



Purchasing a Vehicle

The Chicago Department of Business Affairs and Consumer Protection (BACP) is tasked with protecting Chicagoans from acts of consumer fraud, unfair methods of competition, and deceptive practices. This includes any conduct that violates the Municipal Code sections related to business operations or consumer protection, as well as anything that is an unlawful practice under the Illinois Consumer Fraud and Deceptive Business Practices Act.

CONSUMERS ARE ENTITLED TO THE FOLLOWING

- A detailed purchase agreement.
- Return of replaced parts, excluding warranty and exchange parts, if requested in writing at the time a work order is placed.
- The right to inspect the vehicle before payment.
- Used car dealers are required to provide buyers with a buyer's guide that either discloses a warranty or says "as is."
- If a warranty is given, the right to return the vehicle for corrections of problems directly associated with the repair work within the warranty period or 10 days, whichever is greater.
- Questions concerning the above should be directed to the manager of the dealership.
- Consumers who are unable to secure financing are entitled to receive their down payment back pursuant to the Consumer Fraud Act.

TIPS

- Do not discuss any trade-in of a current vehicle until after the purchase price of the new vehicle is finalized.
- If using dealer-arranged financing, have the dealership disclose to you in writing both the "buy rate" and the "yield spread premium."
- To determine the fair market value of a used car, consult publications such as Consumer Reports, the Car Book, and the Blue Book.
- Be alert for "as is" clauses in which the buyer assumes all repair responsibility. It is legal in Illinois to sell cars "as is." However, Illinois state law requires that vehicles sold with less than 150,000 miles will be free of a defect in a power train component for 15 days or 500 miles after delivery, whichever is earlier, except when defects are disclosed.
- Be sure all verbal promises have been written into the contract; understand the terms of the financing agreement, especially what happens in the event of late or missed payments.
- Beware of "bait-and-switch" sales tactics in which the dealer advertises a particular vehicle at a given sales price but tries to sell the consumer another or more expensive vehicle instead.
- Go only to licensed car dealerships.
- Compare shops to get the best deal.
- The Three-Day-Right-to-Cancel Law does not apply to auto purchases, and Illinois Lemon Law applies only to new cars, not used car sales or leases.
- If a dealer informs you that a bank or lending institution is requiring purchase of any "after sale" items such as rust proofing, scotch guard, gap insurance, credit life and disability insurance, pin striping, etc., ask the dealership to put this demand in writing.
- Make sure the vehicle's title is provided and that it is signed and dated by the seller.
- Never purchase a vehicle with an altered title. Confirm the name on the title matches the name of the seller and the VIN matches the VIN on the vehicle.
- Make sure all previous liens have been released.
- Confirm the VIN on the driver's side dash and the sticker on the driver's door frame match.
- Never give a deposit unless you are certain about buying the vehicle.

RESOURCES

- Consumers are encouraged to use the CHI 311 system (call 3-1-1, use the CHI311 mobile app, or visit 311.chicago.gov) to report fraud or other possible illegal practices by businesses or contractors located in Chicago.