Car safety checklist: How to stay safe from scams

Use this checklist when buying or selling a car to protect yourself from scams.

Safety rules for everyone (buying or selling)

- ☐ **Trust your feelings:** If a deal feels too good to be true, or if you feel uncomfortable, walk away.
- ☐ **Meet in a safe, public place:** Always meet during the day in a busy public area. A police station parking lot is a great place to meet.
- ☐ **Bring someone with you:** Take a friend or family member along. It's safer, and they can help you spot problems.
- ☐ **Check their ID:** Ask to see the other person's driver's license or ID card. If they refuse to show it, don't do business with them.
- ☐ **Do your own research:** Never just take the other person's word for it. Always check the facts yourself.
- ☐ **Keep records:** Save all text messages, emails, and a copy of the car ad.

If you're buying: What to do before you pay

- ☐ **Never pay upfront:** Don't send any money before you've seen the car in person and seen the person who owns it.
- ☐ **Check the car's history:** Run a car history check to make sure the car isn't stolen, hasn't been in a major accident, and doesn't have unpaid bank loans. Make sure the numbers on the car match the paperwork.
- ☐ **Check the paperwork carefully:** Make sure the name on the car papers matches the seller's ID. Call the garages listed in the service book to see if they've really worked on the car. If they show you a bank letter saying the car is paid off, call the bank directly to check if it is real.
- ☐ **Pay safely:** Don't carry large amounts of cash. Use a secure bank transfer instead. Only pay once you are 100% sure everything is real.

If you're selling: How to protect yourself and your car

- ☐ **Wait for the money to clear:** Never hand over the car or the keys until you see the money in your bank account. Don't trust screenshots of receipts or text messages. Check your bank account to see that the money is safely there.
- ☐ **Keep test drives safe:** Always go with the buyer on the test drive. Take a photo of their driver's license before they get in. Stick to busy, well-known roads.
- ☐ **Get the paperwork ready:** Make sure you have the official change-of-ownership forms ready and fill them out correctly before handing over the car.
- ☐ **Watch out for 'easy' buyers:** Be careful of buyers who don't try to bargain, or who offer to pay more than your asking price.
- ☐ **Protect your privacy:** Don't give out your home address or private details until you are sure the buyer is real and safe.

If you suspect you've been targeted by a scam or that you've been the victim of fraud on your bank accounts, call the Standard Bank Fraud Line on 0800 222 050 or report fraud on your Banking App:

1. Tap on **Help**
2. Select **Report Fraud**
3. Follow the prompts