

# Vehicle Ownership & Finance Checklist

## How to Use This Template

### Replace all prompts with your own details.

Use this checklist to guide you through the key legal, financial, and practical steps involved in purchasing your first vehicle. Replace each prompt and tick-box with your own information as you verify each item. Work through the form before, during, and after viewing the vehicle to ensure all documents, inspections, and finance requirements are properly completed. Keep the final checklist with your purchase documents for future reference.

This checklist is a general guidance tool and does not constitute legal, financial, or professional advice. Requirements may vary depending on the seller (private or dealership), finance provider, and the National Credit Act (NCA). Buyers should seek professional guidance where needed.

### **DISCLAIMER:**

This form is provided by Bilnor Staffing Solutions as a general informational resource to assist users with the vehicle purchase process. It is not intended to serve as legal, financial, or professional advice, nor does it replace any requirements under South African law. Users should verify all information independently and consult qualified professionals where necessary. Bilnor Staffing Solutions accepts no responsibility for any errors, omissions, or outcomes arising from the use of this checklist.

## 1. Buyer Details

Full Name:	
ID:	
Address:	
Cell:	
Email:	

## 2. Vehicle Details

Make & Model:	
Year:	
VIN/Chassis Number:	
Engine Number:	
Current Milage:	
Seller / Dealership Name:	
Seller Contact:	

## 3. Legal & Compliance Checks

- Original Registration Certificate (RC1)** inspected
- Vehicle licence disc** valid and up to date
- Roadworthy Certificate** provided (required for ownership transfer)  
Date issued: \_\_\_\_\_
- Proof of ownership** from seller confirmed
- VIN and Engine Numbers match** registration documents
- No police alerts** (eNaTIS / SAPS clearance if required)
- Traffic fines or penalties checked** (optional but recommended)
- Signed Offer to Purchase** (if buying from a dealer)

#### 4. Mechanical & Condition Checks

- Exterior condition inspected (bodywork, paint, tyres)
- Interior condition inspected (seats, electronics, dashboard)
- Engine starts and idles smoothly
- No visible leaks (oil, coolant, transmission)
- Service history book provided or full-service record supplied
- Test drive completed without issues
- Independent mechanic inspection (optional but recommended)

Notes:


#### 5. Finance & Affordability Checklist

- Pre-approval from bank/finance provider obtained  
Provider: \_\_\_\_\_
- Monthly instalment confirmed: R \_\_\_\_\_
- Interest rate and term understood (e.g., 72 months)
- Total cost of credit reviewed (as per NCA requirements)
- Insurance quote obtained (comprehensive insurance is required for financed vehicles)
- Deposit amount confirmed: R \_\_\_\_\_
- Balloon/residual payment applicable?  
Yes [ ] No [ ]  
If yes, amount: R \_\_\_\_\_

#### 6. Costs to Budget For

- Licence & registration fees
- Number plates
- Insurance (monthly)
- Fuel costs
- Maintenance/service costs
- Unexpected repairs fund

Notes:


#### 7. Documents to Obtain from Seller

- Proof of payment / invoice
- Roadworthy Certificate
- Registration Certificate (RC1)
- Change of Ownership form (NCO) signed
- Service history/receipts
- Spare keys (if applicable)
- Warranty/maintenance plan documents