



Case study: Noah's stolen vehicle

The Personal Property Securities Register (PPSR) is the national online database of security interests in personal property.

Before buying a car privately, it's important to do a PPSR used car search. A used car search can tell you if a car is safe from possible repossession, has been reported written-off or stolen, or is on the Takata airbag recall list (meaning it could contain dangerous airbags).

A PPSR search costs just \$2 and provides important information to help people protect themselves when buying a used vehicle.

Scenario

Noah found a private car listed on the internet that he is interested in buying. The seller, Lucas, lives on the other side of the city, but arranged to meet on Noah's side of town after work.

Noah knows a lot about cars and is able to check over the vehicle and engine himself. After a test drive, he agrees to buy it.

Noah doesn't know how important it is to search the PPSR before buying a used car.

Lucas brings the car around to Noah's home the next day, and Noah pays cash for it. Lucas has already filled out his parts of the transfer documents, which he gives to Noah.

A few weeks after Noah lodged the change of registration, the police knock on his front door to let him know he is in possession of a stolen car, and that he will need to answer some questions. From the information he gives, it is clear that Noah has not been involved in the theft. No charges are laid against him, but the police still take the car.

Noah rings Lucas and, not surprisingly, the phone number no longer works.

What happens to Noah?

Noah ends up with no car and it's unlikely that he'll get any of his money back.



Could this have been avoided?

The PPSR displays data from a number of sources, including the National Stolen Vehicle Register. If Noah had done a PPSR used car search, it would have shown if the car had been previously reported as stolen.

Used car searches are easy to do, and cost just \$2. Visit ppsr.gov.au/check-my-car to do a search, and view the results immediately on your smartphone or computer.

Please note: Stolen vehicle information is not available on the PPSR for Tasmanian vehicles. If you are buying a car that is registered in Tasmania, you will need to conduct a search at transport.tas.gov.au.

What you should know

- **Before buying a car privately, do a PPSR used car search.** It pays to check twice – once when you have found the car you think you want to buy, and again on the actual day you hand money over to the seller, to make sure nothing has changed since you last checked.
- **If your PPSR used car search shows the car is stolen, it is best not to confront the seller directly.** That is a matter for the police. It is better to just tell the seller you have changed your mind about the car.
- **Some cars may be incorrectly marked as stolen.** The PPSR search certificate will contain information about where and when the car was reported stolen – you can contact the relevant state authority for more information.

Common questions

My PPSR used car check indicates the car is stolen, should I contact the police?

If you wish to report the matter to police, you can simply provide them with the information on your search certificate and the seller's contact information.

If you believe that the car shouldn't be listed as previously stolen, you can contact the police enquiry phone number for the state/territory you're in. The information on your search certificate will help with your enquiry.

If the car I buy is stolen, will I get my money back?

It is unlikely that you'd get any money back. The police will impound the car and the car will likely be returned to the previous owner (or their insurance company if the insurance company have already paid out a claim). It is also unlikely you will be able to find the seller again.

Should I be concerned if the seller says they have lost the registration notice (so can't give me a copy), or cannot provide any other proof of ownership of the car?

Yes. Recently stolen vehicles may not yet appear on the PPSR, so it's good to be aware of other red flags. If you have any concerns about the seller or the car, it is best to walk away from the sale to protect yourself (and your money).