



# Guide to getting on the road



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**Congratulations, you have your driver's licence. Now here are some tips for choosing, buying and looking after a car, and keeping it and your licence.**



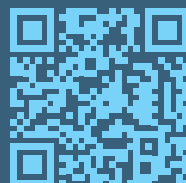
## Choosing a safe car

Choosing a safe car will help you as a new driver be safer on the road. There are safe cars available for most budgets.

The [Howsafeisyourcar](https://howsafeisyourcar.com.au/) website can help you when choosing a new car. You can put in the details of a car you are looking at and see how safe it is and what features it has to keep you safe, or you can put in your budget and the type of car you are interested in, and it will show you safe options to go and look for.

The website gives each car a safety rating out of 5, and details the safety features the car has.

<https://howsafeisyourcar.com.au/>



# Buying a car

There are two ways you might buy a car - **privately** or from a **car dealer**.

## Private:

- From a friend
- Side of road
- On the Internet

## Car dealer:

- Car yard
- On the Internet
- Newspaper

If you buy a car **privately** then by law you will have 14 days to register the sale with Vicroads. If you plan on driving the car it will also need to be registered - and to do this you will need a **Roadworthy Certificate (RWC)**. You can get a RWC from any mechanic that is accredited to do so by Vicroads. If the car isn't roadworthy they will give you a list of things that must be fixed within 28 days. It is much easier and safer to buy a car that already has a RWC. You will then need to pay a transfer fee and an additional duty that is around 5% of the sale price.

If you are buying a car privately or through a dealer, you also have the right to have the car checked out by an independent mechanic before you finalise any deal.

When you buy a car from a **dealer** you should ask to have all of these costs included in the sale price as '**on-road**' costs. The Dealer will also complete all of the paperwork on your behalf, although you should check it all carefully. The advantage of buying a car from a dealer is that you have a 3 day cooling off period (time to change your mind) and for cars under 10 years old there is a guarantee and warranty included by law. You don't have these when buying privately.

For more on buying a car check out the information on the Consumer Affairs website:  
<https://www.consumer.vic.gov.au/cars/buying-a-new-car>



# Budgeting

Remember, a car costs more than just how much it says on the price tag.

Make sure you buy a car within a budget you can afford - and don't put all of your money into just the purchase price. Will you be buying a new car or a used car? Have you got money saved up? How much money could you afford to repay regularly if you are going to borrow?

You will need to have enough money after the initial cost for running and regular costs. Organise how often - monthly, every 3 months, or yearly you will pay registration and insurance.

Also, keep in mind that your first car doesn't need to be the greatest machine in the world - it just needs to be safe, legal and able to get you around.

## Servicing & Repairs

Your car needs regular servicing based on km travelled, or amount of months passed, and may need repairs. Consider these costs and try to have money set aside. Lights, tyres and brakes need to be replaced, and your oil changed at regular intervals to keep the car safe and roadworthy.

## Toll Roads

If you are going to drive on toll roads (like Citylink) then either get an account, or make sure you pay within 3 days of driving on it, otherwise you will receive fines and extra account fees.

## Loans

If you need extra finance to buy a car you may consider a loan. We strongly recommend you get some good advice before ever signing a loan contract. Good Shepherd provide financial advice, and also offer no-interest Loans if you have urgent car repair or registration needs.

<https://goodshep.org.au/services/financial-services/>

### Initial Costs:

- Purchase price
- Roadworthy Certificate
- Transfer of Ownership
- First Registration
- Insurance

### Running Costs:

- Fuel
- Toll Roads
- Repairs
- Fines

### Regular Costs:

- Registration
- Insurance
- Servicing



# Car Insurance

If you have an accident, then depending on the policy the insurance company may pay for any damage. You pay a certain amount per month or year to the insurance company

If you are not covered by insurance, you can personally have to pay. It doesn't matter if your car is cheap, you may also have to pay for the other car.

It's important to remember that even with insurance, they may refuse to cover you if you are breaking the law, or not following the terms of the insurance policy.

There are two main types of insurance you can purchase. '**Full Comprehensive**' and '**Third Party**'.

## Full Comprehensive Insurance

- Covers an agreed or market value for your car if it is in accident
- Will cover damages to other people's cars and property.
- Will cover all or some of the value of your car if stolen.

## Third Party Insurance

- If you are at fault in an accident all costs for every other vehicle and damage will be covered.
- Will cover all or some of the value of your car if stolen.

**We strongly recommend that as a minimum, you have Third Party Insurance.**

For up to date information on insurance see this website

<https://www.consumer.vic.gov.au/cars/buying-a-new-car/before-you-buy-a-new-car/insurance>



# Legal Responsibilities

## If you are ever involved in an accident:

- Stop and make sure everyone is ok. Call emergency services on 000 if anyone is injured.
- Don't admit liability/fault - let the police and insurance companies decide this.
- Exchange contact details & car registration with other drivers (ask to see their licence).
- Take some photos of all cars, if you can.
- Write down the time, location and details of the accident.
- Contact your insurance company.
- If you are injured in any type of road accident (as a driver, a passenger, or a pedestrian) then you have the right to contact the TAC to claim support.

## On the road:

- When driving on your P Plates you must have zero drugs or alcohol in your system. Alcohol can affect you for 24 hours after your last drink. Other drugs can influence your driving for up to 72 hours and be detected in you for a month.
- Keep at or below the posted speed limit at all times.
- Don't exceed the number of passengers your licence permits.
- If the police are behind you with lights flashing, pull over and park at the first safe opportunity.

- Make sure you are careful not to drive fatigued - particularly late at night and long driving sessions.

## If you receive any infringement notices (driving, parking or toll fines)

- Whoever was driving the car at the time is responsible for fines and demerit points
- Infringement notices must be filled out/paid immediately.
- If you don't pay them in the time the notice states, you can incur large extra fees.
- If you weren't the driver, nominate who was straight away when you receive the fine. If you wait until notice of final demand you will be too late. You can't nominate someone else if you received a fine on the spot, or if it was for drink driving.
- If in doubt, or if unable to pay, seek help from a legal service as soon as possible.

If you ever need follow up help - questions about anything in this flyer or otherwise, you can contact the L2P officer on ☎ **9249 4214** or ✉ **l2p@brimbank.vic.gov.au**.

You can also seek help from **West Justice** at Level 1 72 Buckley St Footscray, or **Visy Cares Hub** 80B Harvester Road Sunshine.

# Car buying checklist

Car: (make/model/year/colour):  
\_\_\_\_\_

VIN/Chassis Number: \_\_\_\_\_

Engine Number: \_\_\_\_\_

Seller (name/number): \_\_\_\_\_  
\_\_\_\_\_

## Buying

All cars:

- 1. Road Worthy Certificate ☐
- 2. Insurance ☐
- 3. Check VIN & Engine Numbers match paperwork ☐
- 4. Mechanic's check ☐
- 5. Agree on how to pay ☐

If not from dealer:

- 6. Vehicle status check (finance owing, stolen, written off) check at **ppsr.gov.au** ☐
- 7. Owner check (name on registration matches driver's license) ☐

## Choosing

Cost:

- 1. Purchase Price \_\_\_\_\_
- 2. Will it need new tyres?  
\_\_\_\_\_
- 3. When is registration due?  
\_\_\_\_\_

4. What will be the stamp duty/GST/transfer fees?  
\_\_\_\_\_

5. How much will insurance be?  
\_\_\_\_\_

6. Is special servicing needed? Y ☐ N ☐

7. Does it have tools/jack/spare wheel?  
\_\_\_\_\_

## Condition

8. How old is it/how many km travelled?  
How much life does it have left?  
\_\_\_\_\_

9. Service book history (check in glovebox)? ☐

10. Has it had accident repairs? Y ☐ N ☐

11. Oil (white or brown is bad) \_\_\_\_\_

12. Coolant (bright and no oil) \_\_\_\_\_

13. Under car - signs of oil leaks/damage?  
\_\_\_\_\_

14. Transmission - smooth changes  
\_\_\_\_\_

15. Air-conditioning works, heater works? ☐

16. Airbag warning light comes on when starting? ☐

17. Listen for noises on slow, sharp turn and check for rumbling (bad) ☐

# Contact us

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**131 450**  
Local call costs apply



The L2P Program is a joint partnership between VicRoads and the Transport Accident Commission, supported by the Victorian Government.