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## It's big red bow season: Time for tips to avoid car sale scams

Topeka, Kan. – Hallmark holiday movies, 24-hour “A Christmas Story” marathons, and big red bow car commercials. It’s December and holiday traditions are in full swing. As big red bow commercials continue to signal the **green light** to shop, customers searching for the perfect car deal should approach each potential sale with a cautious **yellow light** mentality. Knowing how to spot unscrupulous sales tactics can help potential car buyers see the **red light** and hit the brakes before a car sale turns fraudulent. Here are a few tips for avoiding used auto scams:

- 1) **“Must sell now”** – Whether a deeply discounted car is due to the seller claiming a pending military deployment, or is in the middle of a divorce, must-sell-now scammers will often request partial payment upfront as a condition to receiving the “good deal” on a car. Walk away if a high-pressure seller demands an upfront payment.
- 2) **Too good to be true** – If a car price seems too good to be true, it probably is. It is good practice to approach each sale knowing the car’s real value by checking valuation tools at sites like Edmunds or Kelly Blue Book. If the car sales price is significantly lower than the listed valuation price, be suspicious.
- 3) **“Just needs”** – Designed to lower a car buyer’s guard, this approach appears to be open and honest by admitting to a minor inexpensive flaw. However, the seller may be actually trying to disguise expensive flaws by hoping their “honesty” leads to a vehicle inspection in which the buyer never examines beyond the seller’s provided “just needs” recommendations.
- 4) **Paying with gift cards** – If a car seller ever requests you make a payment using gift cards, run faster than the gingerbread man. This kind of payment is nearly untraceable and is an ideal form of payment for scammers. The same can be said for requested payments via wire transfer. Most payments towards the purchase of an automobile are best executed via credit card or check.

Along with utilizing sites like Edmunds and Kelly Blue Book, car shoppers should always search the vehicle identification number (VIN) of any potential car purchase. The National Insurance Crime Bureau provides free VIN searches at [nicb.org/vincheck](http://nicb.org/vincheck). VIN checks are a helpful tool car shoppers can utilize to make sure a vehicle wasn’t stolen, flooded, or declared a “total loss” following a wreck. For more information about auto insurance visit [insurance.kansas.gov/auto-insurance](http://insurance.kansas.gov/auto-insurance).

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