



Kev Yuav Tsheb Qub ntawm Chaw Muag Tsheb

How to Buy a Used Car from a Dealer

Tswv Yim Zoo rau Kev Yuav Tsheb Qub

1. Tsis txhob yuav ib lub tsheb yog tsis coj ib tus phooj ywg nrog koj mus. Lawv pab tau koj zam dhau kev yuam yuav, pab muab tswv yim, thiab ua tus tim khawv yog koj yuav tsum tau mus tom tsev hais plaub. Siv daim ntawv txuas nrog daim ntawv qhia tseeb no kom pab tau koj nco qab txog tej yam koj yuav tsum kuaj.
2. Ua ntej, hu koj lub tuam txhab ceev nyiaj lossis “credit union”, lossis mus rau tsev qiv ntawv mus siab phau “blue book” phau ntawv ntsuas tus nqi rau lub tsheb koj xav yuav. Thiab koj nrhiav tau hauv online ntawm www.kbb.com. Kelley Blue Book yog ib lub tuam txhab qhia cov nqi seb cov tsheb tsiab thiab tsheb qub muaj nqi npaum li cas raws ntau yam tseem ceeb. Mus nrhiav lub tsheb hauv phau “blue book” yog ib txoj kev zoo kom paub lus tsheb koj xav yuav muaj nqi npaum li cas.

3. Ua zoo saib kom tsis raug dag ntxias. “Bait and Switch” yog thaum koj mus rau qhov chaw muag tsheb mus xyuas txog qhov lus tshaj tawm “nqi zoo heev” tab sis tsis muaj lawm. Ces lawv coj koj mus saib lub tsheb kim dua. Lwm yam kev dag ntxias yog thaum tus neeg muag tsheb hais tias, “Tej zaum kuv tus nais tsis pom zoo tus nqi no, yog li koj yuav tsum yuav tam sim no.” **Maj mam siv sijhawm.** Yog koj cia lawv txhib koj, koj yuav tsis tau tus nqi zoo tshaj plaws.



Qhov no tshwm sim tau rau thaum txais nyiaj. Muaj qee zaus lawv pub koj coj lub tsheb mus ces mam hu koj rov qab tuaj thiab yuam kom koj kos npe rau qhov nyiaj txais siab dua.

4. Kom ib tus neeg kho tsheb uas koj ntseeg siab saib lub tsheb ua ntej koj txiav txim yuav. Yog tus muag lub tsheb tsis pub, mus yuav lub tsheb lwm qhov chaw. Tej zaum muaj dabtsi nws zais.
5. Sau tag nrho cov lus cog tseg cia. Lus hais cog tseg nyuaj heev thaum los siv ua pov thawj yuam kom ua. Yog lawv tsis kam muab sau cia, tej zaum lawv yuav tsis kam ua raws cov lus cog tseg.
6. Ib txwm nug tus neeg muag cov lus meej txog lub tsheb, xws li:
 - Lub tsheb puas tau sib nraus dua?
 - Lub tsheb puas tau raug nyab dej?
 - Koj puas tau muab lub tsheb kuaj ntawm ib tug neeg kho tsheb?
 - Lawv nrhiav puas muaj dabtsi puas?
 - Puas muaj dabtsi puas ntawm cov brakes? Lub Cav? Transmission?

- Koj xav tias lub cav thiab qhov khoom ncig kom lub tsheb mus yuav ua haujlwm ntev npaum cas?
- Yog nws tsis kav ntev npaum li ntawd, koj puas kam kho? Kho raug li cas?

7. Yuam kom teb lus meej, tsis txhob pub teb lus dav dav. Lus zoo li “lub tsheb no yog ib lub tsheb zoo” yog hu uas “puffing” hais lus loj. Koj cia siab tsis tau lawv. Tab sis yog tus neeg muag tsheb sau tias cov “brakes” nyuam qhuav kho tas lub lim tiam dhau los thiab ua haujlwm zoo, tej zaum koj yuam tau lawv kho cov “brakes” yog tsis ntev tom qab koj yuav tau lub tsheb nws puas. **Muab sau cia!**

8. **Nyeem daim ntawv lus cog tseg**, tshwj xeeb tshaj yog cov lus sau me me. **Tsis txhob kos npe yog daim ntawv cog lus txawv ntawm cov lus tus neeg muag tsheb hais txog tus nqi.** Saib tus nqi kom tseeb – tshwj xeeb tshaj yog cov nyiaj them thiab tag nhro cov nqi nrog -mus sau tseg rau hauv daim ntawv thiab cov lus tus neeg muag tsheb hais rau koj. **Ua zoo saib rau cov ntxiv-rau hauv (saib #11).**

Yog cov lus hais tias koj yuav lub tsheb “as is” zoo li cas yuav li ntawd lossis “tsis lav,” txhais tau tias lawv tsis tas yuav kho dabtsi. Yog nws tuag hnuv tom qab, koj yuav raug them tus nqi kho. Yog koj qiv nyiaj los yuav, koj yuav tsum tau them cov nyiaj txhua hli.



9. Mus qiv nyiaj ntawm koj lub tuam txhab ceev nyiaj lossis “credit union.” Thaum koj txais nyiaj yuav tsheb ntawm lub chaw muag tsheb, lub chaw muag tsheb feem ntau tau nyiaj los ntawm cov nyiaj qiv vim lawv muab tus qhov paj siab dua rau koj. Lub tuam txhab ceev nyiaj hauv zos lossis “credit union” tej zaum uas qiv nyiaj muab tus paj qis dua rau koj.
10. Yog koj qiv nyiaj los ntawm lub chaw muag tsheb, nug kom lawv sau hauv ntawv tias lawv yeej muab tus nqi zoo tshaj koj tsim nyog tau **THIAB** hais tias lawv tsis tau nyiaj los ntawm cov qiv nyiaj. Nug kom lawv kos npe thiab sau hnuv rau daim ntawv no.
11. Cov chaw muag tsheb tau nyiaj peev los ntawm muag lwm yam khoom ntxiv lossis kev pab cuam. Cov no yog tej yam khoom li isalas txias txais nyiaj, ntawv kho tsheb, khoom txuas ntxiv tsheb, kev tiv thaiv GAP lossis ntawv cog lug kho lub tsheb. Raws li txoj cai, koj tsis tas yuav cov khoom no thaum yuav lub tsheb. Feem ntau, nws kim heev thiab tsis pab thaum koj toob kas.
12. Muab kom tau daim ntawv puav pheej (tus tswv) thaum koj yuav, txhob tos tom qab. Qhov no yog txoj cai. **Tsis txhob** them nyiaj rau tus neeg muag ua ntej koj pom daim ntawv puav pheej. Qhov no yuav ua kom nyuaj rau tus neeg uas tsis yog tus tswv the lub tsheb muag rau koj.
13. Nug seb puas muaj lub tshuab tua lub cav tsheb. Tej lub tuam txhab txais nyiaj muab lub tshuab tswj tsheb tso hauv kom tiv tsis tau cav yog koj them cov nyiaj hli lig.

Lus lav (Warranty) yog dabtsi?

“Warranty” lus lav cog txog lub tsheb zoo li cas ntawm hnuv koj yuav. Nws muaj cog lus tias lub tsheb yuav ua haujlwm ntev npaum li cas. Muaj 3 yam lus lav koj yuav tsum paub txog: Minnesota’s Used Car Warranty, (implied warranties) kev hais lees paub, thiab (express warranties) lus lav tias tus neeg muag khoom pom zoo kho yog puas rau ib lub caij.

◆ Minnesota’s Used Car Warranty txoj cai (tej zaum hu ua Lemon Law)

Qhov lus lav no tsuas tiv thaiv cov tsheb qub muag los ntawm ib **lub chaw muag tsheb** (tsis yog ib tus neeg muag) yog hais tias nws muaj tsawg dua 200,000 mais ntawm tus ntsuas mais “odometer.”

Qhov lus lav tsis tiv thaiv lwm hom tsheb xws li tsheb siv diesel, tsheb khiav rau haujlwm, lwm yam.

Qhov kev lav npog tej yam khoom rau 15, 30 or 60 hnuv lossis 500, 1,000 or 2,500 mais, nyob ntawm seb nws muaj pes tsawg mais thaum muag lub tsheb. Yog ib qhov khoom npog puas nyob rau lub caij ntawd qhov chaw muag tsheb yuav tsum:

- Kho, lossis
- Muab cov nyiaj rov qab rau koj, lossis
- Muab lub tsheb txawv rau koj.

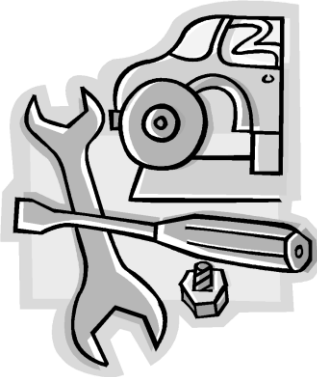


Yog tus neeg muag tsheb ua txhaum txoj cai no, koj muaj feem foob tau nyiaj puas tsuaj thiab nyiaj them tus kws lij choj. Koj muaj txog 1 lub xyoo tom qab cov lus lav los foob lawv. Khaws koj cov nuj nqis, ntawv kho tsheb thiab cov hnuv tim cov khoom tshwm sim. Nrhiav ib tug kws lij choj ua paub txog cov rooj plaub (Used Car Warranty Law) Lus Lav Yuav Tsheb Qub. Yog koj xav tau kev pab nrhiav ib tus kws lij choj ze koj cheeb tsam mus rau www.consumeradvocates.org/findanattorney/.

◆ Kev Hais Lees Paub

Implied txhais tau tias cov lus lav yeej muaj, tab sis tsis sau cia. Txoj cai “implies” lus hais lossis tsim lus lav tias lub tsheb tsim nyog zoo siv. Txoj cai no siv tau yog tus neeg muag yog lub **chaw muag tsheb**, tsis yog ib tus neeg muag. Koj poob txoj cai tiv thaiv no yog koj tsis ceev faj. Cov lus nyob rau daim ntawv muag tsheb xws li “as is” lossis “with all defects” nrog tas nrho cov lus lees paub. Vim li ntawd koj yuav tsum muab khij tawm, thiab koj thiab tus neeg muag tsheb yuav tsum kos neb tus niam ntawv npe rau ntawm kab khij tawm ib sab **ua ntej** koj xee npe rau daim ntawv cog lus. yog tsis muaj cov lus lav, saib kom meej tias koj tsis them nyiaj ntau dhau rau ib lub tsheb ua koj yuav raug kho tsis ntev tom ntej.

◆ Lus Lav Tias Tus Neeg Muag Khoom Pom Zoo Kho Yog Puas Rau Ib Lub Caij



Express Warranties yog ib co lus cog **meej meej** cia, tej zaum yog lus hais lossis sau cia, txog tias lub tshab zoo li cas thaum koj yuav thiab nws yuav zoo li ntawd ntev npaum li cas. Nco ntsoov nug lub chaw muag tshab, lossis tus neeg muag tshab, kom lawv muab cov lus lav sau cia. Cov lus cog cia sau yuav yooj yim siv ua pov thawj hauv tsev hais plaub tshaj lus hais cog tseg. Yog lawv tsis kam muab cov lus cog tseg sau cia, tej zaum lawv yuav tsis ua raws li ntawd. Lus lav tias tus neeg muag khoom pom zoo kho yog puas rau ib lub caij muaj kev txwv kho tej yam khoom npog, yuav ua haujlwm ntev npaum li cas, thiab tej co khoom twg koj yuav raug them kho.

Yog koj xav tau kev pab thiab xav paub ntxiv

Minnesota Department of Public Safety

Driver and Vehicle Services Division
651-215-1328 or TTY: 651-282-6555
www.dps.state.mn.us/dvs

Minnesota Department of Commerce

85 East Seventh Place, Suite 500
St. Paul, MN 55101
651-539-1500
www.commerce.state.mn.us

Minnesota Attorney General, Consumer Division

651-296-3353 or 1-800-657-3787
<http://www.ag.state.mn.us/Office/Complaint.asp>

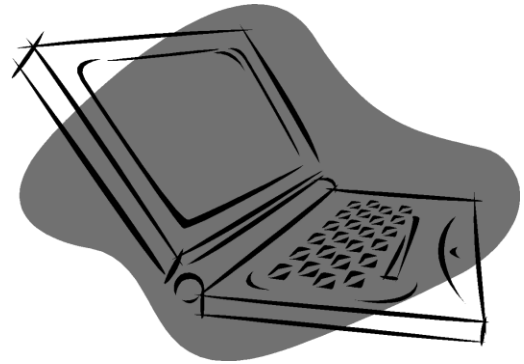
Federal Trade Commission

Consumer Response Center
600 Pennsylvania Avenue NW
Washington, D.C. 20580
1-877-382-4357
www.ftc.gov

FTC yuav tsis tshawb nrhiav cov lus tsis txaus siab los ntawm ib tus neeg cov teeb meem txog kev lag luam tab sis lawv khaws cia cov teeb meem thiab muab tswv yim rau cov neeg yuav khoom txog cov kauj ruam lawv ua tau.

National Association of Consumer Advocates

www.consumeradvocates.org/findanattorney/



Cov ntawv Qhia Tseeb yog qhia kom paub txoj kevcai xwb TSIS yog muab txwv yim txog txoj kevcai. Mus ntsib ib tug kws lij choj rau tswv yim. Tsis txhob siv daim ntawv qhia tseeb yog tias nws qub tshaj ib xyoox lawm. Nug peb txog cov hloov tshab, daim ntawv qhia txog cov ntawv qhia tseeb, lossis lwm hom ntawv.

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Tsawg khaws kuaj cov khoom ntawm lub tsheb koj npaj yuav TAB SIS yuav tsum
coj ib tus neeg txawj kho tsheb koj paub thiab ntseeg siab mus saib lub tsheb

*Check at least these things on a car you are looking at BUT always have a mechanic you
know and trust look at the car too.*

Sab nraum lub tsheb *(Outside the car)*

- Cov khoom ntawm lub tsheb cev sib phim / *Body parts match*
- Nws tsis muaj hlau xeb ntau ntawm lub tsheb / *No excessive rust on body of car*
- Qhib tag nhro cov qhov rooj, sim cov yuam sij seb qhib tau cov qhov rooj
Open all doors, test that key opens locks
- Kuaj cov log tsheb / *Check tires*
 - Puas yaig zoo ib yam / *Are they wearing even?*
 - Muab lub kauj tig sab xis sab laug kuaj seb nws yaig npaum cas
Turn front tires left to right to check wear
 - Cov log loj ib yam / *Tires same size*
- Saib puas muaj dabtsi xau hauv qab tsheb / *Look for leaks under car*
- Ua zoo saib kom tsis muaj dabtsi dais hauv qab tsheb
Make sure nothing is hanging loose under car
- Daim ntxaij ntawm taub hau tsheb tsis nkhaus lossis caws / *Grill not bent or wavy*

Hauv lub tsheb *(Inside of Car)*

- Tiv cav tsheb thiab xyuas zoo kom tag nrho cov teeb hauv cig tshwj xeeb tshaj cov no:
Turn on car and make sure all dash lights come on especially the following
 - Kuaj cav / *Check engine*
 - ABS (cov tswj brake) / *ABS (the braking system)*
 - SRS (cov hnab cua) / *SRS (airbags)*
- Tag nrho cov teeb yuav tsum tuag tom qab muab tua ob peb xi nkoos
All dash lights should turn off within a few seconds
- Kuaj A/C / *Check A/C*
 - Kuaj tas nhro cov pob / *Test all buttons and knobs*
 - Kuaj cov cua sov thiab txias / *Test all temperature settings*
 - Kuaj kiv cua kiv ceev npaum cas / *Test fan speeds*
 - Kuaj cov qhov tuaj cua / *Test air vents*
- Kuaj tag nrho cov qhov rooj tes thiab cov qhov yuam sij / *Test all door handles and locks*
- Kaws thiab qhib qhov rais / *Roll all windows down and back up*
- Ua zoo saib kom tus VIN naj npawb ntawm daim ntawv puav pheej thiab ntawm lub
tsheb yog ib tug / *Make sure VIN number on title and on car is the same*

Hauv qab lub taub hau tsheb *Under the Hood*

- Taub hau tsheb muaj tus khaws / *Hood has latch*
- Nrhiav puas muaj xeb rau cov ntawm no : / *Look for corrosion on the following*
 - Hlua yas / *Hoses*
 - Txoj Siv / *Belts*
 - Roj teeb / *Battery*
- Nrhiav puas muaj khoom pauv- lossis khoom tsis phim
Look for replaced parts- or parts that don't match
- Cov kua puv / *Fluids full*
- Roj tsheb yuav tsum ntshiab thiab huv / *Oil should be clear and clean*

Tsheb Khiav li cas *(Car Mechanics)*

- Tiv lub tsheb cia – nws yuav tsum khiav lossis tsis muaj teeb meem.
Let car idle- it shouldn't stall or misfire
- Tsis muaj qhov nrov, khob khob lossis muaj tej yam suab txawv txawv
No rattling, knocking or weird noises
- Txoj siv tsis ua suab nrov thiab lub kiv cua ua haujlwm / *No squeaking belts and fans work*
- Tsis muaj pas hluav taws los ntawm lub tsheb / *No smoke coming from car*
- Tsis muaj suab txawv nrov tawm los ntawm lub cav thaum tsav
No clunking in the engine when driving
- Coj tsheb mus kuaj lub computer ntawm ib qhov chaw txawj kho tsheb yog ua tau. Muaj ntau lub khws muag khoom tsheb kuaj pub dawb.
Get professional diagnosis of car's computer if they can. Most car parts stores will do this for free.

Tsav Sim lub Tsheb *(Road Test the Car)*

- Tsav hauv zos / *Drive in the city*
- Tsav ntawm kev loj / *Drive on the highway*
- Lub tsheb tsuj roj sawv zoo / *Car accelerates smoothly*
- Lub tsheb nres zoo zoo / *Car brakes well*

Lwm Yam *(Miscellaneous)*

- Mus saib cov neeg yuav lub tsheb sau ntawv txog hom tsheb no
Check consumer reports about the type of car
- Mus saib Carfax daim ntawv keeb kwm txog lub tsheb no
Check Carfax to look up the history of that specific car
- Nug seb lawv puas muaj cov ntawv keeb kwm kho lub tsheb
Ask if they have maintenance reports on the car

SAU NTAWV CIA *(NOTES):*