full-size spare tyre. Some only offer a space saver or a tyre repair kit, which may limit how far or how fast you can drive after a puncture. Know what you're getting so you're prepared.

☐ Check driveaway pricing on TheBeep.com.au

Always look at driveaway pricing, which includes all fees and on-road costs. This gives you a true comparison across models and avoids surprise charges at the dealership. TheBeep.com.au makes this simple.

☐ Test drive your shortlisted options

Never skip the test drive. It's your chance to assess comfort, visibility, performance and whether the controls and infotainment suit you. Try more than one car to spot key differences before making a decision.

3. Dealer Inclusions

☐ Confirm what's included in the price (fuel, mats, etc)

Dealers sometimes include extras like a full tank of fuel, floor mats or window tinting. Always clarify exactly what's included in the advertised or quoted price so you know what you're getting (and what you're not).

☐ Ask about servicing plans and warranty

Check if the car comes with a capped-price servicing plan or pre-paid service bundle, which can save you money. Also confirm the warranty length and what it covers. Some brands now offer 7 to 10 years.

☐ Check if roadside assistance is included

Many brands include complimentary roadside assistance for a set period. This can be a valuable backup in case of breakdowns, flat tyres or battery issues. Find out the duration and whether it renews with each service.

4. Optional Extras

☐ Do you need paint protection?

Paint protection is often offered by dealers to help preserve your car's finish. While some swear by it, others consider it overpriced. Research what's included, compare with third-party options and decide if it's worth it for your needs.

☐ Do you need window tinting?

Tinted windows can reduce glare, block UV rays and keep your car cooler. Some models come with factory tint, but aftermarket options may offer better coverage or privacy. Check the legal limits in your state before committing.

☐ Do you need a dashcam fitted?

Dashcams can be a great investment for added security and insurance claims. Some dealers offer fitted options, or you can buy and install one yourself. Decide based on how much you drive and where you park.

5. Buy and Paperwork

☐ Negotiate the best driveaway deal

Use your research and loan pre-approval to negotiate confidently. Focus on the driveaway price (which includes all on-road costs) not just the sticker price. Ask for extras or discounts, especially near end-of-month or end-of-financial-year sales.

☐ Review and sign the sales contract

Read the contract carefully before signing. Check that the model, colour, features, price and any agreed extras are correctly listed. Don't be rushed. Ask questions if anything is unclear or missing.

☐ Get a copy of all receipts and paperwork

After signing, ensure you receive copies of the signed contract, tax invoice, warranty booklet and any loan documents if applicable. Keep them safe – they'll be essential for registration, resale and warranty claims.

☐ Confirm delivery date and handover process

Ask when the car will be ready and what's involved at handover. Some dealers provide a run-through of features, service schedule and even a fuel voucher. Confirm everything's included and inspect the car carefully before driving away.

6. Insurance and Registration

☐ Activate comprehensive insurance before pickup

Make sure your comprehensive insurance is active before you collect the car. This covers damage, theft and accidents from the moment you drive off. Some insurers offer a short cover note if you're finalising details later.

☐ Confirm CTP is included

Compulsory Third Party (CTP) insurance is mandatory and usually included in the registration costs, but it's worth double-checking. In some states, you choose your own CTP provider, so make sure it's active and correctly linked to your new car.

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