

## **Safety and Security Policy Sax Auto Trading (Pty) Ltd.**

Buying and selling a vehicle can be safe and easy, as long as you are cautious and take reasonable steps to avoid common mistakes and protect yourself against fraud or phishing. Use this guide for useful safety information and to keep yourself aware of the common mistakes and fraud schemes.

Our top tips for buying a vehicle safely:

- Always check the vehicle's market value by getting a valuation or comparing the prices with other similar models or make advertised on Sax Auto Trading (Pty) Ltd.
- If the vehicle is being offered at a much lower price, it is usually a red flag. If it looks too good to be true, it usually is, and fraud schemes often begin with a hoax car at a bargain price.
- Ask the seller for a landline in addition to a mobile number and be wary if they are unwilling to share one with you.
- Also be weary if the seller is only able to or willing to communicate over email. A fraudster will often list a faulty phone number or not answer calls to divert you to email.
- Often a fraudster may try trick you into believing that they are unable to use the phone due to illness or because they are away on business or have moved abroad.
- Poor grammar and spelling mistakes are also a sign to be weary about.
- Always ask to see the vehicles documentation and any paperwork.
- The onus is on the buyer to ensure that the vehicle they buy isn't a stolen one. Even if a vehicle is bought in good faith, the police can seize it and if it has been bought on finance, the lender can still demand payment.
- Check that the Vehicle Identification Number (VIN) is the same as that on the Natis document or Road Worthy Certificate. This number is commonly found on the chassis or on the windscreen.
- It's always a good idea to test drive the vehicle, preferably in daylight when it's easier to spot any damage.
- Choose a safe public space to meet the seller and if possible ask someone to go along with you.
- Be cautious for requests of upfront payment or private information, a false sense of urgency or unnecessary details. This is often a ploy to extract money from you.
- Never pay a deposit for any unwarranted fees that a private seller may request.

- Do not hand over any money until you've seen the vehicle and are satisfied that the car and the seller are genuine.
- Pay for the vehicle when you physically collect it from the seller.
- Never send money abroad – it's often the preferred method of a fraudulent seller acquiring money illegally.
- You must see the original Natis document, service history and RWC certificates before handing over any money. Ensure all documents are the originals and not photocopies.
- Ensure the seller is the recorded keeper – if not, they may not be legally entitled to sell the vehicle.

Our top tips for selling a vehicle safely:

- Never let a buyer test drive your vehicle alone. There is a risk they won't come back, even if they have left their keys with you as security – they could belong to another stolen vehicle.
- Make sure all test drivers have valid driving licence and suitable insurance cover because you could be liable for any accidents they may have.
- Fraudsters trick victims into leaving them alone with their vehicle – often by distracting the seller with a phone call or a request to see something – as soon as the seller leaves the vehicle, the thief drives away.
- The Police advise vehicle sellers to:
  - Keep hold of their keys at all times
  - Avoid leaving their keys in the ignition
- If a buyer is paying you in cash – ask for the cash to be handed to you in a bank, where the notes can be checked for forgeries and paid in immediately.
- Online bank transfers avoid you from having to handle large amounts of cash and the problems associated with cheques.
- Don't be pressured into releasing your vehicle – a genuine buyer will not mind waiting until the funds has cleared

Our top tips for staying safe online:

- Ensure that your security software is up-to-date, including anti-virus protection, anti-spyware software and a firewall.
- Set a secure password for your Wi-Fi connection using a combination of letters and numbers.
- Block spam emails and use an up-to-date web browser.
- Encrypt your wireless network to protect against eavesdroppers and freeloaders.

- Check that your website browser is up to date.
- Use a secure password, with a mix of words, letters, numbers and punctuation, and avoid using names of loved ones or other easy-to-guess passwords.
- Be careful about the personal information you give away online (such as on blogs and social networking sites).
- Never supply personal information via email, even if you receive emails claiming to be from internationally-recognised organisations.
- Only sign in to your account via the Sax Auto Trading (Pty) Ltd website, not from links in emails.
- Sax Auto Trading (Pty) Ltd will NEVER send our advertisers or consumers an email or SMS asking them to enter or verify their login credentials.
- Make sure that the URL you are on is the intended URL and not slightly different in any way.

For more information on how to stay safe online, visit: [www.getsafeonline.org](http://www.getsafeonline.org)

### **The Motor Industry Ombudsman:**

The Motor Industry Ombudsman or MIO is a totally independent institution that focuses on the resolution of disputes where a deadlock has been reached between the motor and related industries and their customers. The Motor Industry Ombudsman therefore strives to contribute to the continuous improvement of customer care in the motor industry to the benefit of all parties concerned.

Visit [www.miosa.co.za](http://www.miosa.co.za)

What to do if you think you're a victim of a scam:

If you think you've been targeted by a fraudster, contact Sax Auto Trading (Pty) Ltd Customer Service on E-mail [info@saxautotrading.com](mailto:info@saxautotrading.com) immediately.

Should you encounter any suspicious activity by a buyer/seller you can also contact Crime Line by sending an SMS to '32211' or contact the police directly.

You can call 10111 or visit [www.saps.gov.za](http://www.saps.gov.za) to report scams.