

How to choose the right car for you?

BY AMCL'S AUTOMOTIVE SERVICE PARTNER, LEXUS OF CHATSWOOD, PART OF THE MCCARROLL AUTOMOTIVE GROUP

You need a new car, but just what type? Sometimes the car you WANT may not be the car you NEED. Here we help you in decide just what type of car YOU need.

It is important when researching your new (or used) car that you make sure it will suit your lifestyle. To help your make your decision, just remember **F.O.R.M: Family, Occupation, Recreation, Motivation.**

FAMILY

The most important part of your cars life will be spent with your family.

- > How many in your family?
- > Is your family growing?
- > Will it suit your family's day-to-day needs?
- > Who will be the car's main driver, you or your partner?

These are all very important questions to ask yourself when looking for your new car.

Even though Monday to Friday it will be just you (or your partner) driving the car, you will probably have the most important time with every one on-board.

OCCUPATION

As we said the car will be used Monday to Friday for your work needs.

- > Does the car suit your work needs?
- > Do you need to carry equipment? People?
- > How much driving does your job require?

For instance, a GP that uses their car for a lot of highway driving may value Cruise Control a great deal more than a doctor who mainly drives in the city.

If you tend to carry colleagues, equipment or patients a lot, does your car fit the requirements?

RECREATION

This one ties closely with Family. Not only will your car need to carry your family and fulfil work needs, but it may also have to carry recreational equipment such as golf clubs, your soccer kit or cricket gear. In addition it may need to tow things such as boats, caravans and trailers.

- > Do you have a yacht or ski boat?
- > Do you go on bush walking trips or 4 Wheel Driving where ground clearance is of importance?
- > Do you travel in certain climates more than others?

Seasons of the year are important, and often result in foolish decisions. If you are looking to buy a car coming into summer, remember that a convertible may not be the best car suited to your ski trip in winter.

MOTIVATION

When researching your new car it is important to know exactly why you are looking to upgrade or change vehicles.

- > Why are you looking to buy a new car?
- > Are your current monthly repayments too high?
- > Do you want to get something that offers greater safety for your family?
- > Do you want to remain in warranty?

Every year the level of safety equipment built in to cars gets greater and greater.

These days, the best makes of cars offer levels of service and convenience when your car is in warranty that some people simply can not go without. A great deal of people are now placing more importance on how they are looked after during the ownership of their car than ever, and is something that is definitely worth asking the next dealership that you visit.

As an owner, what do you expect from your new vehicle over the next three to four years?

CAR BUYING DO's and DON'Ts

BY CRAIG IRESON OF AMCL SERVICE PARTNER THE CSA GROUP

Buying a car?
 Want to save time and money?
 Want to get the best finance deal?
 Want the process to be simple and easy?
 AMCL is making car buying a painless and easy process.

There are several approaches to buying a new or used motor vehicle. Usually, as a result of your research, such as browsing the web, looking through classifieds or visiting car dealers, you will have decided on which vehicles appear to be suitable to your needs and lifestyle.

Once you have narrowed down your choices you would normally start negotiating with a salesman or a private seller in order to ascertain the price of the vehicle. RIGHT?

WRONG!! - Because if you have not included CSA Smart Drive in your research process then you have not researched ALL possibilities.

At CSA Smart Drive we have a salary packaging and fleet business which gives us the capacity and volume to source virtually all vehicle makes and models (including new and used) at preferential pricing.

We can pass on these discounted prices to AMCL Members who would normally be purchasing their vehicle at the retail price. We also have near new prestige vehicles with very low kilometres at significant price savings over new vehicles; accordingly you don't pay luxury car tax or get stung with the new car depreciation.

If you have any questions about CSA Smart Drive, or any of the other myriad of products the CSA Group can offer you, please call your Relationship Manager, Rosie Gothard on (02) 9499 5500.

THE SIMPLE STEPS TO SAVE TIME AND MONEY ARE:

STEP ONE

If you haven't yet decided on the car you want, simply call Rosie at your AMCL Service Partner, CSA Smart Drive on (02) 9499 5500 who will assist you.

Alternatively if you have decided on the car you want, spoken to one or more car dealers to get the best price, phone CSA Smart Drive. We will more than likely be able to source the vehicle at significant savings to you.

PLEASE - DO NOT, UNDER ANY CIRCUMSTANCES, allow the dealer to convince you to SIGN ANYTHING OR PAY ANYTHING. If you do this, you are committed to buy the vehicle at the "agreed" price, and thus eliminate any chance of buying the car at a better price

STEP TWO

CSA Smart Drive will ask you to confirm the order for the vehicle. At the same time CSA Finance will obtain a finance approval for you.

STEP THREE

CSA Smart Drive in conjunction with CSA Finance, will arrange document signing with you and payment to the car dealer. The car is then available for you to collect or be delivered to you.

STEP FOUR

Enjoy driving your vehicle!!! BEWARE!!! The car salesman will be persistent and will hound you until you buy HIS car, or until you tell him you have a better deal.

At this point he will probably now "mysteriously" be able to match CSA Smart Drive/AMCL's price.

Question:

Why then did he NOT GIVE YOU HIS BEST PRICE UP FRONT???

Answer:

Because he works for himself and his employer and not for YOU. Clearly he sees you as a transaction only, and may not care if he compromises his credibility!

Furthermore, it is extremely doubtful the salesman has any interest in the growth or ongoing viability of your AMCL or in "Making Life Easier" for its members.

To find out more about the great offers Lexus of Chatswood has on new vehicles please call 02 9410 3288.