



## Article Side

Thinking of Buying a Car on Finance? then Go with a Specialist by [Hiteshbhoi](#)

Article published on December 7th 2011 | [Auto](#)

The majority of people who are buying a new car don't have the luxury of being able to pay out cash for it; they have to consider buying a car on finance. One of the best ways of ensuring that you get the cheapest deal possible on the loan for your new car is to take the advice of a specialist in car finance.

Car financing can be very confusing and there are many aspects that have to be taken into account when looking for the best deal. When comparing loans a specialist will make sure that they compare loans that are similar, this means that they will compare fixed rate loans alike and variable alike.

Sometimes there are many hidden costs in a loan such as early redemption fees if you should pay the loan up early, along with administration costs and again a specialist will be well aware of these hidden charges and avoid them wherever possible. Another factor that the specialist will be aware of and which you might not when looking to buy a car on finance, is that quotes for weekly repayments on the loan can look cheaper and are tempting, but very often work out dearer over the year when the APR is taken into account.

When going with a specialist when buying your car on finance take into account the fact that some lenders will add on what is called payment protection. Payment protection ensures that if you should come out of work then the car repayments would still be paid as you would have a sum of money coming in each month. While the cover can be a good thing, if it is included in with the loan it is the most expensive way of buying the cover and you can buy it independently. Ask the specialist looking for your car loan to make sure that payment protection isn't included in the quote for the loan.

Article Source:

<http://www.articleside.com/auto-articles/thinking-of-buying-a-car-on-finance-then-go-with-a-specialist.htm> - [Article Side](#)

[Hiteshbhoi](#) - About Author:

a [2012 Chevrolet Camaro houston](#)

Article Keywords:

car finance