IRVINE USED CARS

FREE PRINTABLE

# Questions to ask a car dealer.

Since **October 1, 2026**, California's CARS Act (SB 766) gives you new rights when you buy from a dealer. Ask these questions **before you sign**, and get the answers in writing.

Dealer _____ Salesperson _____ Total price quoted _____

## 1 The price — IN WRITING

- [ ] What is the **total price** of this car? (The ad or first written reply must show it: everything except taxes and government fees, not lowered by rebates.)
- [ ] Can you give me an itemized out-the-door figure with tax and DMV fees listed separately?
- [ ] Does the price change if I pay cash, finance with you, or bring my own loan?

## 2 Add-ons — OPTIONAL

- [ ] Which add-ons are on this deal? Show me where each one is **stated in writing as optional**.
- [ ] What does each add-on cost, and what is the price without it?
- [ ] Does any add-on give no benefit for this car? (Dealers can't charge for those, like an oil change on an EV.)
- [ ] Is any add-on already installed, and will you remove the charge if I say no?

## 3 Payments — IF YOU FINANCE

- [ ] If you quote a monthly payment in writing, what is the **total of payments**?
- [ ] What is the APR, the term in months and the amount financed?
- [ ] Is a service contract, GAP or other product built into the payment?

## 4 The car — HISTORY

- [ ] What does the **Buyers Guide** on the window say: "As Is" or a warranty?
- [ ] Can I see the vehicle history report and the service records?
- [ ] Can my own mechanic do a pre-purchase inspection?
- [ ] Is there a current smog certificate? Any open recalls on this VIN?

## 5 The 3-day right to cancel — CARS ACT

- [ ] Is this car covered? (Used car priced **$50,000 or less**, bought or leased from a California dealer.)
- [ ] Where is the separate **"3-Day Right to Cancel Used Car Purchase or Lease"** form, and the notice on page one of the contract?
- [ ] On which date and at what time does my window end? (3 calendar days starting the day after I sign; if you're closed on the last day, the next day you're open, until close of business.)
- [ ] What would the restocking fee be on this car? (Up to 1.5% of the price, at least $200 and at most $600, plus $1 a mile over 250 miles, up to $150 more.)
- [ ] How fast is the refund, and what happens to my trade-in if I return the car? (Refund within 48 hours, longer if paid by check; your trade-in back or its value.)

### Keep in mind

- The right is lost if the car is driven **more than 400 miles** after signing.
- Returns are in person, during business hours, in the same condition.
- Not covered: private-party sales, new cars, auctions, lease buyouts by the current lessee, fleet or commercial vehicles, motorcycles.
- Count your deadline with our free **3-day return calculator**: irvineautosales.com/tools/

## Before you sign

- [ ] Every number matches what was promised: price, add-ons, trade-in, payment
- [ ] No blank spaces left in the contract
- [ ] I have copies of everything I signed

Summary of California Civil Code 1784.20–1784.44 (CARS Act) for buyers; not legal advice. For a problem with a dealer, you can file a complaint with DMV Investigations or the California Attorney General.



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