



Sidee Gaari La Soo Isticmaalay Uga Iibsaneysaa Ganacsadaha Gawaarida

How to Buy a Used Car from a Dealer

Talooyinka ugu Wanaagsan Sidee Gaari La Soo Isticmaalay Uga Iibsaneysaa

1. Weligaa gaari ha gadan gaari adiga oo aan saaxiibkaa soo kaxeysan. Saaxiibadaa waxay kaa ilaalinayaan inay caddadis badan ku saaraan dilaaliinta gawaarida gadayaa, sidoo kale way kula talinayaan, markhaatina way kuu noqonayaan hadii aad u baahatid inaad hadhow maxkamad aadid. Waxaad isticmaashaa liistada la rabo inaad mid mid isaga saxdid ee xaga dambe kaga lifaaqn warqadan taasoo kaa caawinaysa inaad xasuusatid dhamaan waxyaalaha asaasiga ah ee la rabo inaad iska hubisid.
2. Marka u horaysa waxaad wacdaa bangigaaga ama bangiyada bulshadu leedahay , ama waxaad tagtaa maktabadda si aad u fiirisid “buuga buluuga ah” buugaas oo aad ka helaysid qiimaha uu joogo nooca gaariga ah ee aad doonaysid inaad gadatid. Sidoo kale waxaad ka heli kartaa barta internetka halkan ka gal www.kbb.com. Buuga buluuga ah ee Kelley waa shirkad ka war bixisa qiimaha ay gawaarida cusub iyo kuwa la soo isticmaalay ay suuqa ka joogaan iyagoo qiimaynta ku salaynaya qodob badan. Inaad gaariga aad gadanayso ka fiirisid “ buuga buluuga ah” waa hab wanaagsan oo lagu ogaado qiimaha gaariga aad doonaysid inaad gadatid.
3. Ka digtoonow in lagu khiyaado . Khiyaanooyinka waxaa ka mid ah waxa loogu yeero “Soo xero gelin iyo ka dibna wax wixii ka badalan” taasoo ah in ganacsata gawaarida gadaa ay sameeyaan xayaysiiyo”qiimo dhimid ah” markaad meesha tagtidna lagu yiraahdo wakhtigii qiimo dhimidu wuu dhamaaday. Ka dibna waxay ku tusayaan gaari aad uga qaalisan kii ay xayaysiinayeen. Khiyaanooyinka waxaa ka mid ah marka dilaalka gawaarida gadayaa ku yiraahdo “ Waxaa laga yaabaa in maamulahaygu qiimahan diido, sidaa darteed hore u gado”. **Ha degdegin.** Hadii aad u ogolaatid inay ku dedejiyaan gaariga qiimo fiican kuma helaysid.



Sidoo kale xaaladani waxay kugu dhici kartaa marka aad lacagta daynsanaysid. Mararka qaarkood waxay kuu ogolaanayaan inaad gaariga qaadatid ka dibna gadaal ayay kaa soo wacayaan waxayna isku deyayaan inay kugu khasbaan inaad saxiixdid dayn ay uu dulsaar keedu aad u sareeyo.

4. Inta aadan gaariga gadan ee uuna heshiisku dhicin tus gaariga qof farsamayaqaan ah oo aad ku kalsoon tahay. Hadii dilaalka gawaarida gadayaa diido inaad farsamayaqaan tustid, gaarigaaga meel kale ka gado. Waxay u badan tahay inay wax qarinyaan.
5. Dhamaan balan qaadyadda ay kuu sameeyaan waa inay qoraal ka dhigaan. Balanqaad afka ah oo lagu sameeyay ha dhow haday wax dhacaan ma haysatid wax cadayn ah oo aad sharciga la hortagtid wayna adkaanaysaa inaad wax ka heshid.
6. Markasta dilaalka waxaad waydiisaa su'aalo khaas ah oo gaariga ku saabsan, sida:
 - Gaarigu shil hore miyuu galay?
 - Gaariga daad ama biyo miyaa galay?
 - Gaariga ma u gaysay farsamayaqaan fiiriya?
 - Gaariga miyay ka heleen wax ka halaysan?
 - Gaarigu miyuu wax ka qabaa bireegyadda? matoorka? iyo matoorka marshada?
 - Mudo intee le'eg ayaad u malaynaysa in matoorka iyo xubnaha kale ee matoorka la shaqeeyaa ay sii shaqayn doonaan?
 - Hadii ayna mudo dheer sii shaqaynin, miyaad samaynaysaa? Imisa ayaad ku smaynaysaa?
7. Waxaad ku adkaysataa inay wax kasta oo aad waydiiso jawaab go'an oo cad ku siiyaan, jawaab guud oo iska dulmar ah ha ka aqbalin. Oraahaha ay ka mid yihi sida " kani waa gaari yar oo fiican" waxaa loogu yeeraa "Kii degdega u neefsanayay" wuxuuna uga jeedaa amaana. Ha aaminin waxay kuu sheegayaaan. Laakiin hadii ganacsatada gawaaridu ku siiyaan qoraal ay ku sheegayaan in gaariga bireegyada laga badalay usbuucii hore si wanaagsana ay u shaqaynayaan, waxaa laga yaabaa inaad ku khasbi kartid inay kuu sameeyaan hadii bireegyaddu xumaadaan waxyar ka dib markii aad gaariga gadatay. **Waa inay qoraal kuu sameeyaan!**



8. **Waa inaad akhridid heshiiska aad kala qorateen**, gaar ahaan qaybta farta yayryar ku qoran. **Ha saxiixin heshiiska hadii uu qiimuhu ka duwan yahay qiimihii uu dilaalka gaariga kaa gadayay kuu sheegay.** Aad isaga hubi qiimaha- gaar ahaan qaybta ka hadlaysa inta ay noqonayso lacagta aad bil walba bixindoontaa iyo dhamaan kharashyada kale ee gadashada gaariga la socda – dhamaantood waa in warqadda heshiiska lagu qoro ka dibna waxaad barbar dhigtaa qiimihii aad adiga iyo dilaalku ku heshiiseen. **Ka digtoonow waxyaalaha kale – ee heshiiska la isu hoos geliyo (akhri bogga #11).**

Hadii aad aragtid meel oranaysa gaariga "sidiisa ayaad ku qaadanaysaa" ama " damaanad ma laha" taa macnaheedu waa hadii dhowaan gaarigu kaa halaabo kuuma samayn doonaan. Hadii aad lacagta aad gaariga ku gadatay soo daynsatay waa inaad bil walba bixisid intii aad ku heshiiseen.

9. Lacagta aad gaariga ku gadanaysid waxaad ka soo daynsataa bangigaaga ama bangiyadda ay bulshadu leedahay (credit union). Hadii aad gaariga ka daynsatid ganacsatada gawaarida laftooda inta badan lacag badan ayay kaa samaynayaan gaar ahaan hadii daynta ay ku siiyeen uu dulsaar keedu aad u sareeyo. Waxaa laga yaabaa in hadii aad lacagta gaariga ka daynsatid bangigaaga ama bangiyadda bulshada inay ku siiyaan dayn uu dulsaarkeedu aad u yar yahay.
10. Hadii aad daynta ka qaadatid ganacsatada gawaarida , waxaad waydiisataa inay kuu qoraan warqad ay ku cadaynayaan inay daynta kugu siiyeen dulsaarkii ugu yaraa ee aad u qalantay **IYO** inayna wax lacag ah ka helin meelaha daynta bixiya. Sidoo kale waydii inay warqadda saxiixaan ooy taariikhdana ku qoraan.
11. Ganacsatada gawaaridu waxay isku dayaan inay alaabooyin ama adeegyo dheeraad ah kaa gadaan si ay lacag dheeraad ah kaaga sameeyaaan. Waxyaalaha ay isku deyayaan inay kaa gadaan waxaa ka mid noqon kara, caymiska daynta la geliyo (credit insurance) heshiis adeeg, in wakhti dheeraad ah lagu daro damaanada gaariga , CAYMIS bixinaya wixii lacag ah ee caymiskaagu bixin waayo,ama heshiis adeeg oo ah in gaariga lagu dayactiro haduu kaa halaabo. Sharciyan, gadashada gaariga iyo gadashada adeegyadani iskuma xirna. Sida badan adeegyadani aad ayay qaali u yihiin marka aad u baahatidna inta badan kuma caawinayaan.

12. Ka qaado warqadda (lahaanshaha) marka aad gaariga gadatid,haka yeelin haday ku yiraahdaan u soo noqo. Sharciga ayaa sidaa dhigaya.**Lacagta ha siinin** kuwa gaariga kaa gadaya ilaa aad aragtid warqadda lahaanshaha. Tani waxay meesha ka saaraysaa ama adkaynaysaa, in qof kaa gado gaari uuna isagu lahayn.



13. Waydii inuu gaariga ku xiran yahay qalab hadii ay dayntu kula dhaafto wakhtigii aad bixin jirtay, kuu diidaya inaad gaariga istaadhid. Qaar ka mid ah shirkadaha daynta bixiya ayaa waxay gaariga ku xiraan qalab u ogolaanaya inay iyagoo meel fog jooga gaariga kaa damiyaan hadii aad la daahdid lacagtii daynta ee bishaas lagaa sugayay.

Waa maxay damaanaddu?

Adeega “damaanaddu” waa balanqaad ku saabsan xaaladda gaariga oo lagu samaynayo maalinta aad gaariga gadatid. Balanqaadkaas waxaa ka mid noqon kara balanqaad ah inay kuu sheegaan mudada uu gaarigu si cillad la’aan ah kuugu shaqayn doono. Waxaa jira 3 nooc oo damaanad ah oo aad u baahan tahay inaad ogaatid: Barnaamijka damaanadda gawaarida la soo isticmaalay ee Minnesota, damaanadda maldahan iyo damaanadda degdega ah.

◆ Sharciga Damaanadda Gawaaridda la Soo Istimaalay Ee Minnesota (mararka qaarkoodna loogu yeero sharciga lemon(the Lemon Law))

Damaanadani waa mid loogu talagalay gawaarida la soo isticmaalay ee ay gadaan **ganacsatada gawaarida** (ma aha mid shakhsi loogu talagalaynot) hadii:

- Qiimaha gaarigu yahay \$3,000 ama ka badan **iyo**
- In gaariga da’diisu sideed 8 sano ka yar tahay **iyo**
- In gaariga socday wax ka yar 75,000 mayl.

Damaanadani shaqo kuma leh gawaarida kale sida kuwa naaftada ku socda, iyo gawaarida lagu ganacsado, iwm.

Damaanadani waxaa ku jira qaybo ka mid ah biraha gaariga oo ay wixii ku yimaado bixinayso mudo 30 ilaa 60 maalmood ah, ama ilaa gaarigu ka soconayo 1,000 ilaa 2,500 oo mayl waxayna ku xiran tahay inta maylka gaariga saarani ahaa wakhtigii lagaa gaday. Haddii biraha mid ka mid ahi kaa xumaato inta wakhtigii damaanadda lagu jiro ganacsatadu gawaaridu waxay ku khasban yihiin inay:

- Sameeyaan, ama
- Lacagtii kuu celiyaan, ama
- Gaari kale ku siiyaan.

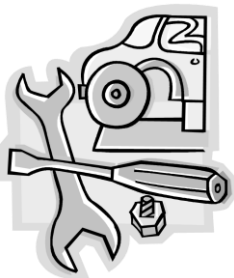
Haddii ay ganacsatada gawaaridu sharcigan jebiyaan, waad dacwayn kartaa si ay u bixiyaan kharashkii gaariga lagu sameeyay iyo lacagtii qareenka kaaga baxday. Hal sano ka dib markay damaanadu kaa dhamaatay weli waad dacwaynkartaa. Waa inaad qoratid biilasha aad bixisay, diiwaanada tusinaya inaad gaariga dayactirtay iyo taariikhda ay waxyaabahaasi dhaceen. Raadi qareen ku takhasusay damaanadda gawaarida la soo isticmaalay iyo sharciyadda u yaala. Si aad u heshid qareen ku caawiya oo nawaxigaaga degan waxaad booqataa www.consumeradvocates.org/find-attorney Ka dibna guji meesha ay ku qoran tahay “Find an Attorney” (Halkan qareen ka raadso).



◆ Damaanadda Maldahan

Damaanadda maldahani macnaheedu waa damaanad waad leedahay laakiin qoraal lagama dhigin oo afka ayaa lagaaga sheegay. Sharcigani wuxuu si "maldahan" u sheegayaa ama u abuurayaa damaanad sheegaysa in gaarigu xaaladiisu fiican tahay si caadi ahna loo isticmaali karo. Sharcigani wuxuu shaqaynayaa keliya, marka aad gaariga ka gadatid **ganacsatada** gawaarida ka ganacsata laakiin ma khuseeyo hadii aad shakhsi ka gadatid. Hadii aadan aad uga taxadarin daamanadan waad luminaysaa. Hadii heshiiska aad wax ku kala gadateen ay ku jiraan kelmadaha sida " sidaa uu yahay ku qaado" ama " dhamaan ciladaha oo dhan" waxay meesha ka saarayaan damaanadda maldahan. Taasi waa sababta loo doonayo inaad qalin qqadatid ood xariijin gudub ah dulmarisid kelmadahaas ka dibna adiga iyo ganacsadaha gaariga kaa gadaayaaba aad magacyadiina oo la soo gaabiyay ku dulqortaan meesha aad xariijinta gudubka ah dulmarisay inta aadan heshiiska saxiixin **ka hor**. Hadii uuna gaarigu damaanad lahayn, waa inaad lacag badan ka bixinin gaari laga yaabo inuu dhowaan dayactir kaaga baahdo.

◆ Damaanadda Degdega ah



Damaanadda degdega ahi waa balan qaadyo **khaas ah**, kaa soo noqonkara hadal la isku afgartay ama qoraal la kala qortay, oo ku saabsan gaariga iyo xaaladiisa goorta aad gadatay iyo mudada uu gaarigu sida uu hadda yahay sii ahaanayo. Markasta oo aad gaadhi gadanaysid waydii ganacsadaha gaariga kaa gadaaya, ama dilaalka inay heshiiska damaanadda qoraal ka dhigaan. Hadii balan qaadka damaanadda ee lagu sameeyay qoraal yahay ayaa ka wanaagsan in balan qaad afka ah lagu sameeyo waayo hadii aad mustaqbalka maxkamad iska dacwaysaan way fududahay inaad cadayn keentid hadii aad qoraal haysatid, hadii kale way adkaanaysaa inaad cadaysid damaanadda. Sidoo kale hadayna balan qaadkooda qoraal ka dhigin siday u badan tahay way ku dafiri doonaan. Waxaa laga yaabaa in nooca damaanadda degdega ahi ay ku kooban tahay qaar ka mid ah biraha gaariga iyo inta ay birahaasi shaqaynayaan waxaa kale oo damaanadda ku qoran inta uu noqonayo kharashka adiga kaagaga soo beegmaya dayactirka birahaas.

Si aad u heshid caawimo iyo macluumaad dheeraad ah, la xiriir:

Minnesota Department of Public Safety

(Waaxda Amaanka dadwaynaha Ee Minnesota)

Driver and Vehicle Services Division

651-215-1328 amaTTY: 651-282-6555

www.dps.state.mn.us/dvs

Minnesota Department of Commerce

(Waaxda Ganacsiga ee Minnesota)

85 East Seventh Place, Suite 500

St. Paul, MN 55101

651-539-1500

www.commerce.state.mn.us

Minnesota Attorney General, Consumer Division

(Qaybta macaamiisha ee Xafiiska Xeer Ilaaliyaha Guud ee Minnesota)

651-296-3353 or 1-800-657-3787

<http://www.aq.state.mn.us/Office/Complaint.asp>

Federal Trade Commission

(Guddiga Ganacsiga ee dawladda Dhexe)

Consumer Response Center

600 Pennsylvania Avenue NW

Washington, D.C. 20580

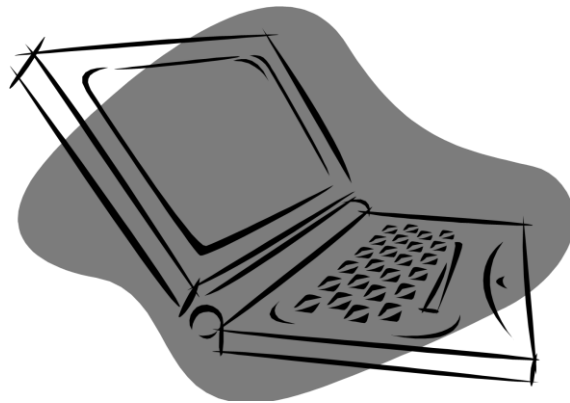
1-877-382-4357

www.ftc.gov

Waaxda gudiga ganacsiga ee dawladda dhexe (FTC) baaritaan kuma samayso cabashooyinka shakhsiyaadku soo gudbiyaan ee ku saabsan xadgudubyadda xagga wax kala iibsiga laakiin dusha ayay kala socdaan ka dibna dadwaynaha ayay siiyaan talooyin ku saabsan talaabooyinka ay qaadi karaan.

Hay'adda qaranka Ee u Dooda Macaamiisha.

www.consumeradvocates.org/find-attorney



Xog Urursan oo ku saabsan macluumaadka sharciga MA AHA talo xagga sharciga. La tasho qareen. Ha isticmaalaan xogtan urursan haddi ay 1 sano ka soo wareegtay xilligii la daabacay. Weydiiso xogtii ugu dambeysay, liiska xogta urursan, ama aad ku hesho habab kale.

© 2022 Minnesota Legal Services Coalition. Qoraalkan waa la sii badin karaa waxaana loo adeegsan karaa oo kaliya hab shaqsi ah iyo waxbarasho kaliya. Xuquuqda kale waa mid la dhawray. Ogeysiiskan waa inuu la socdaa nuqul kasta oo la sii daabaco. Dib u daabicidda, sii qeybinta, iyo in loo isticmaalo hab ganacsi ah waa mid si adag loo mamnuucay.

Liistadan raac oo ka hubi in gaariga aad doonaysid inaad gadataa uu leeyahay dhamaan waxyaalahan IAAKIIN markasta waa inuu qof farsamayaqaan ah oo aad ku kalsoon tahay kula socdaa si uu gaariga kaaga hubiyaa

Gaariga dushiisa (*Outside the car*)

- In gaariga korkiisu iswada leeyahay (*Body parts match*)
- In gaarigu korkiisu daxal ama mirir badan oo xad dhaaf ah lahayn
No excessive rust on body of car
- Fur albaabada oo dhan, tijaabi in furayaashu gaariga furayaan
Open all doors, test that key opens locks
- Shaagaga iska hubi (*Check tires*)
 - Ma si is le'eg ayay u dhamaadeen? (*Are they wearing even?*)
 - Shaagaga xagga midig u leexi si aad u fiirisid inay soo dhamaanayaan
Turn front tires left to right to check wear
 - Shaagagu inay is le'eg yihiin (*Tires same size*)
- Gaari hoostiisa fiiri inuu saliida daadinayo iyo in kale (*Look for leaks under car*)
- Hubi inayna jirin xubin debecsan oo gaariga hoostiisa ka soo laalaadda
Make sure nothing is hanging loose under car
- Shabaqa daboola gafuurka hore ee gaarigu waa inuuna lalaman diisnayna
Grill not bent or wavy

Gaariga gudhiisa (*Inside of Car*)

- Gaariga istaadh oo hubi in dhamaan nalalka isteerinka dushiisa shaqaynayaan gaar ahaan kuwan soo socda (*Turn on car and make sure all dash lights come on especially the following*)
 - Matoorka fiiri (*Check engine*)
 - Hubi dhamaan bireegyadda gaariga (*ABS (the braking system)*)
 - bacda hawadda ee badbaadada (*SRS (airbags)*)
- dhamaan nalalka isteerinka dushiisu waa inay damaan ilbiriqsiyo yar gudahood
All dash lights should turn off within a few seconds
- Hubi qaboojiyaha (*Check A/C*)
 - Tijaabi dhamaan botonadda iyo dhamaan meelaha kale ee gaariga raadiyihiisa iyo sameecadihiisa laga xukumo (*Test all buttons and knobs*)
 - Tijaabi dhamaan meelaha cadaadiska laga maamulo (*Test all temperature settings*)
 - Tijaabi xawaaraha marawaxada
 - Tijaabi dalooladda hawadda

- Tijaabi dhamaan daababka alaabadda iyo qufulada
- Kor iyo hoos u wad dhamaan daaqadaha oo dan
- Hubi in lambarka (VIN) ee ku qoran buuga gaarida iyo kan ku dul yaal gaarigu ay isku mid yihiin

Daboolka hoostiida

- Hubi birta goofanaha gaariga kor loogu qabto (*Hood has latch*)
- Ka fiiri daxal meelahan soo socda : (*Look for corrosion on the following*)
 - Tubooyinka (*Hoses*)
 - Suumanka (*Belts*)
 - Bayteriga (*Battery*)
- Ka fiiri in gaarigu leeyahay biro hore loo badalay ama inay ku jiraan biro aan is lahayni
Look for replaced parts- or parts that don't match
- Hubi in saliiduhu buuxaan (*Fluids full*)
- Saliida gaarigu waa inay cadahay oo ay nadiif tahay (*Oil should be clear and clean*)

Biraha gaariga iyo hsaqadooda (Car Mechanics)

- Gaariga meel istaaji- waana inuuna damin tartarina
Let car idle- it shouldn't stall or misfire
- Waa inayna gaariga ka yeerayn, qabqab iyo shanqar aan caadi ahayn
No rattling, knocking or weird noises
- Waa inaad suumanka gaariga iyo marawaxda ka maqal shanqar dheer oo foori ah
No squeaking belts and fans work
- Waa inayna jirin wax qiiq ah oo gaariga ka soo baxayaa
No smoke coming from car
- Waa inayna matoorka hakasho iyo hinqasho ku jirin marka gaarigu socdo
No clunking in the engine when driving
- Waa inaad heshid qof khibrad leh oo kaa hubiya kombuyuutarka gaariga hadii aad heli kartid. Inta dukaamadda gadda biraha gaarigu lacag la'aan kuugu fiirinayaan
Get professional diagnosis of car's computer if they can. Most car parts stores will do this for free.

Gaariga wadada saar oo wad (Road Test the Car)

- Magaaladda ku dhex wad gaariga (*Drive in the city*)
- wadada wayn ee gawaaridu dheerayso (*Drive on the highway*)
- Gaarigu waa inuu si wanaagsan xawaaraha u kordhinayo (*Car accelerates smoothly*)
- Waa inay bireegyadda gaarigu si wanaagsan u qabanayaan (*Car brakes well*)

Waxyaabaha yar yar (*Miscellaneous*)

- Akhri warbixinta ay macaamiishu ka qoreen gaariga iyo noociisa
Check consumer reports about the type of car
- Waxaad gashaa barta internetka ee Carfax si aad u ogaatid taariikhda gaarigaa laftiisa
Check Carfax to look up the history of that specific car
- Waydii inay hayaan diiwaanka tusinay dayactirkii gaariga lagu sameeyay
Ask if they have maintenance reports on the car

Qoraal (*Notes*):