

Buying a car? TXTB4UBUY - PPS-05

Buying a car?

Don't buy someone else's debt!

You can easily check to see if there is a registered security interest before you pay any money.

When you're buying a second-hand car, motorbike or truck, you should always check it isn't subject to a registered security interest (debt) before you pay any money to the seller. If you don't, you could run the risk of the vehicle being repossessed and losing your money!

Search before you buy

You can check if there is a registered security interest by:

- going online at www.ppsr.govt.nz and doing a motor vehicle search, or
- if you are out and about, using your mobile phone.

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TXTB4UBUY

Use your mobile phone anywhere, anytime to get an indication of whether there is a registered security interest (debt) over a vehicle.

To search using your mobile phone:

- Select the write message (SMS) option on your mobile phone.
- Enter the car's registration number (for example, ABC123) and/or VIN (17 characters) and/or chassis number into the message separated by a ? in any order, for example ABC123?1111111111111111
- Send the text message to 3463 (FIND).
- All it costs is \$1.

We will automatically send you a text message that will indicate if there is a registered security over the vehicle or not. It will also include an SMS ID that you can enter on the PPSR website (www.ppsr.govt.nz) to complete your search and get the full result list.

Add 3463 (FIND) to your address book now so you have the number where and when you need it.

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Why use a VIN when searching the PPSR?

A Vehicle Identification Number (VIN) is a unique 17 character number. A VIN is the main way vehicles are identified for administrative purposes. It is important to use the VIN as well as the registration number when searching the PPSR because registration plates can be changed. The owner's manual will tell you where to locate the VIN. The VIN can be:

- stamped into the vehicle structure (often the firewall) during manufacture, or
- stamped on a metal plate and fixed onto the vehicle body, or
- etched on to the rear window of the vehicle.

Text 3463 (FIND) before you buy

What is the PPSR?

The Personal Property Securities Register (PPSR) is a government register of security interests in personal property (including motor vehicles). A registered security interest means that someone may still owe money on the vehicle. The person that is owed money maybe able to repossess the vehicle from subsequent owners and sell it to repay the debt. It is important to search the PPSR before you buy a vehicle from someone other than a registered motor vehicle trader. Make sure that registered security interests are discharged (removed) from the PPSR before you buy.

Where can I find more information?

For more information about doing a vehicle search, or to search online, visit www.ppsr.govt.nz

For more information about buying a vehicle visit the Ministry of Consumer Affairs website at www.consumeraffairs.govt.nz

The PPSR is a registry maintained by the Ministry of Economic Development.

Call us on freephone 0508 777 746 for more information.