

BUYING A CAR IN THE EUROPEAN UNION



Although some cars may be cheaper in other EU countries, it is important to calculate the overall cost before deciding to buy a car abroad. Importing the car also involves several administrative and logistic stages.

We, at the ECC, can show you how to proceed.

The information in this brochure applies to the import of cars bought by a private individual in another EU country.



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Calculate the correct price

How much you will eventually pay for your car abroad depends on the type of car (new or second-hand), the costs associated with importing the car and your own negotiation skills.

New car

The VAT Code considers a car new when at least one of the following conditions is met:

- ⦿ delivery takes place within a period of 6 months starting from the date the vehicle was used for the first time,
- OR
- ⦿ the vehicle has not clocked up more than 6.000 km.

If the car meets one of the above conditions, you will pay the net price when buying abroad. To calculate the net price, deduct the VAT charged abroad¹ from the selling price. When the car is imported into Belgium, you will pay Belgian VAT (21 % on 31/12/2012). It is important, therefore, to inform the seller that the car will be exported.

REMEMBER! DOUBLE VAT



German sellers may still require you to pay German VAT because they have to deliver proof to the fiscal authorities that the car has been exported to another member state. In Belgium you will pay Belgian VAT. The seller will repay the German VAT once you have sent them a copy of the vehicle's registration document.

¹ http://ec.europa.eu/taxation_customs/taxation/vat/consumers/vat_rates/index_en.htm

Second-hand car

The VAT Code considers a car as not new when the following two conditions are met simultaneously:

- delivery takes place more than 6 months after the date the vehicle was used for the first time,

AND

- the vehicle has clocked up more than 6,000 km.

If the vehicle meets both conditions, you will be charged the cost including VAT by a professional seller. If you are buying the car from a private individual, no VAT is due, neither in the seller's country nor in Belgium.

What will you pay?

New car

net price (to seller) + 21 % VAT (to Belgian customs)

Second-hand car

to a professional seller: price including VAT

to a private seller: agreed price (no VAT due)

BE VIGILANT!!! INTERNET FRAUD



An unusually low price, a request to pay part of the amount to a transport company that will deliver the vehicle, payment via Western Union or Moneygram, etc. – do not entertain such seemingly interesting offers. There is a serious risk of you losing your money and not receiving the car. Never buy a car you haven't seen first.



Importing the car into Belgium

The vehicle import procedure in Belgium is similar for new and second-hand cars but not entirely identical, hence the separate lists for the different import stages relating to new and second-hand cars at the end of this guide.

Overall the import process is as follows:

- 1 You are buying a car in another EU member state.
- 2 You must collate the necessary documentation, including the original foreign registration document (only for second-hand vehicles) and the European Certificate of Conformity (see page 7).
- 3 You arrange transport to Belgium (see page 8).
- 4 You must present the vehicle at a customs office in Belgium (see page 10).
- 5 A second-hand car will have to pass an MOT inspection (does not apply to new cars)* (see page 11).
- 6 You provide insurance cover for the car (see page 9).
- 7 The vehicle is registered with the DIV (Vehicle Registration Service see page 12).
- 8 You pay the tax due (see page 13).



* A new car that has been registered previously still needs to be inspected.



European Certificate of Conformity

You will need a Certificate of Conformity to register the vehicle. The European Certificate of Conformity was introduced in 1989 (COC) to replace the earlier form. All new vehicles sold in Belgium are delivered with this certificate. This is not always the case abroad (the Netherlands, Germany). In such cases you will have to obtain the certificate from the distributor of the specific make in the country in which you are buying the vehicle.

With older second-hand cars that do not have a European certificate, you need to provide the Belgian importer with the vehicle's chassis number and ask whether there is a Belgian PVG² (statement of conformity) number for that type of vehicle. The importer will then supply an appropriate type plate.

If the car is not a standard model, a special procedure has to be completed at an authorised inspection centre, as a stand-alone case. Take the vehicle's technical data with you. Upon completion of the inspection, the inspection centre will forward the dossier to the relevant authorities where a document with a unique PVG number will be created and sent to you.





Transport to Belgium

Various options are available to transport a vehicle to Belgium.

- ⦿ The new car can be driven to Belgium on a trailer.
- ⦿ You can use the services of a transport company.
- ⦿ You can drive the car to Belgium on transit plates.
- ⦿ If you have easy access to the seller, you could register the new car first and then use the allocated number plates straight away.

Transit plates are temporary number plates that will enable you to drive the car to Belgium. You will have to enquire in the country where you are buying the vehicle about where and how you can order transit plates and how much they will cost.

Ask the seller to help you with this.



REMEMBER!!! GERMAN TRANSIT PLATES



Germany uses 2 types of transit plates with a red or yellow edge. Only German transit plates with a red edge (Ausfuhrkennzeichen) are destined for export.



Car insurance

You will have to insure the car for the journey to Belgium. You can arrange temporary insurance cover in the country in which you are buying the car (e.g. via the company that supplies the transit plates) or get cover from a Belgian insurance company.

Once you have completed all the necessary import formalities and before the car can be registered with the DIV, you need to arrange third-party liability insurance cover for the vehicle, similar to all other vehicles in the road in Belgium.





Customs formalities

Once you have arrived in Belgium, you will have to visit a customs office of your choice and present the following documentation:

- The purchase invoice showing the price and chassis number. The price for a new car will be exclusive of VAT.
- The original registration document if the car has been registered previously.

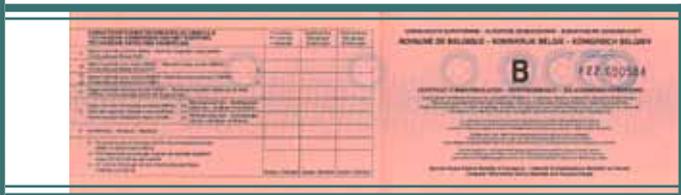
Also take with you other documentation such as proof of payment and an order form to substantiate the information on the invoice.

If you have bought a new car, the customs officer will ask for payment of the VAT and will provide a 705 vignette, which must be affixed to the (pink) registration form destined for the DIV.

For second-hand cars the 705 vignette is supplied without having to pay VAT in Belgium.



Belgian registration document (new)



Belgian registration document (former)



MOT (Ministry of Transport) inspection

If you are buying a second-hand car or a new car that has already been registered, it will have to pass an MOT inspection similar to other second-hand cars in Belgium before you can register it with the DIV. You will have to present the following documentation:

- Customs vignette 705
- Foreign number plate registration³ (registration document)
- European Certificate of Conformity (see page 7)

The vehicle must be fitted with number plates. The following 3 options are available:

- Valid foreign transit plates (with corresponding documentation)
- Trade plates (the car is presented by the trader with the owner's permission).
- The existing plates which the vehicle is still registered under (to be agreed with the seller).

The charges for the various inspection procedures are set by law and adjusted annually in line with the consumer price index⁴.

The image shows a 'Customs vignette 705' form. It features a grid at the top for entering registration details, followed by a section for vehicle information with various fields and checkboxes. The form is titled 'Vignette 705' and includes a circular stamp area.

Customs vignette 705

The image shows a 'Volkswagen Certificate of Conformity' document. It features the Volkswagen logo at the top, followed by technical specifications and compliance information. The document is titled 'Volkswagen Certificate of Conformity' and includes a section for 'Technical specifications'.

Certificate of Conformity

3 In the Netherlands and Germany the registration document (Fahrzeugbrief) consists of 2 sections

4 www.goca.be/nl/p/ak-tarieven



Registration with the DIV

Once the customs formalities and, where applicable, the technical inspection have been completed, the car must be registered with the DIV in Belgium.

To do so, you will need the pink “Vehicle Registration Application” form, which the customs will have supplied you with. The following must be attached to the form:

- ⦿ the 705 vignette
- ⦿ the insurer’s vignette (in section Z)

For a second-hand car, the original registration document (or duplicate thereof) must also be included.

The registration procedure is described in detail on the DIV website⁵.

The image shows a pink form titled "DEMANDE D'IMMATRICULATION D'UN VEHICULE". The form is divided into several sections with various fields for data entry, including sections for vehicle details, owner information, and insurance. A barcode is visible at the bottom left of the form.

⁵ www.webdiv.be



Taxes

An imported vehicle is subject to the same tax system as a vehicle purchased in Belgium. Once the car has been registered the fiscal authorities will request payment of the various mandatory taxes. For further information visit the Federal Public Service Finance website⁶.



⁶ www.minfin.fgov.be/portail2/nl/themes/transport/vehicles-purchase.htm



Guarantee

Legal guarantee

Any product sold by a trader in the EU is subject to the legal guarantee period of 2 years. The guarantee period for second-hand products can be reduced to 1 year. You will not benefit from this legal guarantee if you buy from a private individual.

Specific legislation is in force for new vehicles⁷. You can claim the guarantee at any of the manufacturer's dealerships, irrespective of which member state you have bought the car in. Extensive information on the guarantee can be found in the ECC brochure "The new law on the guarantee"⁸.

This rule does not apply to second-hand cars. If you want to have the car repaired under the guarantee, you will have to return it to the seller, unless you can agree with the seller that the car can be repaired in Belgium and he will pay the invoice.

Commercial guarantee

Professional traders often provide a commercial guarantee in addition to the legal guarantee. Usually this is a manufacturer's guarantee, i.e. a 10-year guarantee against rust or free roadside assistance for a specific period. The trader or manufacturer is at liberty to set the conditions of this commercial guarantee. Ask for written confirmation of this guarantee and keep this document in a safe place. This contractual guarantee must not detract from the legal guarantee.

⁷ European Regulation 1475/95

⁸ www.eccbelgium.be/Forms/EN/DownloadBrochure.aspx?src=56761

REMEMBER!!! MILEAGE AND GENERAL CONDITION OF THE VEHICLE

In order to prevent running into problems with your second-hand car, it is advisable to check the condition of the vehicle as accurately as possible before buying it. Some initiatives provide support in this respect:

- ⦿ People buying a second-hand car in Belgium can refer to the vehicle's Car-Pass¹, which indicates the mileage on different dates.
- ⦿ A similar system is in force in the Netherlands and referred to as the 'Nationale Auto Pas' (NAP, vehicle passport)².
- ⦿ In France the history of technical inspections and corresponding mileages can be obtained from the UTAC-OTC³.

Car-Pass CERTIFICAT DE COMPTEUR KILOMETRIQUE
Kilométrage enregistré, constructeur certifié

Numéro d'identification: 0102-700-0742

Numéro de plaque: 01-200744411000	Région: Région	Prix (TVA): 6,00 EUR
Prochaine date de rénovation: 23/01/2011	Prochaine identification en Belgique: 23/01/2011	Valeur journalière: 01,000000

Date	Kilométrage	Date	Kilométrage	Date	Kilométrage
19/04/2009	10049	20/11/2009	42157		
19/04/2009	11049	17/01/2010	50293		
11/09/2009	11075	18/02/2010	54608		
15/01/2010	12473	05/04/2010	57005		
05/01/2010	12940	18/01/2010	58005		
20/01/2010	19000				
10/11/2009	16972				
26/01/2010	60910				
23/09/2009	9794				
16/01/2010	7680				

www.car-pass.com
N° de contact: 020 20 20 20

1 www.car-pass.be/en/particulieren/index.htm

2 www.autopas.nl

3 www.utac-otc.com



Parking card for people with disabilities in the European Union

If you are entitled to a disabled driver parking badge in your own member state and you are travelling to another EU country, the badge will entitle you to use the facilities in force in the country in question.

The European Commission website includes a brochure⁹ with a summary of the terms and conditions of use for the badge in all member states.



9 http://ec.europa.eu/justice/discrimination/disabilities/parking-card/index_en.htm



Repairing the car abroad

Since they are not regular clients by definition, tourists are often taken advantage of. Always ask for a written quote specifically stating the cost before having the car repaired.

Ask for it to be recorded in writing that no repairs must be carried out without your prior authorisation.

This way you will avoid an unexpectedly high invoice when collecting the car.



Purchasing a new car in 9 stages

(for the definition of a new car: see page 4)

- 1 Gather information, compare and negotiate until you have found the most appropriate car.
- 2 Pay the net cost (= excluding VAT).
- 3 Collate the following documentation:
 - ⦿ The purchase invoice, which should contain the following information as a minimum: The names of the buyer and seller, the price excluding VAT, specific vehicle properties, the chassis number, an indication that it is a new car, the date, the method of payment, the delivery date, etc.
 - ⦿ The registration document if the vehicle has been registered previously;
 - ⦿ The European Certificate of Conformity (see page 7);
 - ⦿ Proof of payment, order form and other useful documentation.
- 4 Arrange transport to Belgium (see page 8).
- 5 Contact a customs office of your choice in Belgium and pay the VAT due. You will be issued with a 705 vignette, which must be affixed to the registration application (see page 10).
- 6 Arrange for the car to be MOT inspected if it has already been registered. You will have to present the following documentation:
 - ⦿ the 705 customs vignette
 - ⦿ the original foreign registration document
 - ⦿ the Certificate of Conformity
- 7 Contact your insurance provider, who will arrange appropriate insurance and record this on the registration application (pink form – section Z) (see page 9).
- 8 Register the vehicle with the DIV (see page 12).
- 9 Pay any taxes due (see page 13).

Purchasing a second-hand car in 9 stages

(for the definition of a second-hand car: see page 5)

- 1 Gather information, compare and thoroughly check the condition of the car and reliability of the odometer (see page 15).
- 2 Pay the price you have negotiated. No VAT will be due if you are buying the vehicle from a private individual. If you are buying from a trader, the price including locally applicable VAT will apply.
- 3 Collate the following documentation:
 - ⦿ The purchase invoice, which should contain the following information as a minimum: The names of the buyer and seller, the price, specific vehicle properties, the chassis number, the date, the method of payment, the delivery date, etc.
 - ⦿ The original foreign registration document;
 - ⦿ The European Certificate of Conformity (see page 7);
 - ⦿ Proof of payment, order form and other useful documentation.
- 4 Arrange transport to Belgium (see page 8).
- 5 Contact a customs office of your choice in Belgium to obtain the 705 vignette, which must be affixed to the registration application (see page 10).
- 6 Arrange for the car to be MOT inspected at a Belgian inspection centre (see page 11). You will have to present the following documentation:
 - ⦿ the 705 customs vignette
 - ⦿ the original foreign registration document
 - ⦿ the Certificate of Conformity
- 7 Contact your insurance provider, who will arrange appropriate insurance and record this on the registration application (pink form – section Z) (see page 9).
- 8 Register the vehicle with the DIV (see page 12).
- 9 Pay any taxes due (see page 13).

Mr T's story

Mr T, a resident of Houtem in Belgium, imported a Skoda Superb Combi Ambition Plus, which he found at a German trader:

"I found the car on a German website recommended by friends, sent the necessary documentation by e-mail (completed order form, copy of my identity card) and paid a deposit within the agreed period.

I decided to collect the car myself and drive it back to Belgium with German export plates. It's a bit more complicated but slightly cheaper than transport by trailer. I consequently booked overnight accommodation locally (we paid approximately 60-65 euro for 1 night) and checked where I could buy cheap fuel en route.

I had to take out mandatory German insurance to use export plates. I arranged it via www.deckungs-karten.eu and paid 44 euro. It is quicker to have the insurance certificate sent to the trader in Germany. Postage is free, otherwise it would cost 3 euro to have it sent to Belgium. You have to enter the validity period yourself.

I also took out additional "fully comprehensive" insurance (as the German insurance only covered third party, fire and theft) for the duration of the validity of the export plates (in my case 15 days). This could be arranged on the basis of the chassis number whilst I was not yet in possession of the German export plates.



When I collected the car I received the necessary paperwork (Kfz letter, Kfz certificate + confirmation from the trader that it was a new car) to apply for the export plates (=Ausfuhrkennzeichen) from the German Vehicle Registration Service (= Landratsamt, LRA for short).

Having obtained the necessary documentation, I arranged for a number plate to be made, which cost approximately 36 euro. I took them back to the trader, who affixed them to the vehicle, and then journeyed back to Belgium,

In Belgium, I visited a customs office to pay the Belgian VAT. The pink registration form issued at the VAT office was completed by my insurer to confirm that the vehicle was insured. Because it had already been registered previously abroad, I also had to present the car for an MOT inspection. This is valid for 4 years. I was allowed to do this whilst the car was still on German export plates, so it had to be done within their validity period.

JI then visited a DIV office with all the necessary documentation (pink registration form + German car papers + invoice) to register the car. Because the vehicle had been registered previously, I had to do this via the DIV offices and not via webDIV direct from the insurers.

To reclaim the German VAT I sent a copy of the certificate confirming that the Belgian VAT had been paid and the vehicle had been registered in Belgium, as well as a copy of my identity card, to the German trader.



Complaints?

Technical problems:

In the event of a problem with the car, the situation is different for new or second-hand vehicles. A new car still under guarantee can be repaired by a recognised dealer in your own country. In principle a second-hand car has to be taken back to the trader in order to be able to invoke the legal guarantee (see page 14).

Other complaints?

Contact the ECC legal team for free legal advice and support.



Useful links

Customs and Excise Administration:

Dutch:

<http://fiscus.fgov.be/interfdanl/nl/citizens/wagen.htm>

French:

<http://fiscus.fgov.be/interfdanl/fr/citizens/wagen.htm>

Tax administration addresses (customs):

Dutch:

<http://annuaire.fiscus.fgov.be/qw/index.php?lang=nl>

French:

<http://annuaire.fiscus.fgov.be/qw/index.php?lang=fr>

Directie Inschrijvingen Voertuigen (DIV – Vehicle Registration Service):

Dutch:

<http://www.mobilit.belgium.be/nl/wegverkeer/inschrijving/>

French:

<http://www.mobilit.belgium.be/fr/circulationroutiere/immatriculation/>

Groepering van Erkende Ondernemingen
voor Autokeuring (GOCA – Association of
Recognised Vehicle Inspection Companies):

Dutch & French: www.goca.be

European Commission – EU Parking card:

www.parkingcard.europa.eu

The ECC (European Consumer Centres) network was set up by the European Commission with a view to informing consumers and providing free cross-border support throughout the European Union.

If you would like to submit a complaint please use the electronic complaint form on our website www.eccbelgium.be.

Free legal advice: on working days between 9 a.m. and 13.00 p.m.



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