

A smarter way to decide whether a used car is worth buying

Print it. Tick one result for each of the 10 checks. Add the points, then apply the STOP and RED overrides before paying a deposit.

HOW IT WORKS

1 Check the evidence

Do not score from the advert or seller reassurance alone.

2 Tick one outcome

Green 0, Amber 1 or Red 3. Not checked counts as Amber.

3 Follow the action

A STOP overrides the total. Any Red means inspect first.

WHAT EACH COLOUR MEANS

0 GREEN

Checked and clear

1 AMBER

Minor issue or uncertainty

3 RED

Serious concern

STOP BEFORE PAYING

Any one of these overrides the score. Do not buy or pay until the issue is independently resolved.

- ✗ VIN, V5C, seller identity or authority to sell does not make sense.
- ✗ Finance, theft, mileage or major history risk remains unresolved.
- ✗ Brakes, steering, tyres or the road test indicate an unsafe vehicle.
- ✗ Structural corrosion, distorted metal or poor structural repair is visible.
- ✗ Overheating, oil-pressure warning, heavy engine knock or oil/coolant mixing appears.
- ✗ The seller blocks reasonable checks, changes the story or pressures payment.

THE DECISION SCALE

0-2

CONSIDER

No Red or STOP. Finish history and paperwork checks.

3-5

VERIFY / NEGOTIATE

Resolve each Amber and price the confirmed work.

6-9

INSPECT FIRST

Arrange a professional inspection before a deposit.

10+

WALK AWAY

Proceed only if strong independent evidence resolves the risk.

A low score is not a guarantee. A history check can reveal finance, theft, write-off and mileage risks; a professional inspection can assess mechanical, diagnostic, structural and road-test condition.

Seller, history and visible condition

Tick one result for every check. A check not completed is Amber 1 - never Green 0.

1 Seller, V5C and VIN

Look for: Original V5C, matching VIN, seller identity and authority to sell.

☐ GREEN 0

Seller and records agree; authority to sell is credible.

☐ AMBER 1

A minor mismatch has a clear documented explanation.

☐ RED 3

STOP

VIN/V5C mismatch, false identity or no credible right to sell.

2 History and finance

Look for: Finance, theft, write-off, mileage, MOT and advert claims.

☐ GREEN 0

History checks are clear and match the seller account.

☐ AMBER 1

A gap or advisory needs evidence before money changes hands.

☐ RED 3

STOP

Unresolved finance, theft, mileage or undisclosed write-off risk.

3 Advert and seller cooperation

Look for: The car matches the advert and the seller permits reasonable checks.

☐ GREEN 0

Description matches and the seller permits reasonable checks.

☐ AMBER 1

A minor description issue or one check still needs arranging.

☐ RED 3

STOP

Seller changes the story, pressures payment or blocks checks.

4 Body and structural repair signs

Look for: Panel gaps, paint match, overspray, bolts, seams and boot floor.

☐ GREEN 0

Panel gaps, paint and visible seams look consistent.

☐ AMBER 1

A cosmetic repair is visible but its extent is not confirmed.

☐ RED 3

STOP

Distorted structure, poor welding or major undisclosed repair.

5 Tyres, brakes and suspension

Look for: Uneven wear, damaged tyres, brake condition, pulling and knocks.

☐ GREEN 0

Wear is even; no serious brake or suspension concern is found.

☐ AMBER 1

Consumables are worn or a minor knock needs pricing.

☐ RED 3

STOP

Unsafe tyre/brake condition, severe pull or unstable handling.

NOTES / EVIDENCE / REPAIR QUOTES

PAGE 2 SUBTOTAL

/ 15

Cold start, underbody and road test

Tick one result for every check. A check not completed is Amber 1 - never Green 0.

6 Underbody, corrosion and leaks

Look for: Sills, floor, mountings, subframes, brake pipes, fresh fluids and repairs.

☐**GREEN 0**

No serious leak, damage or structural corrosion is visible.

☐**AMBER 1**

Not raised, or a small leak / surface rust needs confirming.

☐**RED 3****STOP**

Structural corrosion, major leak or poor underbody repair.

7 Genuine cold start and exhaust

Look for: Cold engine, starting speed, idle, smoke, rattles, knocks and smells.

☐**GREEN 0**

Starts promptly; idle settles; no persistent smoke or heavy noise.

☐**AMBER 1**

Cold start was not proven or a mild symptom needs rechecking.

☐**RED 3****STOP**

Persistent smoke, heavy knock or repeated hard starting.

8 Oil, coolant and temperature

Look for: Levels, contamination, leaks, coolant loss, smells and overheating.

☐**GREEN 0**

Levels look sensible; no contamination, fresh leak or overheating.

☐**AMBER 1**

Service is overdue, bay was cleaned or a seep needs checking.

☐**RED 3****STOP**

Oil/coolant mixing, major leak, oil warning or overheating.

9 Dashboard, electrics and scan

Look for: Warning-light self-test, messages, main electrics and diagnostic results.

☐**GREEN 0**

Self-test looks normal; no warnings; key equipment works.

☐**AMBER 1**

A non-safety electrical fault or diagnostic scan is outstanding.

☐**RED 3**

Safety, engine or transmission warning, or codes were cleared.

10 Road test and drivetrain

Look for: Steering, braking, ride, clutch, gearbox, power and temperature when warm.

☐**GREEN 0**

Steers, brakes, shifts and accelerates normally when warm.

☐**AMBER 1**

Minor vibration, hesitation, noise or uncertain service history.

☐**RED 3****STOP**

Unsafe control, clutch slip, harsh shifts, limp mode or heat.

NOTES / EVIDENCE / REPAIR QUOTES

PAGE 3 SUBTOTAL

/ 15

Turn 10 checks into one clear decision

Use the score as a guide to visible risk and uncertainty - not as proof that the car is fault-free.

1. ADD THE POINTS

PAGE 2 SUBTOTAL

 / 15

PAGE 3 SUBTOTAL

 / 15

TOTAL SCORE

 / 30

Add the two subtotals. Then apply the rules below - a STOP or Red result overrides the total.

2. APPLY THESE RULES IN ORDER

1

STOP PRESENT?

Do not pay or buy. Resolve identity, finance, safety, structural or serious engine risk first.

WALK AWAY

2

ANY RED SELECTED?

The total cannot downgrade a serious concern. Arrange an independent inspection before a deposit.

INSPECT

3

NO STOP AND NO RED?

Use the total score below, then verify the paperwork and price before committing.

USE TOTAL

3. IF YOU REACH THE TOTAL SCORE

0-2

CONSIDER

Complete history, payment and handover checks.

3-5

VERIFY / NEGOTIATE

Resolve every Amber and price the work.

6-9

INSPECT FIRST

Do not place a non-refundable deposit.

10+

WALK AWAY

Only specialist evidence should change this.

4. MAKE THE OFFER WITH EVIDENCE

Record evidence on the left. Use confirmed costs on the right - not the seller's cheapest guess.

EVIDENCE / QUOTE / ISSUE

ASKING PRICE	£	
LESS CONFIRMED REPAIRS	£	
LESS SERVICE / TYRES DUE	£	
LESS UNCERTAINTY BUFFER	£	
MAXIMUM EVIDENCE-BASED OFFER	£	

Do not use a discount to compensate for an unresolved STOP or Red concern.