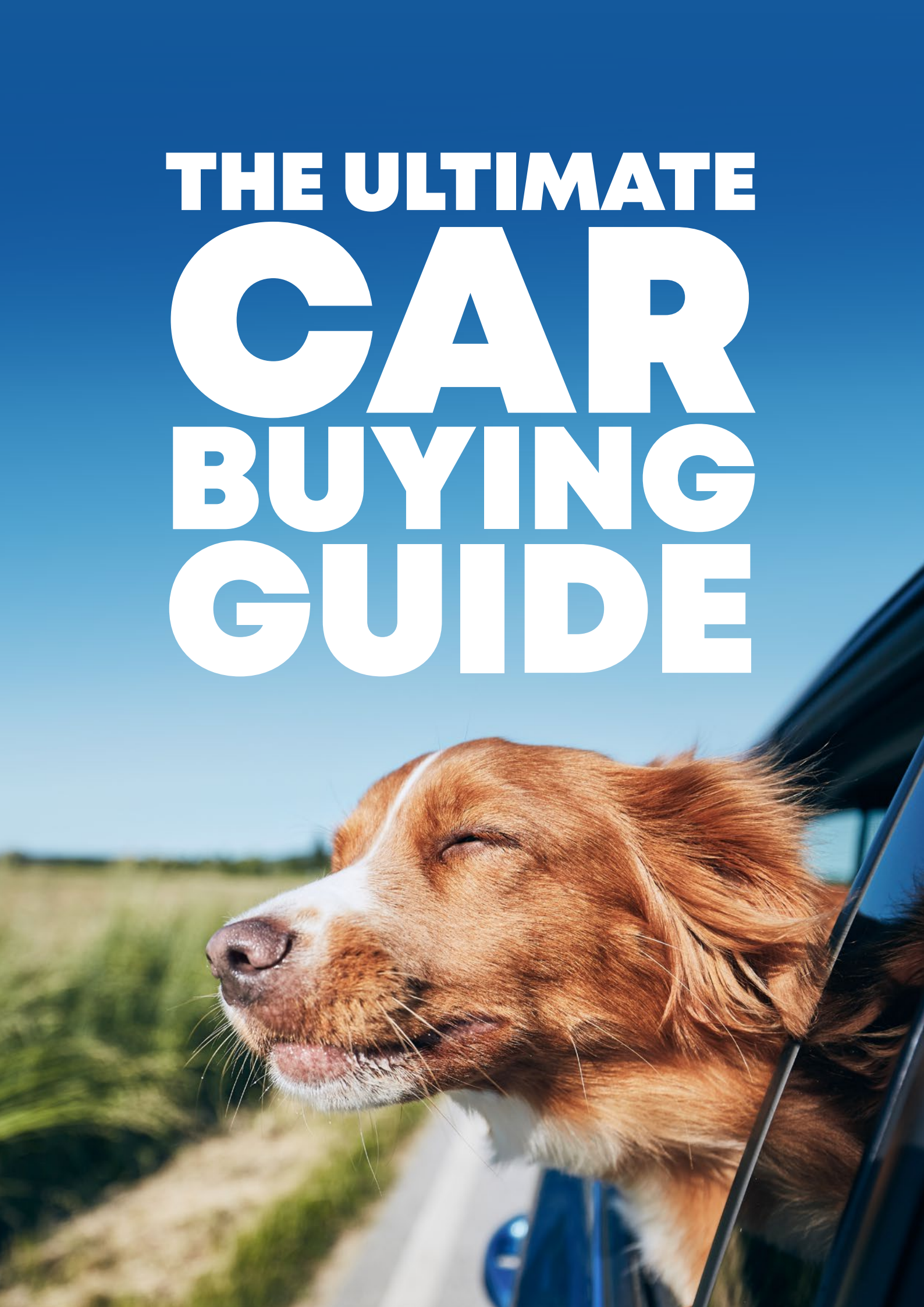
THE ULTIMATE CAR BUYING GUIDE



Whether you're craving that new car smell, been eyeing up your neighbour's new wheels, or just ready for a change – now's the time to start searching for the ride that's right for you. From working out your budget to servicing and insurance, this is your go-to-guide for your car buying needs.

SET THE BUDGET

CHOOSE THE RIGHT CAR

CASH, FINANCE OR LEASE

ON ROAD COSTS

SELL YOUR CAR

TIME TO TEST DRIVE

SIGN THE PAPERWORK

PROTECT AND INSURE

READY TO PICK UP

FIND OUT MORE



To set you on the fast track, get in touch at www.suzuki.co.nz/contact or chat with us in person at your nearest Suzuki dealer.

Set the budget

Before you jump in and buy a new or used car, knowing how much you can spend on one is essential. By sticking to a realistic budget, you'll avoid financial trouble and deciding which car to buy will be even easier.

Include all the costs

Build in to your overall budget the purchase price as well as day-to-day running costs – fuel/power, registration, road user charges, servicing and insurance.

Buying outright

If you can, save the money and pay for your new car in one payment. This will save you in loan interest costs and let you negotiate the price with the seller.



RETURN TO MENU

Paying it off

If you don't wish to commit all of your savings, paying off your new car in instalments is another alternative. Ideally plan to spend no more than 15% of your annual after-tax income on a new car.

Here's how to calculate how much to set aside:

- Start with your average weekly/monthly income after tax.
- Take away rent/mortgage costs, bills and expenses.
- Estimate your day-to-day running costs and deduct from the total.
- The remaining amount is your affordable weekly/monthly car payment range.

It's important not to max out your budget, and to be prepared for unexpected financial expenses.

Add a deposit

By using savings or selling your car, you can:

- reduce the amount you need to contribute
- increase the value of the car you are looking to purchase
- lower the loan payment, or the loan term and interest to be paid.

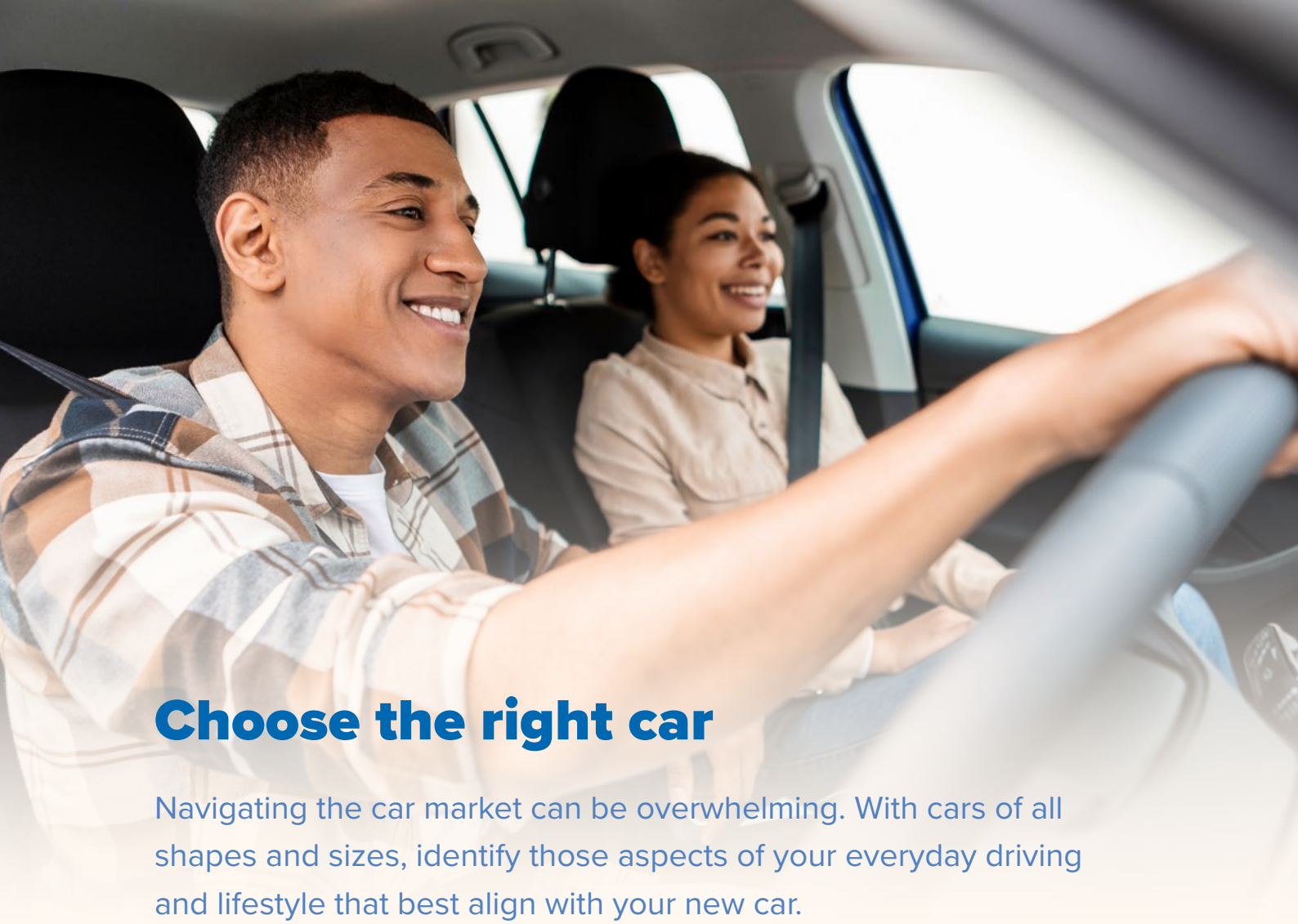
Try a finance calculator

Find out how much you can borrow by using a **Finance Calculator** as a guide. Adjust the loan term and deposit amount to see how these can reduce your weekly/monthly payments.

Buying a new car is a big financial decision, so make sure to seek independent financial advice before signing on the dotted line. **Sorted** and **MoneyTalks** are government supported organisations offering free financial advice and guidance.



RETURN TO MENU



Choose the right car

Navigating the car market can be overwhelming. With cars of all shapes and sizes, identify those aspects of your everyday driving and lifestyle that best align with your new car.

What do I need

As a rule of thumb, go for the safest, least expensive, and most efficient vehicle that suits your needs. To find out which car is the best fit, ask yourself:

- Who and how many people at a time do you regularly transport?
- What type of things do you take with you in your car?
- Where and what type of roads do you travel on most of the time?

By establishing your must-haves (and nice-to-haves), you can narrow down the vehicles that match your requirements.

RETURN TO MENU

Small or big

Small cars

Small-sized cars and hatchbacks suit around-town drivers and commuters, offering affordability, economical driving and easy parking. Interior space more than covers groceries, gym gear or the weekend away.

Mid-sized cars

SUVs and crossovers expertly balance space, comfort and efficiency and are perfect for growing families, frequent travellers or those looking for versatility between work and play. Increased visibility, more legroom and flexible storage solutions make them a popular all-rounder.

Large cars

Ideal for larger families, towing or as a work-horse, large SUVs, vans and utes offer extra seating and loads of room. There's no trouble fitting in your tools or the whole family on road trips, however they can cost more to run.



RETURN TO MENU

Petrol, hybrid or EV

Petrol (and diesel) cars

There's a wide variety of used and new petrol vehicles to choose from. Smaller cars generally cost less to purchase and fill-up, compared to larger, heavier cars with bigger engines. There's no need to worry about plugging in to recharge or running out of battery on long trips, however the larger the vehicle, the higher the CO_2 emissions.

Hybrid cars

Hybrid vehicles have reduced fuel consumption and no range anxiety due to the petrol back-up. They typically have higher upfront costs compared to similar petrol models. Types of hybrids include:

- **Plug-in hybrids (PHEVs)** – with extended electric running.
- **Strong hybrids (HEVs)** – where the electric engine can power the car for short range.
- **Mild hybrids** – where the electric system assists the petrol engine and other electrical components.

PHEVs and EVs come with electricity charging costs, and suitable charging infrastructure at home is required.

Electric cars

EVs provide a clean, quieter drive with zero carbon emissions and lower maintenance costs. To fully charge on high speed, it takes around 45 minutes and public charging options are on the rise for those longer trips. Often more expensive to buy, electric cars experience faster tyre wear due to their extra weight. Range capacity will reduce over time due to battery degradation.



RETURN TO MENU

2WD, 4WD or AWD

2WDs

Two-wheel drive vehicles send power to the front or rear wheels, ideal for everyday driving on tar-sealed or smooth surfaced roads. They handle well in most weather, but struggle on rough terrains or very slippery conditions. They are usually more affordable to buy and maintain than a similar AWD or 4WD vehicle.

4WDs

Four-wheel drive vehicles, such as utes and SUVs, send power to all four wheels, providing better traction and grip on challenging terrains. They are perfect for off-roading, towing, and navigating snow, mud, or steep inclines, and have higher ground clearance to avoid damaging the underside of the car.

AWDs

Usually found in SUVs, an all-wheel-drive system switches power to all four wheels when needed. AWDs offer more versatility than a 2WD, with better traction in slippery or steep conditions. They are usually lighter, more economical and more cost effective than 4WDs, but without the low-range gearing needed for serious off-roading.



RETURN TO MENU

New or used

Here's what to consider when choosing between new and used:

- **Price** – used cars cost less upfront but can have hidden costs like major repairs needed. New cars cost more initially, but come with a manufacturer's warranty.
- **Reliability** – issues may arise the older a car is. Newer cars are covered by a longer new car warranty.
- **Choice** – more choice in model selection and colours with new cars, plus they have the latest technology and safety systems. Used cars require some compromise to your wish list.
- **Depreciation and resale** – new cars depreciate faster in the first couple of years. Well-maintained used cars from reputable brands hold their resale value longer.
- **Insurance** – newer cars cost more to insure due to higher replacement costs.
- **Warrant of Fitness (WoF)** – used cars need to be inspected every 6 or 12 months. New cars don't require a WoF check for the first three years, saving time and money.



RETURN TO MENU

Safety and technology

Compare the specifications of the cars on your shortlist, especially when you are working to a budget. The newer the vehicle, the more likely it will include the latest safety technology.

Here are some essential safety features to look for:

- **Seatbelts and Car Seat Anchorages** – prevent you from being thrown from the seat during an accident and are essential for all passengers.
- **Airbags** – protects and limits the damage from impact. Aim for at least six airbags – front, side, and curtain.
- **Reversing Camera and Parking Sensors** – aids in safe reversing and parking by providing a clear view of blind spots or warning of obstacles close by.
- **Adaptive Cruise Control** – helps reduce driver fatigue by maintaining your following distance and keeping within the speed limit.
- **Forward Collision Warning and Automatic Emergency Braking** – alerts you to impending collisions and applies brakes if necessary.
- **Blind Spot Monitor** – lets you know when vehicles are in your blind spots, reducing the risk of lane-changing accidents.
- **Rear Cross Traffic Alert** – detects and warns of approaching traffic when reversing out of parking spaces.
- **Lane Departure Warning and Prevention** – warns if you drift out of your lane and gently steers you back.
- **Lane Keep Assist** – when adaptive cruise is activated, it help keeps you in the centre of the lane.
- **Automatic Headlamps** – adjusts headlights based on lighting conditions, ensuring optimal visibility.
- **Electronic Stability Control (ESC)** – helps prevent skidding by adjusting brakes to maintain traction.
- **Anti-lock Braking System (ABS)** – prevents wheels from locking during sudden braking, allowing for better control.

Choosing a safe colour

The colour of your car can affect your visibility and safety on the road. The safest car colours are white, yellow, or orange, as they contrast against the road and are highly visible in all weather conditions. Other colours can blend with surroundings or are less visible at night-time or in low-light or wet conditions.

Remember while the colour of your car or the latest safety features can play a role, how you drive and awareness of others on the road is even more influential at preventing a car accident or minimising damage.

RETURN TO MENU

Reliability

A car, new or used, is a big investment financially, so finding a high quality vehicle you can depend on is a must.

- Select from well-established makes and models.
- Compare customer reviews, customer satisfaction surveys and independent reviews.
- Opt for the newest car within your budget.
- Thoroughly inspect the car's condition and consult a professional mechanic.

Reviews and customer satisfaction surveys

For first-hand knowledge, talk to people who own the vehicle you are looking at.

Read independent and expert motoring reviews from these New Zealand based organisations – NZ Autocar, Driven, Stuff, DriveLife, Trade Me, Auto Trader, AA, NZSUV, NZ4WD, and NZ Company Vehicle.

Review the results from independent research companies Canstar Blue or Canstar Blue who survey Kiwi owners on a regular basis.



RETURN TO MENU

Cash, finance or lease

Deciding how to pay for your new car requires careful consideration of your unique circumstances. For some, it's purely a matter of dollars and cents and which is the least expensive option right now. For others, it's about the benefits and security of ownership.

To weigh up whether paying cash, financing or leasing is right for you, review your:

- **Financial situation** – consider your savings and budget, including the price, running costs and monthly commitments.
- **Future goals** – is long-term ownership a priority, or do you prefer the flexibility of driving a new car every few years?
- **Lifestyle changes** – are you starting a family, changing jobs or moving to the city? Assess what stage of life are you in and where you might be in two to five years' time.
- **Driving preferences** – can you manage mileage restrictions or need to be more flexible?
- **Primary use** – is it for work or private use, and is customising your vehicle important?

Buying a new car is a big financial decision, so make sure to seek independent financial advice before signing on the dotted line. **Sorted** and **MoneyTalks** are government supported organisations offering free financial advice and guidance.



RETURN TO MENU



Buying it outright

If you've got cash on-hand, paying the full amount in one go saves you on interest and fees. You own the car free and clear, avoid the detailed process of borrowing money, and you can sell it anytime.

Depending on your financial goals, it could be better to keep your money aside and finance instead. For example, you may want to continue saving for a house deposit, or the rate for investing the money is higher than the interest on paying off a vehicle.

Paying it off with finance

As with paying cash, financing transfers the ownership directly to you. You get full flexibility including unlimited kilometres and the ability to add personal touches, like roof racks or a new set of alloys.

The lender does have security over the vehicle, so if you sell it, the proceeds will immediately go to the lender to pay off the loan before any leftover funds come to you. If you fail to make your repayments, the lender can take the car away as a form of payment. You are also paying more for the total cost of the car, than you would if you paid cash.

Before agreeing to a finance offer:

- Use a **Finance Calculator** to test if the payments will fit within your budget. Check you've left 'emergency savings' to cover changes to your situation.
- Shop around for the best finance deal. Some interest rates are very high and some companies charge varying types of fees.
- Don't be tempted to spend more than you really need, or can afford. The less you borrow, the less risk you have should your circumstances change.
- Take your time to read the documents carefully. Never sign anything that you don't understand. Ask questions and get a family member or friend to look through it with you.
- Try to have your finance organised (or pre-approved) prior to purchasing, so you're not rushed into a decision you might regret.

RETURN TO MENU

Lending providers

Here are a few options for borrowing money:

- **Dealership finance** – convenient, often featuring promotions and bundled insurance.
- **3rd party finance company** – offer personal loans, typically with higher interest rates.
- **Family finance** – can be interest-free and flexible. Set clear terms to avoid any future issues.
- **Bank loans** – lets you negotiate like a cash buyer. Watch out for fees and check interest rates.
- **Credit cards** – not all dealerships accept credit cards. Be cautious of higher interest rates, which can add up quickly.

Finance to own agreements

These are two common lending arrangements:

- **Credit sale agreement** – pay your car off with regular instalments based on a fixed interest rate and set loan term between 6 months and 5 years. There is flexibility to build in on-road costs, insurance and servicing into the loan.
- **Assured future value agreement** – a combination of financing and leasing. At the end of the agreed term you have the choice to upgrade to a new car, hold onto your current vehicle and keep paying it off, or return it without any further finance payments. The payments are adjustable depending on the length of the loan term and maximum kilometre allowance.



RETURN TO MENU

Car leasing

With an operating lease, you ‘rent’ a vehicle for a specified period (normally 1 to 3 years) and enjoy the benefits of driving a new car without the long-term commitment of ownership. Leased vehicles have kilometre limits, which vary depending on the terms of the lease.

Other advantages include:

- **Lower monthly payments** – due to only paying for the vehicle’s depreciation, rather than the entire purchase price.
- **Drive a new car** – enjoy the latest technology, safety features, and styling.
- **No resale worries** – simply return the car at the end of term (unless you choose to buy it).
- **Potential for tax deductions** – if using for business purposes, you can claim up to 100% of the cost as a tax deductible operating expense. There’s no depreciating asset on your balance sheet or stretching your cash flow by having to find the capital.

There are additional fees to watch out for in a lease contract, including exceeding mileage, making modifications to the car, excess wear and tear, and a service fee to cover what the dealer pays to clean and onsell the car. There’s also an early termination fee if you decide to end the contract early. Sometimes insurance and servicing is included, so be sure to check over the fine print.



RETURN TO MENU

On road costs

When looking to buy, there is a lot to take in. On road costs are one of those extra expenses to keep in mind when budgeting for a new car.

On road costs (ORCs) are fees for getting a new or used import vehicle ready to drive on New Zealand roads. These include:

- Road registration
- Warrant of Fitness (WoF)
- Tyre stewardship fee
- Pre-delivery inspection costs.

Some dealerships also offer additional services like grooming, floor mats, a full tank of petrol, or a set amount of road user charges (RUC) for diesel, EV, PHEV hybrid vehicles.

Cost range

On road costs for New Zealand new vehicles range from $1000 to $1600. NZ new cars are registered for 12 months and include a WoF for three years. Some brands include ORCs in the retail price, while otherwise state the price as ‘plus ORCs’. Used import ORCs often have shorter registration periods and varying WoF options.

Always confirm with the motor vehicle trader or dealership to avoid surprises.

Pre-delivery Inspection (PDI)

A PDI checks the vehicle’s condition, ensuring it’s roadworthy. It includes inspecting for damage, verifying assembly quality, and testing the onboard computer and safety features.



RETURN TO MENU

Sell your car

With the wheels now in motion, finding a new home for your car is the next step. By selling it privately or trading in, you'll reduce the cost for your new vehicle.

Trading in

Selling your car directly to the dealership or trading it in is a hassle-free way to sort your old car at the same time as buying your new car.

Here are some tips to help you get the best deal:

- **Presentation matters** – show you've cared for your car by cleaning it inside and out and making any minor repairs.
- **Share service history** – a regularly serviced car with good records can increase the value.
- **Be realistic** – get a good idea of its value from third party sites like TradeMe, AutoTrader, or an AA Vehicle Valuation report.
- **Time it right** – allow plenty of time to avoid being under pressure to make a decision.

Keep in mind, dealerships offer less than what you'd get from a private sale. They factor in valet cleaning, repairs, and a margin to on-sell. So, shop around to find the best offer.



RETURN TO MENU

Selling privately

Sell your car to another person by listing your vehicle via an online auction site or placing a sign in the window. Use the previous tips to get the best offer.

To sell your car safely, follow these guidelines:

- **Know whose buying** – record the full name and ring the phone number of the person you are dealing with.
- **Time for viewing** – make it easy for the prospective buyer to see inside and outside the car. Show service records and answer questions honestly.
- **Test-driving** – take a photo of their driver license and ensure they are covered by your insurance before they test drive.
- **Negotiating** – it's your decision how firm you are on your asking price, and if the offer seems too good to be true, it often is.
- **Include a deposit** – request a deposit to show their commitment to the sale and get both parties to sign a receipt of the agreed sale price and the amount deposited.
- **Final payment** – before you hand over the keys, make sure you've been paid.

Change of ownership

When selling your vehicle, the WoF has to be no less than 28 days old, unless both you and the buyer agree.

To avoid any surprise traffic tickets or parking fines, both parties must complete change of ownership documentation online via the **Waka Kotahi NZ Transport Agency website**.



RETURN TO MENU



Time to test drive

Whether you are considering a used or completely brand new car, it's essential to try before you buy. By test driving and assessing its condition, you'll drive away happily knowing exactly what you're paying for.

Test drive the right way

Here's how to get the most out of each test drive:

- **Shortlist** – narrow your potential list down to 3-4 cars.
- **Book ahead** – schedule a time in advance and go during the day, off peak, and in fine weather. Ideally take each test drive one after the other.
- **Take your time** – plan for at least 30 minutes for the drive, and up to 30 minutes to look over the car and ask any questions.
- **Write down your questions and must haves** – compile a list of questions for the seller beforehand. List the features that are most important to you and score the car on a scale of 1-5 after driving.
- **What to bring** – take your driver license and any essentials you typically carry (e.g. car seats, walkers, pushchairs). Bring a friend for extra support.
- **Be road-legal** – check the car has a current WoF and rego, or a dealership trade number plate.

RETURN TO MENU

- **Have insurance** – ask the seller if the car has insurance, or review your own insurance policy for driving another car with owner's permission.
- **On the road** – drive the way you normally would on roads you would normally travel. Test the car's handling, parking, and features. If someone else will be driving the car regularly, get them to test drive too.
- **Do a walk-around** – look over the interior and exterior to ensure it meets your needs for visibility, seating, features and boot space. Install your car seat or place your walker or pushchair in the boot to ensure it's an easy fit. Inspect used cars for wear and tear, leaks, and interior condition.
- **After the drive** – use your phone to take notes and photos. Provide honest feedback and ask questions.
- **Take your time... again** – never feel pressured to buy on the spot. Remember anything that constantly irritates you now is likely to continue to bother you when you own it.

On the test drive

To make the test drive go even smoother:

- **Get comfortable** – position your seat, steering wheel and mirrors to suit your driving position. Make sure you have enough leg room and head rest support, can reach the controls easily and read the dashboard clearly. Take note of the blindspots and overall visibility.
- **Go for variety** – drive a familiar route and incorporate as many driving scenarios as possible – straight roads, speed bumps, corners, hills and motorway driving. Review how the car handles and the brakes and acceleration feel.
- **Move back and forth** – test 3 point-turns, parking, parallel parking, and reversing – empty car parks are good spaces for this. Evaluate its manoeuvrability and size in and around your driveway and garage.
- **Review the features** – try out the car's extras, like the Sat Nav, infotainment system, smartphone connection, air conditioning etc.
- **Look out for issues** – for used cars listen out for any odd rattles, take notice of any pulling to one side, overheating or fluid leaks.

RETURN TO MENU

Evaluate the condition

Vehicle history

Ask the seller for a copy of the servicing and maintenance records. This shows how well the car has been taken care of and if the manufacturer's servicing and warranty guidelines have been followed.

For a small cost, request the vehicle's history report from **Motorweb**, **Car Jam** or the **AA**. This provides valuable insights into the car's ownership, accident history, any outstanding money owing, and the odometer history. It will also show if there are outstanding road user charges, or an expired license or WoF.

Vehicle inspection

If you are still interested, arrange a pre-purchase inspection by an independent mechanic or organisation, such as the **AA** or **VTNZ**. A qualified mechanic will assess the car's mechanical condition, inspect for any signs of previous accidents, rust or repairs, and provide an unbiased evaluation.

Some minor faults aren't hard or expensive to fix, so don't let that put you off if the vehicle is in good shape otherwise.



RETURN TO MENU

Sign the paperwork

You've found your dream car, now it's time to make it official. Completing the right documentation is a must for protecting yourself and your new investment.

Once you have agreed on the price, it's in the best interests to have the details of the purchase terms outlined in a formal agreement. Both parties should sign and have a copy of the agreement to keep. While it can be hand-written, a digital version is easier.

If you've chosen a private sale, remember to take a copy of the seller's driver license and proof of bank account too.

Vehicle offer and sale agreement (VOSA)

When buying from a dealership, finalise the sale by signing a Vehicle Offer and Sale Agreement. The VOSA includes:

- Full names of both the seller and buyer
- Agreed purchase price of the car
- Vehicle details, including odometer, Vehicle Identification Number (VIN), chassis number, WoF expiration, Consumer Information Notice (CIN) for a used vehicle, add-ons and accessories that you want
- Payment method, including deposit and finance details
- Agreed value and description of the trade-in vehicle
- Confirmation that no other party has claim on the car or its accessories.

Before signing, be sure to read the sales agreement carefully. If something doesn't add up or make sense, ask the seller or dealer to explain. If you're still unsure, ask for independent advice from your lawyer or trusted automotive professional.



RETURN TO MENU

MR2A application for registration of a motor vehicle – new

When buying New Zealand new or newly imported used vehicle from a dealership, it must inspected for safety and certified to drive on New Zealand roads. After you complete and sign the MR2A, the dealership will register the car on your behalf for 6 or 12 months.

For the MR2A, you will need to provide your:

- Full name
- Date of birth
- New Zealand physical address
- New Zealand mailing address (if different)
- Identification that confirms your name, birthdate, and signature e.g. New Zealand driver licence.

Organisations must also provide:

- Organisation's full name
- Organisation's physical and mailing address
- Corporate Identification Number
- New Zealand business number, company number, or Certificate of Incorporation.

MR13B transfer of ownership – used

When buying a used car, change the ownership from the seller to you within 7 days of the purchase. This ensures both parties aren't liable for each other's fees, charges or traffic fines.

Complete an MR13B form (the seller completes an MR13A) online at the **NZTA** website or at an NZTA agent, such as a NZ Post Shop. You will need proof of identification, and the vehicle's registration plate number.

Once your new Certificate of Registration arrives in the post, keep it in a safe place.

Vehicle loan finance agreement

When borrowing money to pay for your car, read the credit contract agreement carefully, especially around the fees to manage your loan. Before signing, ensure you are fully financially and personally prepared for the expense and payment schedule. If you are unsure, get a second opinion with independent financial advice. Remember to bring your co-signer if you need to.

Safe-keeping the documents

Keep all the paperwork including the VOSA, change of ownership, financial contract, and insurance agreement in a safe place, ideally somewhere that is not in your car. Take a photo and keep a digital copy too.

RETURN TO MENU



Protect and insure

Safeguard your long term investment with insurance, roadside assistance, and regular scheduled servicing. It'll save a lot of hassle and expense and make it easier to sell when it's time to upgrade.

Choosing insurance

While car insurance isn't a legal requirement in New Zealand, it's a wise way to protect yourself from life's surprises. If an accident happens and you're responsible, the costs can quickly add up.

Take your time to explore your options and compare providers, costs and fine print.

Have your insurance in place before you pick up your new car and drive it home.

RETURN TO MENU

Types of insurance

These are some of the insurance policies to choose from:

- **Third party** – limited protection that covers other cars or property damaged by you, but you'll have to pay to fix your car. If someone else damages your car and admits fault, their insurance provider should cover your car repairs.
- **Third party fire & theft** – same as third party, plus you'll be able to claim if your car is stolen or catches on fire.
- **Comprehensive** – offers the most protection and usually the most expensive. Covers your car for repair or replacement if it is stolen or damaged in an accident. Pays out whoever's car or property you've damaged.
- **Mechanical breakdown** – covers unforeseen mechanical or electrical breakdowns if your car is no longer covered by the manufacturer's warranty.
- **Payment protection** – looks after payments for certain situations such as disablement, hospitalisation, redundancy, terminal illness or death.
- **Guaranteed asset protection** – covers the shortfall between a car insurance payout and the outstanding balance of an existing finance agreement.
- **Optional add-ons** – extra cover you can purchase for roadside assistance, no excess for damaged windscreens, and other specific benefits.

Insurance terms

Here are some common terms to know when reviewing insurance policies:

- **Market Value** – what your car is insured for based on the market's valuation right before an accident.
- **Agreed Value** – what your car is insured for based on the agreement between you and your insurance provider when you took out the policy or at renewal.
- **Premium** – the weekly, fortnightly, monthly or yearly amount you pay for insurance cover. You'll save money when paying yearly.
- **Excess** – the agreed amount you have to pay if your car gets damaged or if you damage someone's car. This money goes towards the cost and the insurance provider covers the rest on your behalf. Choose how much excess to pay when you set up your policy. Increasing the excess lowers your premium, however it could be difficult to afford the higher excess amount in one go.

RETURN TO MENU

How premiums are calculated

These are the risk factors your insurance provider considers when setting the cost of your insurance policy premium:

- **Age** – there's a higher premium for drivers who are under 25, over 60 or who don't have a full license.
- **Car accident history** – a clean driver license and not making claims makes a big difference to how much you pay.
- **Car make, model and year** – some vehicles cost more to repair, so insurance rates are higher.
- **How secure your car is** – storing your car in a locked garage, or having a car alarm can lower the premium.
- **Where you live** – living in a big city increases the risk of an accident and the premium amount.
- **Personal or work** – premiums increase for work vehicles and if your work transports people or goods, it increases again.
- **Number of people** – the more people insured under one policy, the higher the rates.



RETURN TO MENU

Roadside assistance

To avoid getting stuck on the road with a flat tyre or locking your keys in the car, cover you and anyone else who drives your car with a roadside assistance service. For an affordable fee, you can contact them 24 hours a day, 7 days a week and they'll help you get on the road again.

Roadside assistance services can include:

- Testing your battery and organising a replacement if necessary
- Jump-starting your vehicle
- Getting access to your vehicle if you're locked out
- Changing your wheel
- Free delivery of fuel if you run out (you pay for the fuel)
- Free temporary side glass replacement
- Organising a windscreen chip or crack repair
- Mobile EV charging in some areas
- Emergency taxi or overnight accommodation if away from home
- Free towing to safety
- Minor roadside repairs.

Some situations are not covered by roadside assistance, so check the terms carefully.



RETURN TO MENU

Servicing and maintenance

Staying on top of your vehicle servicing and maintenance is something you should do from day one. Here's why investing in regular scheduled servicing is a smart move:

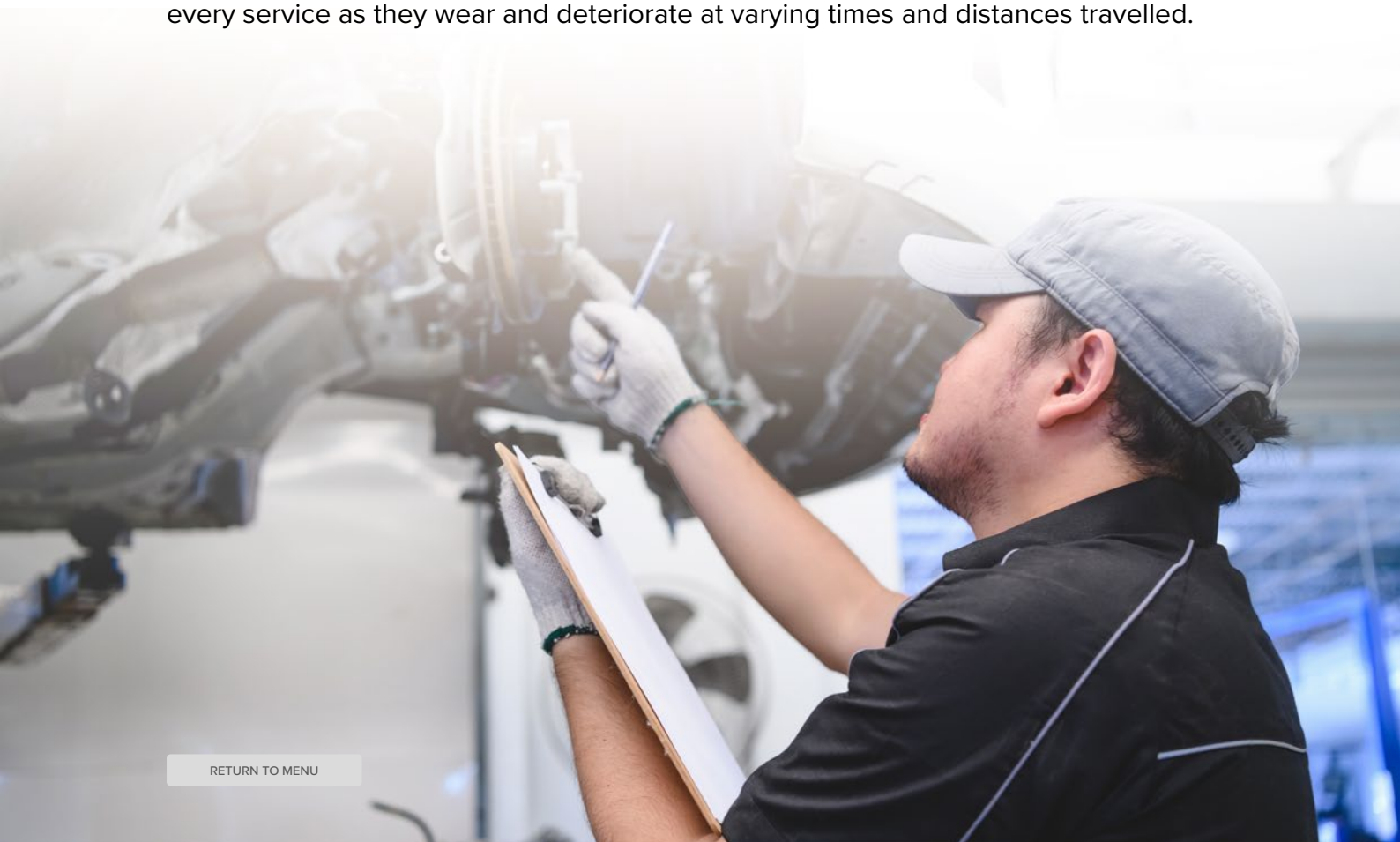
- **Safety** – prevents breakdowns and accidents by ensuring key parts like brakes and suspension are in top shape.
- **Performance** – oil changes and tyre checks keep your car performing at its best and extend its life.
- **Saves money** – catching small issues early prevents costly repairs down the line.
- **Fuel efficiency** – a well-serviced car uses less fuel, saving you trips to the pump.
- **Car value** – a full service history boosts resale value and prospective buyer confidence.
- **Warranty protection** – following your owner's manual requirements keeps your manufacturer's warranty intact.

At the time of purchasing from a dealership, book in your first service and ask them to send you email or text reminders when it is due. Some even offer service packages at the time of sale to make your first few years of car ownership easier to manage.

Service regularly

Service your car according to your manufacturer's requirements in your owner's manual. This is usually once a year or at a set kilometre schedule, whichever occurs first.

Driving conditions, such as towing a trailer, dusty, muddy or snowy roads, or lots of trips less than 6 km can affect your servicing requirements. Not all parts are replaced every service as they wear and deteriorate at varying times and distances travelled.



RETURN TO MENU

A comprehensive service may include:

- Engine, oil change and/or filter replacement
- Checking engine performance and tuning
- Checking tyres, tread, wheel balancing, tyre rotation, wheel alignment
- Brake checks and replacements, brake pads, brake fluid
- Gears, clutch, transmission
- Checking hydraulic fluid and coolant levels
- Steering alignment and suspension checks, power steering fluid
- Checking lights, indicators, electrics
- Cooling system, radiator, pumps and hoses
- Air filtration
- Battery testing

Easy maintenance

Keep your car in tip top condition too by regularly cleaning both inside and out, and protecting it from wear and tear with seat covers, carpet mats and paint protective measures.



RETURN TO MENU



Ready to pick up

Hooray! The day is finally here to pick up your new set of wheels. Last steps include connecting your smartphone, knowing what your warranty covers and taking it easy as you drive away with a smile.

Final check

When meeting with the dealership or the seller, allow at least 30 to 45 minutes to check:

- the vehicle is the one you selected
- there are no changes to the agreed used or new condition
- the WoF and license registration are current
- any accessories your requested are fitted.

Use this opportunity to ask about how the car works. They can show you how to use the car's features, explain what type of petrol is best for your car, and demonstrate connecting your phone through Bluetooth, Apple CarPlay or Android Auto.

If you are trading your old car in, transfer all of your items to your new car.

RETURN TO MENU

Take it easy and safely

Drive your new car carefully and slowly, especially straight after you pick up the keys. Gently test out the acceleration, braking, and how the vehicle handles, especially when it comes to parking, overtaking and navigating busy streets.

Remember to store you spare key in a safe place along with your important paperwork.

Familiarise yourself

Read through the owner's manual to get to know your car inside and out and when your next service is due. Keep it in the glovebox of your car, so you can refer to it later.

Feel free to ask your dealership if more questions come to mind later down the track.



RETURN TO MENU

Warranty coverage

While it doesn't cover fair wear and tear, like replacing worn tyres or wiper blades, a car warranty can protect you against costly repairs for manufacturing faults.

Here are common warranties in New Zealand:

- **Manufacturer's New Car Warranty** – comprehensive level of consumer protection provided by the manufacturer for brand or nearly new cars. Covers a period of time or kms travelled and your new car needs to be serviced at an authorised service centre for the warranty to remain valid.
- **Extended Warranty** – for when the car is no longer covered by a manufacturer's warranty. The dealership may offer this complimentary or for a fee and likely with conditions such as servicing regularly with them. Handy if you are buying your car for commercial use, as this isn't covered under the Consumer Guarantees Act.
- **Consumer Guarantees Act** – while not technically a warranty, any new or used car bought at a registered dealership or motor vehicle trader for personal use is covered under the Act. If there is an issue not caused by misuse of the vehicle or general wear and tear, then the seller can repair, replace, or refund depending on the situation. Does not cover cars bought through a private sale.

Congratulations you have completed your car buying journey.

Take care of yourself and others on the road, drive safely and enjoy!



RETURN TO MENU

Find out more

Buying a new car is a big decision! For more information, try these helpful resources:

Car buying glossary
Understand all the jargon with this comprehensive list of important terms to know when you are shopping around for your new car.

Car specifications explained
Specifications tell you everything you need to know about a car, making it easier to compare the differences between vehicles.

Top tips for naming your car
What better way to express your new car's personality than giving them a name or adorning them with a personalised plate.

For more on choosing the right car for you, go to the 'Buying a Car' section.

Why your car needs floor mats
As your home away from home, your car is subjected to all sorts of hazards on a daily basis, and that's where interior floor mats come in.

For other tips on what accessories your car needs, go to the 'Accessories' section.

Ways to protect your paintwork
Your car is one of your most visible and valuable assets. Here are three easy ways to protect and preserve your car's paint job.

For more on how to look after your car, go to the 'Car Maintenance' section.

How to improve your fuel efficiency
Find out how to improve the fuel efficiency of your car, save yourself money and keep your car running smoothly.

Driving habits that are no good
Bad habits can easily creep in when you drive. To dodge annoying breakdowns and protect yourself from costly repairs, here are ten common driving habits to avoid.

Be prepared for 4WDing
If you're a rookie when it comes to off-roading, we've got you sorted with our top tips you should know before setting out on your kiwi off-roading adventure!

For more driving tips, go to the 'Driving A Car' section.

When you're ready to discuss your options, get in touch at www.suzuki.co.nz/contact. Or come in and have a chat with us in person at your closest Suzuki dealer. We'll do our best to find the perfect match for you.

RETURN TO MENU