

How To Get

The **Best** Deal

On A New Car

A practical guide to negotiating with confidence

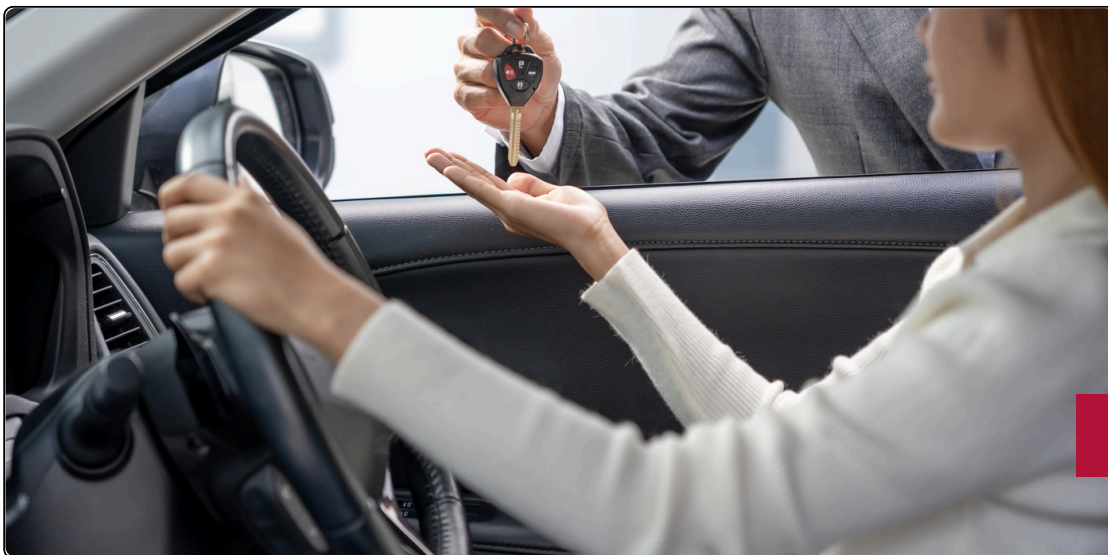
Never Overpay for a New Car Again

The Checklist

10 Things That Can Make the Biggest Difference

Use this as a checklist when speaking to dealers:

- Set a Realistic Budget, Stick to It, and Don't Reveal It
- Separate the new-car price negotiation from your part-exchange
- Paying cash doesn't guarantee a better deal
- A PCP finance deal is often where the best total discounts are
- Ask About all available Incentives
- Timing your purchase isn't everything
- Be aware of common sales tactics
- Dealing with a salesperson who won't move on price
- Watch out for overpriced add-ons
- Get everything in writing



These are the areas that can have the biggest impact on the final deal you achieve.

Before You Start

Once you've decided which cars to focus on, the next step is dealing with the salesperson. They negotiate car deals every day – most buyers don't – and it's easy to pay more than you need to.

This guide sets out the key things that can really stack the odds in your favour when negotiating a new-car deal.

It will help you:

- ▶ Approach dealers with more confidence
- ▶ Understand how deals are structured
- ▶ Avoid common mistakes that can cost you money

1 Set a Realistic Budget, Stick to It, and Don't Reveal It

What this means:

Decide upfront whether you're working to a total price or a monthly figure and stick to it.

Don't reveal your budget to salespeople, as this gives them the opportunity to tailor a deal that meets your budget while maximising their profit.

Why it matters:

If dealers don't know your budget they'll have to be as competitive as possible to try to win your order.

2 Separate the new-car price negotiation from your part-exchange

What this means:

Agree the best possible deal on the new car first – then introduce your part-exchange.

This prevents one element of the deal being used to offset the other.

Why it matters:

It's the only way to clearly see what you're being offered on each side of the deal.

If you don't like the dealer's valuation, you'll know the benchmark and can consider selling privately or via car buying sites such as Motorway.co.uk.

3 Paying cash doesn't guarantee a better deal

What this means:

A PCP finance offer with a low APR and a generous deposit contribution can sometimes result in a lower overall cost than a cash purchase.

Always compare the total amount payable for each buying option.

Why it matters:

A cash discount can look good but not always be the cheapest overall.

4 A PCP finance deal is often where the best total discounts are

What this means:

Manufacturers typically offer their best incentives on PCP finance agreements, combining low APRs with deposit contributions.

Without both of these elements, a PCP deal may not be as competitive as it first appears.

Why it matters:

How a deal is structured can matter as much as the price of the car itself.

Quick point to be aware of:

Understanding how deals are structured and how to negotiate is one thing. Knowing if the deal is genuinely strong – or just average is more difficult:

Get a **Personal Deal Sheet** and you'll see exactly what the best deal looks like.



5 Ask About all available Incentives

What this means:

Even if the car's price looks okay, there might be additional support available, such as:

- ▶ Discounted charging offers on Electric cars
- ▶ Free specification upgrades
- ▶ Free insurance or servicing discounts
- ▶ Loyalty incentives (if you, or someone in your household owns the same brand)

These should be offered in addition to any discount on the new car.

Why it matters:

Not everything is always presented up front.

6 Timing your purchase isn't everything

What this means:

End-of-month or end-of-quarter periods can offer strong discounts, and the start of the year can also be competitive. The March and September plate-change months can bring further opportunities if targets are being pushed.

Also look out for pop-up manufacturer sales events, which can sometimes deliver stronger savings.

However, availability of best deals often depends more on how specific car models or dealers are performing in the market. This mean great deals can appear at any point in the year – not just during the obvious peak periods.

Why it matters:

Keeping key sales periods in mind is sensible, but focusing only on timing could cause you to miss a genuinely strong deal elsewhere.

7 Be aware of common sales tactics

You may hear:

- ▷ "This special deal is only available today"
- ▷ "The model is selling out, so act fast"
- ▷ "We can only give you a discount if you take a car from stock"
- ▷ "The PCP deposit contribution already counts as the discount you can get"
- ▷ "We can't give you a discount as we have to pay the manufacturer for the low-rate APR"
- ▷ "The manufacturer isn't allowing any discounts on this car at the moment"

Occasionally some of these points can be valid, but they're mostly used as negotiating tactics to avoid giving bigger discounts

Why it matters:

Understanding how this process works allows you to compare what different dealers claim and helps you stay in control.

8 Dealing with a salesperson who won't move on price

What this means:

If a salesperson won't improve their offer, check if the best available dealer discount and all available manufacturer support has been included. If so, thank them, leave and compare elsewhere.

Make it clear you're willing to walk away if they won't budge, as that alone can often prompt a better offer.

Why it matters:

Dealers will try to close sales by implying they've given the maximum discount, but not every deal offered is the strongest one available.

9 Watch Out For Overpriced Add-Ons

What this means:

Dealer often try to upsell items such as:

- ▶▶ Paint protection
- ▶▶ GAP insurance
- ▶▶ Interior / fabric protection
- ▶▶ Alloy wheel & tyre cover

As these are typically very high-profit margin products for dealers.

Why it matters:

They can significantly increase the overall cost. Similar products can often be found online at much cheaper prices.

10 Get Everything In Writing

What this means:

Before committing, ask for a full breakdown including:

- ▶▶ List price
- ▶▶ Discount (off the list price)
- ▶▶ Finance deposit contribution
- ▶▶ Finance APR
- ▶▶ Other incentives
- ▶▶ Total amount payable

Why it matters:

You get a clear picture of what's being offered, and it's the simplest way to compare offers properly.

Bringing It All Together

If you follow the steps in this guide, you'll be in a much stronger position when speaking to dealers.

You'll understand:

- ▶ How deals are put together
- ▶ What to ask for
- ▶ What to watch out for

But don't forget about the deal you're offered

Knowing whether a discount you've been offered is genuinely strong – or just average is hard to judge. But it doesn't have to be like that.

Remove the guesswork.

Get a **Personal Deal Sheet** to find out what the best deal looks like.

Or choose **Bespoke To You** and have it all done for you.

Find out what the best deal looks like

Personal Deal Sheet

Your Deal Sheet will show you, simply and clearly:

- ▶ What you should expect to pay for your chosen car
- ▶ The best total discount available (dealer + manufacturer)
- ▶ PCP finance information, including deposit contribution, APR and monthly payment
- ▶ Whether any quote you've seen is weak, average or genuinely strong

So instead of guessing, you have a clear benchmark before you agree anything. You can take your Deal Sheet into the dealership – and stay in control of the deal.

Have it all done for you

Bespoke To You

If you'd prefer us to handle it all for you: We start with a personal consultation to understand exactly what you're looking for – then take care of everything from there.

That includes:

- ▶ Identifying the right car for your needs
- ▶ Finding the best deal currently achievable
- ▶ Handling discussions with dealers on your behalf
- ▶ Offering expert advice every step of the way

You still benefit from the same independent, real-world pricing insight – but without having to negotiate or second-guess anything yourself. A simple, stress-free way to make sure you don't overpay.

Final Thought

A better understanding of the car sales process can make a real difference.

But having clarity on what discounted price to expect before you agree anything can make the biggest difference of all.

InsiderCarDeals.co.uk

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