

# The Consumer's Edge

Consumer Protection Division, Maryland Attorney General's Office

Issue # 128

## Buying a New Car

Everyone has heard the horror stories about consumers losing their battle against a car dealer and getting an unfair deal. It may come as no surprise that auto sales is one of the top ten complaints received by the Attorney General's Office. The tips provided below may set you on the road to a smoother ride the next time you visit the dealership.

### Ways to Not Get Taken for a Ride

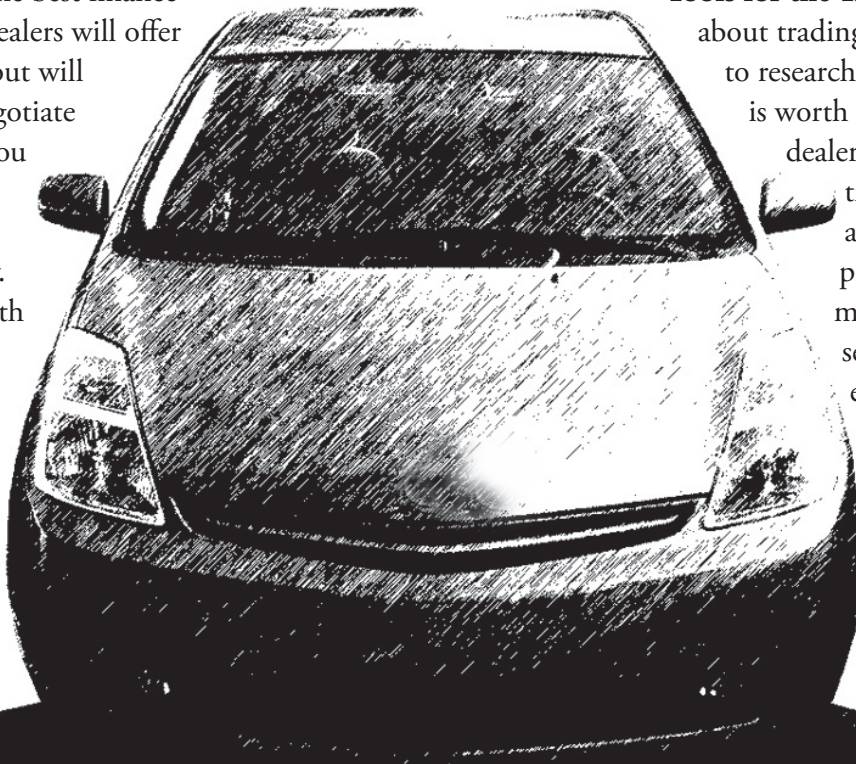
**Do Your Homework.** Before stepping foot into the dealership, do plenty of research on the type of car you want. An educated buyer has a better chance of getting a good deal. Check out vehicle features and price ranges on the Internet or publications available at the bookstore or library. To get a better idea of what your final cost will be, shop around at different banks to find the best finance rate. Sometimes dealers will offer low finance rates, but will be unwilling to negotiate the car price and you may be required to make a large down payment to qualify. Being equipped with financing quotes from the bank ahead of time will prepare you to decide if the dealership's offer is your best option.

**Read the Fine Print.** The fine print of any document is always hard to read for a reason. It's not a bad idea to scan for advertisements, but be sure to read the tiny print - it could make a deal of a lifetime look a little more realistic.

**Passing the Test.** It is crucial to test drive any potential car before purchasing it. Drive on local roads and the highway. Ask yourself: Do you glide when taking turns? How strong are the brakes? Does the engine run smoothly? Also, you spend a lot of time in your car, so remember to check whether or not you can get in and out of the car without bumping your head or scraping your knees. Is there enough passenger leg and head room as well? The only way to find out is by sitting in the back seat yourself!

**Tools for the Trade.** If you're thinking about trading in your car, make sure to research how much your old car is worth before heading to the dealer. Begin trade negotiations with the dealer only after establishing a set price for your new car. Remember to keep these deals separate! If you let on too early during negotiations, the salesperson may reduce the new car price but also offer less for the old car.

**Just In Case.** Ask your salesperson about the warranty and



service contracts that come with your new vehicle. Most dealers will have a “limited” warranty, where problems coming from daily usage or negligence and accidents are not covered. Service contracts cover repair of only some parts or problems. A warranty may be included but the service contract is not, so read both plans carefully before deciding to add a service contract to your deal.

### Dealing with Sour Lemons.

Maryland’s Lemon Law applies only to cars, light trucks and motorcycles that are registered in



Maryland, and have been owned less than 24 months and driven less than 18,000 miles. By law, a dealer must fix the problems within 30 days after the vehicle owner has contacted them through certified mail. If the dealer fails to do so, the vehicle owner has a right to a refund or replacement if:

- A vehicle’s brakes or steering fails Maryland’s safety inspection even after attempting to repair it once; or
- After four repair attempts, any one problem hinders the use and lowers the market value of the vehicle; or
- A vehicle has been out of service for 30 or more total cumulative days, and the problems that led to the repair attempts substantially hinder the use and lower the market value of the vehicle.

If you think your vehicle falls under any of these categories, make sure to contact the Consumer Protection Division at the Attorney General’s Office at (410) 528-8862 or toll-free 1-800-743-0023.

### Volunteer Opportunities and Internships

Do you like to help people? Do you live in the Baltimore area? Then come volunteer in the Attorney General’s Consumer Protection Division.

Our volunteers respond to consumer inquiries on the telephone hotline, and mediate consumer complaints against businesses and health care providers. You will receive training in mediation and learn valuable skills. The division also offers college and law students a variety of internship opportunities.

Our downtown office is convenient to the Light Rail and Metro, and volunteers receive a travel stipend. No experience necessary. Interested? Call 410-576-6519.

### Attorney General’s Consumer Offices

Consumer Protection Division  
200 St. Paul Place, 16th Fl.  
Baltimore, MD 21202-2021

- General Consumer Complaints: 410-528-8662  
Toll-free: 1-888-743-0023  
TDD: 410-576-6372  
9 a.m. to 3 p.m. Monday-Friday
- Medical Billing Complaints: 410-528-1840  
9 a.m. to 4:30 p.m. Monday-Friday  
To appeal health plan claims decisions:  
Toll-free within Maryland 1-877-261-8807

#### Branch Offices

- Cumberland  
301-722-2000  
9 a.m. to 12:00 p.m. 3rd Tuesdays
- Frederick  
301-600-1071  
9 a.m. to 1:00 p.m. 2nd and 4th Thursdays
- Hagerstown  
301-791-4780  
8:30 a.m. to 4:30 p.m. Monday-Friday
- Salisbury  
410-713-3620  
8:30 a.m. to 4:30 p.m. Monday-Friday
- Southern Maryland (Hughesville)  
301-274-4620  
Toll-free 1-866-366-8343  
9:30 a.m. to 2:30 p.m. Tuesdays

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