

I think I paid too much for the vehicle

If you think you paid too much for the vehicle, think about why. Mistakes can be made. The fine print of a sales ad often says there are extra charges on top of the price. Sales ads include newspaper, television, radio, the internet, and the price sticker. If there is a difference in pricing, the lowest price applies. Ads must show the difference in price for a cash sale versus a financed sale, if any. Ads about financing and leasing options must show all costs. These costs include interest or other costs charged and the finance calculations.

Sales ads cannot be misleading. The price you see in an ad and on the price sticker must be the total price of the vehicle. This is the full amount you must pay before taxes. This amount may include dealer fees, usually shown in the fine print of an ad.

Dealer fees are not illegal and there is no set amount for them. Dealer fees may be displayed as a document fee. Dealer fees must not be added unexpectedly at the end of a deal. Plus, they must not be described as mandatory fees or as government fees.

You have the right to rely on the price shown in an ad or on the vehicle price sticker. If no additional fees are shown, you can assume that they are already included.

For a new vehicle, the price shown must include:

- The cost of any accessories or optional equipment that is physically attached to the vehicle
- Any transportation charges
- The cost of any pre-delivery and inspection service charged by the dealer

For used vehicles, the price shown must include:

- Dealer/broker agent fees
- Inspection and pre-delivery fees
- The cost of accessories and optional equipment physically attached to the vehicle
- Any other additional fees and transportation charges

“Finance arrangement” or “finance placement” fees may appear on your documents. These are often negotiable fees. The fees are charged by some dealers to arrange financing with a bank or finance company. It is improper for the dealer to indicate the fee is required by the lender if it is not. These fees must also be shown to you before you sign the agreement. The fees need to be included in the Annual Percentage Rate (APR) calculations.

For more information about vehicle advertising and fees, check out the [VSA Advertising Guidelines](#).