



Private sales

Private sales: the basics



Private sales are when you buy from someone who is not a professional trader. This includes buying at a garage sale, from a neighbour, from a classified ad in the paper and also online auctions if the seller is not a professional trader. Private sales are not covered by the Consumer Guarantees Act or the Fair Trading Act.

Without these, there is often little you can do if your new purchase isn't as good as you expected. So it is important to check out what you are buying.

Before you buy privately

Inspect goods carefully before you buy them. Find out if mechanical or electrical items work, and get them checked out by an expert if you can. For a car, get an independent pre-purchase check by a mechanic.

Check if there is money owing on big items. If the item has money owing on it by previous owners it may be repossessed from you by a finance company. Search on the Personal Property and Securities Register by number plate (for vehicles) or by the seller's name.

[Personal Property and Securities Register website](#)

If the item has a manufacturer's warranty on it, it may still apply after the sale so make sure you get that off the seller.

Ask questions, and get a written copy of the answers. Email may be a good way to do this. Get a receipt from the seller saying when you bought it and the name and address of the seller. Write down anything that the seller has told you about the item. This information is useful if anything goes wrong.

Got a problem with a private sale?

Under the Contractual Remedies Act, you may be able to ask for compensation or cancel the contract if you were persuaded to buy the goods based on a misrepresentation by the seller. You can make a claim at the Disputes Tribunal.

[Find out more about taking a claim to the Disputes Tribunal.](#)

[Visit the Disputes Tribunal website.](#)