

Nothing beats the feeling of holding the keys to your very first car. It will most likely be the biggest investment, let alone debt, most first-time car buyers have committed to in their lives. So, to equip those looking to take the plunge, Mark Turner, General Manager of Terry Shields Toyota Parramatta, shares his expert tips to help ease the stress and ensure customers are confident in their purchase. With over 45 years of experience in the motor industry, Mark Turner from Terry Shields Toyota Parramatta says, "Buying your first car can be an overwhelming experience. There are many things to consider such as finance, insurance, the type of model, through to safety and durability. There is only so much research you can do online before information overload sets in. "After you've narrowed down your top three cars, I recommend the next thing you do is visit the dealerships to get some hands-on experience with each car and advice from a team of experts who can help you make your decision all in the one place," said Mark. Marks shares his top 5 tips for first-time car buyers:

- Know what the car is for – As simple as this sounds knowing why you are buying the car will help you decide which car is your best fit. Are you driving short distances to work daily or commuting in traffic? Will you need extra space to carry oversized objects or something small to zip around the city? Narrowing down what you are going to use the car for will allow you to eliminate car options.
- Know how much you can afford – As good as zero percent finance may sound this also means you would be signing up to a lot of hidden costs and charges. We recommend saving up at least 10% of the total price of the vehicle as a deposit and setting yourself a conservative limit on how much finance you can really afford without stretching your limits.
- Find out your credit score – When applying for finance, our Finance Business Managers will check your credit history. Even if you think you don't have one, it's important you are on top of your credit score. Having a clear credit rating will speed up the process and ensure you are eligible for the best interest rate available on the market.
- Don't buy the first car you see – It's important that you shop around before committing to a car. Take potential cars out for a test drive and get an experienced dealer to take you through the features of each vehicle in detail so you don't miss anything you love or hate.
- Remember hidden cost – The advertised price is not the be all and end all. Car purchases, like homes, are accompanied by a range of additional costs and fees. You need to factor in interest on loans, servicing, insurance, stamp duty and transfer fees before settling on a car.

Terry Shields Toyota Parramatta have a car for every driver in the family, from the kids first car, to eco-friendly hybrids, versatile SUVs and work vehicles. About Terry Shields Toyota Parramatta: Terry Shields Toyota Parramatta is a family-owned new and used car dealership located in the heart of Auto Alley Church Street Parramatta. Celebrating 45 years in the Auto Alley, Terry Shields has long supported the local community and continually strive to offer a highly efficient and professional service delivered in a relaxed and personalised way. www.terryshieldstoyota.com.au

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