

# New *free* PPSR search refresh function

Waiting for a PPSR registration to be discharged?  
Need to know if your search results have changed?

If you have conducted a PPSR search you can now check – for free for up to 14 days – to see if your search result has changed since conducting the initial search.

The free search refresh function will flag if the results have changed since your initial search. You can then conduct a new \$2 search to see what's changed since your initial search result and download a new search certificate.

For more information see search refresh on [www.ppsr.GOV.au](http://www.ppsr.GOV.au).



Australian Government  
Australian Financial Security Authority



Used Car Dealers

Business/Industry

## Need to get a registration removed?

The law provides a process to help you get a PPSR registration removed.

If you've purchased a car, boat or motorbike and there is a PPSR registration, the financier (known as the secured party) must remove the registration once the debt has been paid.

If they fail to do so, you can send the secured party a written demand asking them to discharge the registration – and they must do so within 5 business days. If the registration is not discharged you have two options. You can either request the Registrar remove the registration or commence legal action.

For more details see the *Dispute a registration process guide*.



## How to contact us

### Website

The PPSR is available for information, search and registrations 24 hours a day, 7 days a week:  
[www.ppsr.GOV.au](http://www.ppsr.GOV.au)

### Email

[enquiries@ppsr.gov.au](mailto:enquiries@ppsr.gov.au)

### Telephone

1300 007 777

### Help in other languages

If you have difficulty speaking or understanding English, you may call the Translating and Interpreting Service (TIS) on 13 14 50 for the cost of a local call.

**Disclaimer:** This brochure provides general information—it does not constitute and is not intended to be legal advice. Your industry body can help identify the relevant licensing law that applies in your state/territory and provide assistance with issues regarding your dealership. For advice on how the law applies to your specific circumstances you should consult your legal advisor.

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# USED CAR DEALERS

Are you buying used cars...

- from another licensed motor vehicle dealer?
- at auction?
- privately?



**Make sure you know exactly what you're buying by doing a \$2.00 PPSR check.**

Check [ppsr.GOV.au](http://ppsr.GOV.au) to see...

- is there money owing on the car?
- has it been reported as stolen?
- has it been reported as written off?

# What is the PPSR?

The Personal Property Securities Register (PPSR) is the single, national online database that covers the whole of Australia.

The PPSR replaced state-based registers like REVs and the VSR.

The PPSR can also be used to check other second-hand personal property is free from debt, such as machinery.

## How much does it cost?

It's just \$2\* to do a PPSR search online and PPSR registrations start from \$6\*.

Since the PPSR was introduced in 2012, there have been more than 47 million searches and 14 million registrations.

[www.ppsr.GOV.au](http://www.ppsr.GOV.au)

## When buying used cars

A \$2 PPSR check prior to purchase will allow you to make an informed decision about the vehicle you are buying. If the vehicle has a PPSR registration against it, you may need to negotiate with the seller or secured party to ensure that any outstanding debt is paid out of the purchase monies. The PPS law requires the secured party to remove the registration soon after the debt is discharged, but the possibility of delay should be factored in.

### Buying from another licensed motor vehicle dealer (LMVD)<sup>1</sup>?

Dealer licensing laws are different in each state and territory<sup>2</sup>, but usually require LMVDs to provide clear title when selling used cars. If there is an encumbrance you will need to comply with any clear title requirements of your state/territory law, before on-selling in your dealership, so factor that in.

### Buying at auction?

Auctioneer licensing laws also vary in each state<sup>3</sup>, which means that LMVD laws, including the need to provide clear title, might not apply to your auctioneer. This means a vehicle might legally be sold to you at auction with a PPSR registration against it. If so, you need to be sure any security interests will be discharged out of the purchase price, and factor in the time it will take for the secured party to receive their money and remove the registration before you can on-sell it with clear title.

### Buying privately?

It is common for vehicles to be sold/traded privately with a PPSR registration. You need to be sure that your payment will settle the debt, and factor in the time taken for the secured party to receive their money and remove the registration.

## How to search ...

### • by VIN

To search by VIN use the Quick Motor Vehicle Search – it's easy and can be done on your mobile phone.

### • by grantor

If the vehicle was previously used for business purposes (such as a company car), you should also search the PPSR against the former owner of the vehicle (the grantor). For more information, see searching by organisation grantor.

Results are immediate and will display on your screen. Access is via [www.ppsr.GOV.au](http://www.ppsr.GOV.au)

## What will you need to do a PPSR check?

- debit/credit card (\$2.00)
- VIN or grantor (name of former owner or name of organisation selling you the used car)
- your email address.

Go to [www.ppsr.GOV.au](http://www.ppsr.GOV.au) to start the check.

If you purchase a vehicle with a security interest registered against it, remember:

- you should ensure the security interest (registration) is removed prior to on-selling
- once the outstanding debt has been paid, the secured party has 5 business days to remove the registration from the PPSR
- if the secured party does not discharge the registration, you can commence the 'Amendment Demand' process. See *Need to get a registration removed?* on the back cover.

This should be factored in to your decision making and business processes.

TIP

\* Prices may change. Please check the PPSR website.

<sup>1</sup> Different states/territories may use different terms, such as 'dealer' or 'trader'.

<sup>2</sup> States and territories have different licensing laws for dealers. Check with your industry association to see what applies in your state/territory.

<sup>3</sup> States and territories have different licensing laws for auctioneers. Check with your industry association to see what applies in your state/territory.

