

# Used Car

# Consumer Bill of Rights

Buying a used car can be one of the largest financial commitments you make. Used car dealers must post this *Used Car Consumer Bill of Rights* and give you a copy **before** you sign a sales contract. The *Consumer Bill of Rights* must be provided to you in the language in which you negotiated the contract if a translated version is available on the Department of Consumer and Worker Protection (DCWP) website at [nyc.gov/dcwp](http://nyc.gov/dcwp). Take the time to read and understand the *Consumer Bill of Rights* before you sign that you received it.

## Your Rights

- 1 You have the right to buy a car at the price advertised.**  
Used car dealers must display prices on cars. A used car dealer may not sell you a car at a price that is more than the price advertised, quoted, or posted on the car. The dealership cannot increase the price of the car because you do not finance the car with the dealership.
- 2 You have the right to know the details of your financing agreement before you sign anything.**
- 3 You have the right to decline financing or a loan arranged by a used car dealer.**  
You can pay cash or seek financing from another lender.
- 4 You have the right to written disclosures about important terms of your financing contract.**  
Federal law requires that you get written disclosure of terms such as your annual percentage rate (APR), the amount of money you have agreed to finance, and the total amount you will have to pay to completely satisfy the terms of the financing contract.

Under NYC law, the dealership must disclose the lowest APR offered to you by any financing company for a loan with the same term, number of payments, collateral, and down payment. The dealership must also disclose any fees the dealer is charging you for financing. These disclosures must be in the language in which you negotiated the contract, provided DCWP has made these disclosures available in such language.

- 5 You have the right to the Federal Trade Commission (FTC) Buyer's Guide for any used car and, where applicable, a written New York State Lemon Law warranty.**  
The Buyer's Guide gives important information about the car and warranty and must be posted on each car.

Under the New York State Lemon Law, used car dealers must provide written warranties on used cars that are primarily for personal or household use, cost more than \$1,500, and have fewer than 100,000 miles. The warranty covers the engine, transmission, drive axle, brakes, radiator, steering, and alternator. Never buy a car "as is."

Read both the Buyer's Guide and warranty closely before you buy.

- 6 You have the right to refuse add-ons.**  
The dealership cannot require you to buy any add-ons as a condition of buying or financing the car at an offered price.
- 7 You have the right to get the price of each add-on in writing.**  
The dealership must give you, in writing, the itemized price of each add-on product and/or service, including the monthly and total price of financing with and without each product and/or service.
- 8 You have the right to be offered a cancellation option.**  
Dealers must offer you a contract cancellation option, which allows you to cancel the contract within two (2) weekdays. This option gives you time to review the contract and any financing agreement away from the dealership. You will not be able to take the car home, but if you are trading in a car and pay the necessary fee, you will be able to use the trade-in during the cancellation period. The contract cancellation option must be given to you in the language in which you negotiated the contract. Learn more about the contract cancellation option at [nyc.gov/dcwp](http://nyc.gov/dcwp).

Continued >

9

**You have the right to be free from discrimination when you apply for credit.**

Credit discrimination on the basis of race, color, religion, national origin, sex, marital status, age, or use of public assistance is illegal under federal law.

10

**You have the right to file a complaint.**

You can file a complaint against a used car dealer, regardless of your immigration status. Used car dealers must have a Department of Consumer and Worker Protection (DCWP) license in order to operate. You can **call 311** to be transferred to DCWP to check a dealership's license status and complaint history. If you believe a used car dealer has violated your rights or taken advantage of you, file a complaint at **nyc.gov/dcwp** or **contact 311** (212-NEW-YORK outside NYC).

Consumer Initials or Signature

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