

CONSUMER MARKET STUDY ON THE FUNCTIONING OF THE **MARKET FOR SECOND-HAND CARS** FROM A CONSUMER PERSPECTIVE

Final Report

Part 3: Mystery Shopping

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As part of the overall Commission market study on the functioning of the market for second hand cars from a consumer perspective, a mystery shopping exercise to measure and understand the experiences of real customers when it comes to choosing and purchasing a second-hand car, identifying strengths and weaknesses in the customer service process during purchase and the transparent flow of information from dealers to consumers/prospective buyers, was carried out in the 28 EU Member States, plus in Norway and Iceland.

1 Mystery shopping methodology

The proposed methodology was to conduct 40 mystery shopping exercises in each of the 30 countries. These 40 mystery shopping exercises could be grouped into four different types:

- 10 visits to an independent dealership
- 10 visits to a franchise dealership
- 10 web search and phone call exercises with an independent dealership
- 10 web search and phone call exercises with a franchise dealership

The inclusion of telephone exercises increased sample size and geographical spread of the mystery shopping exercise. When analysing the results, there were some small differences in that dealers usually provided less frequently spontaneous information over the phone than face-to-face.

In order to obtain a broad range of consumer experiences with second-hand cars, three car types were selected for the mystery shopping analysis. These were:

- Small car, registered in 2009 (40,000-60,000km)
- Medium car, registered in 2005 (100,000-125,000km)
- Large car, registered in 2001 (125,000-150,000km)

The primary selection criterion for the cars was age – younger, middle-aged and older. Following this age selection, it was decided to have a mix according to car sizes in order to test a range of cars. The car specification was decided based on smaller cars generally being younger and having a lower mileage than older cars.

For each car type, it was agreed up-front that the mystery shoppers should search for specific cars in the following order (i.e. if they did not find their first choice car, they could look for a car that was identified as a second choice. If they did not find one of them, they could look for a car that was identified as a third choice):

Table 1 Car selection for Task 4

	1 st Choice	2 nd Choice	3 rd Choice
Small car, 2009	Skoda Fabia	Ford Fiesta Peugeot 207 Opel Corsa	Citroen C3 Fiat Panda Fiat Punto Nissan Micra Renault Clio Toyota Yaris Volkswagen Polo
Medium car, 2005	Ford Focus	Opel Astra VW Golf Renault Megane	Audi A3 Citroen C4 Dacia Logan Peugeot 307 Seat Ibiza Skoda Octavia Toyota Corolla
Large car, 2001	Audi A4	BMW 3 Series VW Passat Ford Mondeo Mercedes C Class	Citroen C5 Mercedes E Class Opel Vectra Renault Laguna Volvo V70

1.1 Fieldwork challenges

During the early stages of fieldwork, it soon became clear that there were some challenges to the above-mentioned car specifications. In particular, the smaller and less developed second-hand car markets in Eastern European and small countries and the smaller market share of franchise dealerships in these countries caused certain difficulties. As a result, changes were made to the methodological approach in order to guarantee that the target could be met. These changes are listed hereafter.

- If the target car could not be found in a franchise dealership, then it was sought in an independent dealership;
- The mileage targets were widened so that mystery shoppers could also select cars that were 30,000-70,000km driven within the younger segment, 80,000-125,000km driven

- within the middle-aged segment and 100,000-150,000km driven within the older car segment;
- The year of registration target was widened so that mystery shoppers could also select cars that were from 2009/10 within the younger segment, 2005/06 within the middle-aged segment and 2001/02 within the older car segment;
- If the mystery shoppers were still unable to find a car based on the adapted specifications, they were permitted to use their discretion to further adapt specifications in terms of car model, mileage and registration;
 - Nonetheless, it was ensured that the adapted car was similar to the original typology
- If there was still a shortfall of potential cars in one country, it was permitted to conduct additional exercises in another country in order to compensate for the shortfall. The data was then weighted post-fieldwork to ensure that the exercises in each country accounted for 40 interviews once weighted. The changes made to the target per country were as follows:
 - 20 exercises moved from Luxembourg to Belgium
 - 20 exercises moved from Ireland to the UK
 - 10 exercises moved from Cyprus to Greece
 - 10 exercises moved from Cyprus to Bulgaria
 - 20 exercises moved from Malta to Italy
 - 20 exercises moved from Iceland to Denmark
 - 10 exercises moved from Estonia to Finland
 - 10 exercises moved from Latvia to Poland
 - 10 exercises moved from Lithuania to Poland

1.2 Sample achieved & timeline

The target was to perform **1,200 mystery shopping exercises**, spread across 30 countries (the EU28, plus Iceland and Norway). The exercises were to be split 50:50 between face-to-face visits on the one hand and web search and phone call exercises on the other hand.

As shown in the table below, the target was met with a **total sample size of 1,199 mystery shopping** exercises and an even split of visits and phone calls. The achieved sample size per country is shown in the table below.

Throughout the entire report, the term 'EU15' refers to the 15 countries that became members of the European Union prior to 2004 (Belgium, Denmark, Germany, Ireland, Greece, Spain, France, Italy, Luxembourg, the Netherlands, Austria, Portugal, Finland, Sweden and the United Kingdom). The term 'EU13' refers to the 13 countries that have joined the European Union in 2004 or afterwards (Bulgaria, Croatia, the Czech Republic, Estonia, Cyprus, Latvia, Lithuania, Hungary, Malta, Poland, Romania, Slovenia, and Slovakia).

Table 2 Achieved sample size

	Achieved number of interviews	Face-to-face	Telephone
TOTAL	1,199	600	599
AT	40	20	20
BE	60	31	29
BG	50	25	25
CY	20	10	10
CZ	40	20	20
DE	40	20	20
DK	60	31	29
EE	30	15	15
EL	50	25	25
ES	40	20	20
FI	50	25	25
FR	40	20	20
HR	39	19	20
HU	40	20	20
IE	20	10	10
IT	60	31	29
LT	30	14	16
LU	20	10	10
LV	30	15	15
MT	20	8	12
NL	40	20	20
PL	60	31	29
PT	40	20	20
RO	40	20	20
SE	40	20	20
SI	40	20	20
SK	40	20	20
UK	60	30	30
IS	20	10	10
NO	40	20	20

Fieldwork started on January 3, 2014 and was completed by March 22, 2014. The fieldwork period per country, as well as the achieved sample size per month in each country, is shown in the table below.

Table 3 Fieldwork period

	Start date	End date	Number of mystery shopping visits/calls per month		
			January	February	March
TOTAL	3/01	22/03	318	599	282
AT	8/01	19/02	14	26	0
BE	6/01	6/03	22	31	7
BG	3/01	5/03	22	24	4
CY	26/02	22/03	0	5	15
CZ	7/01	3/03	8	31	1
DE	6/01	6/03	17	17	6
DK	11/01	14/03	13	41	6
EE	25/01	14/03	4	18	8
EL	7/01	13/03	16	29	5
ES	9/01	28/02	23	17	0
FI	9/01	13/03	10	38	2
FR	15/01	11/03	17	18	5
HR	17/01	18/03	5	14	20
HU	4/01	8/03	9	24	7
IE	10/01	13/03	4	2	14
IT	8/01	10/03	21	23	16
LT	23/01	18/03	1	20	9
LU	4/02	7/03	0	16	4
LV	4/02	19/03	0	7	23
MT	11/01	13/03	3	1	16
NL	6/01	11/03	20	18	2
PL	9/01	12/03	19	29	12
PT	6/01	21/03	13	13	14
RO	11/01	12/03	9	13	18
SE	8/01	13/03	12	20	8
SI	19/01	13/03	4	21	15
SK	17/01	14/03	11	27	2
UK	15/01	22/03	12	31	17
IS	3/01	10/03	2	0	18
NO	17/01	12/03	7	25	8

The change in specifications for dealership type had the impact of increasing the number of mystery shopping exercises done at an independent dealership. In total, 41% of exercises were conducted at a franchise dealership and 59% at an independent dealership. At EU28-level, the proportion of exercises carried out at a franchise dealership was 44% in the EU15 and 37% in the EU13. The very small number of cars found and assessed in franchise dealerships has to be noted when it comes to the smaller countries like Malta, Luxembourg and Cyprus.

Table 4 Trade source

	Franchise dealership	Independent dealership
TOTAL	497	702
AT	21	19
BE	31	29
BG	11	39
CY	6	14
CZ	12	28
DE	19	21
DK	19	41
EE	14	16
EL	13	37
ES	16	24
FI	30	20
FR	20	20
HR	13	26
HU	13	27
IE	13	7
IT	31	29
LT	10	20
LU	4	16
LV	20	10
MT	2	18
NL	20	20
PL	24	36
PT	10	30
RO	20	20
SE	23	17
SI	16	24
SK	14	26
UK	18	42
IS	14	6
NO	20	20

1.2.1 Car brand

The brands that were evaluated by mystery shoppers are shown in the table below. Those that were evaluated most were the first choice cars, namely the Ford Focus (accounting for 14% of all cars assessed), the Skoda Fabia (10%) and the Audi A4 (10%). The Skoda Fabia was more often evaluated at franchise dealerships, while the Audi A4 (and the BMW 3 Series) more often at independent dealerships.

Table 5 Brand of selected second-hand car, by dealership type

		Total	Franchise dealership	Independent dealership
First choice	Ford Focus	14%	13%	14%
	Skoda Fabia	10%	13%	8%
	Audi A4	10%	6%	14%
Second choice	BMW 3 Series	7%	4%	9%
	Ford Fiesta	6%	7%	5%
	Opel Astra	5%	5%	4%
	Volkswagen Golf	3%	3%	4%
	Peugot 207	3%	4%	2%
	Renault Megane	3%	3%	3%
	Mercedes C Class	3%	2%	3%
	Volkswagen Passat	3%	2%	3%
	Opel Corsa	2%	3%	1%
	Ford Mondeo	2%	2%	3%
Third choice	Toyota Yaris	3%	4%	1%
	Citroen C4	2%	2%	2%
	Toyota Corolla	2%	2%	2%
	Volkswagen Polo	2%	2%	1%
	Renault Clio	1%	3%	1%
	Renault Laguna	1%	1%	1%
	Fiat Punto	1%	2%	1%
	Citroen C5	1%	1%	1%
	Citroen C3	1%	2%	1%
	Peugeot 307	1%	1%	1%
	Skoda Octavia	1%	1%	1%
	Volvo V70	1%	2%	0%
	Audi A3	1%	0%	1%
	Fiat Panda	1%	0%	1%
	Seat Ibiza	1%	0%	1%
	Nissan Micra	0%	0%	0%
	Mercedes E Class	0%	0%	1%
	Opel Vectra	0%	1%	0%
	Dacia Logan	0%	0%	0%
Fourth choice	Other Model	8%	8%	9%
	TOTAL	100%	100%	100%

Source: Mystery Shopping Q2: Who is the manufacturer of this car? (N=1199)

The table below shows the main car brands evaluated in the EU28, EU13 and EU15. Notable differences are that the Ford Focus and Skoda Fabia were more commonly evaluated in the EU15 than the EU13 (16% vs. 11% and 13% vs. 9% respectively), whilst the Renault Megane was more commonly evaluated in the EU13 than the EU15 (5% vs. 2%). Due to the fieldwork difficulties in the EU13 in particular, the proportion of 'other' models was higher in the EU13 than the EU15 (12% vs. 5%).

Table 6 Brand of selected second-hand car, by region

		EU28	EU15	EU13
First choice	Ford Focus	14%	16%	11%
	Skoda Fabia	11%	13%	9%
	Audi A4	10%	10%	10%
Second choice	BMW 3 Series	7%	8%	6%
	Ford Fiesta	6%	6%	5%
	Opel Astra	5%	5%	4%
	Volkswagen Golf	4%	4%	3%
	Peugot 207	3%	3%	3%
	Renault Megane	3%	2%	5%
	Mercedes C Class	3%	4%	2%
	Volkswagen Passat	3%	1%	4%
	Opel Corsa	2%	4%	1%
	Ford Mondeo	2%	3%	2%
Third choice	Toyota Yaris	2%	2%	1%
	Citroen C4	2%	1%	4%
	Toyota Corolla	2%	1%	3%
	Volkswagen Polo	2%	1%	2%
	Renault Clio	2%	2%	1%
	Renault Laguna	1%	2%	1%
	Fiat Punto	1%	2%	1%
	Citroen C5	1%	1%	1%
	Citroen C3	1%	2%	0%
	Peugeot 307	1%	1%	2%
	Skoda Octavia	1%	1%	2%
	Volvo V70	1%	0%	1%
	Audi A3	1%	1%	1%
	Fiat Panda	1%	1%	0%
	Seat Ibiza	1%	1%	0%
	Nissan Micra	0%	0%	1%
	Mercedes E Class	0%	0%	0%
	Opel Vectra	0%	1%	0%
	Dacia Logan	0%	0%	1%
Fourth choice	Other Model	8%	5%	12%
	TOTAL	100%	100%	100%

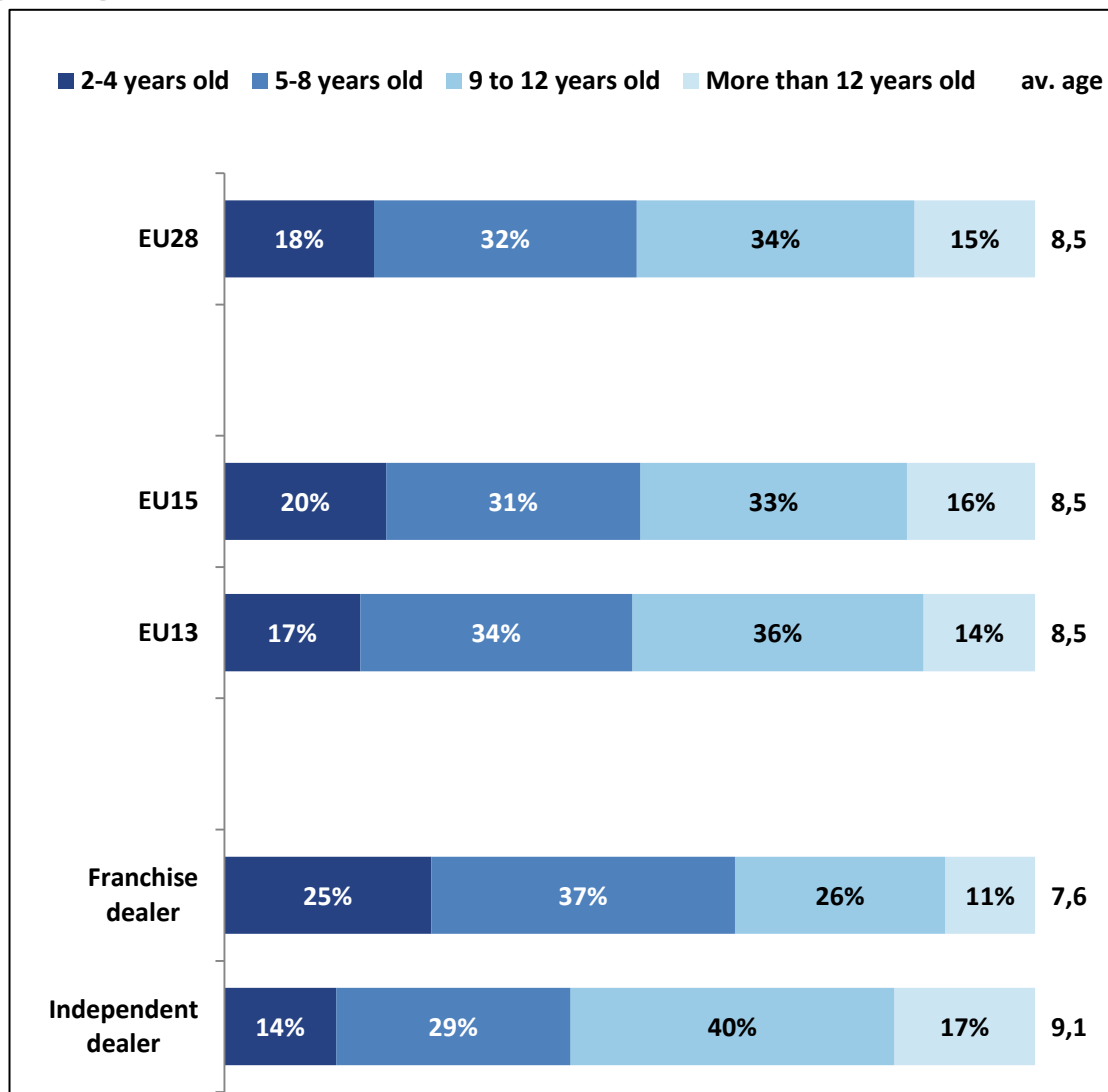
Source: Mystery Shopping Q2: Who is the manufacturer of this car? (EU28 N=1139)

1.2.2 Car age

Mystery shoppers were asked in which year the selected car was first registered. By taking the difference between the registration year and the selection year, the age of the car (in years) could be calculated.

Overall, the average age of the selected car was 8.5 years old. Of the cars assessed, no cars were less than 2 years old, 18% were 2 to 4 years old, 32% were 5 to 8 years old, 34% were 9 to 12 years old and 15% were more than 12 years old. This overall result and the age of a car checked against dealership type, is shown hereafter:

Figure 1 Age of selected car



Source: Mystery Shopping Q4: In what year was this car first registered? (EU28 N=1139)

According to **dealership type**, the average car age of a second-hand car from a franchise dealership was 7.6 years, compared to 9.1 years for an independent dealership. As shown in the previous chart, almost two-thirds (62%) of second-hand cars from a franchise dealership were less than 9 years old, compared to 43% second-hand cars from an independent dealership. Independent

dealerships were selling more cars between 9 and 12 years old (40% vs. 26% in franchise dealerships). This difference in car age by dealership type shows the differing and complementary role of different dealership types. In order for a second-hand car market to thrive in a given country, there needs to be a good mix of both franchise and independent dealerships, to ensure that consumers have sufficient choice of car age.

The average car age in EU15 countries was the same as in EU13 countries. When further analysing the results by **country** (Table 8), the countries with the highest average age of car were the smaller countries of Luxembourg (9.7 years), Malta (9.0) and Iceland (8.9). The lowest average ages of car were found in Ireland (7.3 years), Greece (8.0) and Poland (8.0).

1.2.3 Car mileage

The average mileage of a second-hand car identified in the mystery shopping was 101,908km. Considering that the average age of these cars was 8.5 years, it can be summarised that the average car had been driven 12,029km per year.

Car age variation by **dealership type** is also reflected in mileage variation. The average mileage for a car at a franchise dealership was 94,077km, compared to 107,191km at an independent dealership. When comparing average mileage to average age for the two trade sources, it can be summarised that, prior to purchase, a second-hand car sold at a franchise dealership had been driven 12,423km per year, compared to 11,807km per year for a car at an independent dealership.

With an average mileage of 103,995km and average usage pre-purchase of 12,244km per year, second-hand cars selected in the EU13 had been slightly more heavily used pre-purchase than those selected in the EU15.

Table 7 Age and mileage of selected car

	Average age (years)	Average mileage (kilometres)	Average usage pre- purchase (kilometres per year)
EU28	8.5	101,908	12,029
EU15	8.5	100,099	11,841
EU13	8.5	103,995	12,244
Franchise dealership	7.6	94,077	12,423
Independent dealership	9.1	107,191	11,807

Source: Mystery Shopping Q4: In what year was this car first registered? Q5: What is the approximate mileage of this vehicle? (EU28 N=1139)

When analysing the second-hand cars by **country**, the highest average mileage and usage per year were found for second-hand cars for sale in Latvia, Croatia and Slovenia. In contrast, cars for sale in Malta and Cyprus had been used much less than average, prior to purchase.

Table 8 Age and Mileage of selected car, by country

	Average age (years)	Average mileage (kilometres)	Average usage pre- purchase (kilometres per year)
EU28	8.5	101,908	12,029
LV	8.2	134,538	16,474
HR	8.4	124,369	14,833
SI	8.4	122,042	14,486
UK	8.5	119,666	14,162
PT	8.5	117,040	13,810
LT	8.4	112,508	13,447
CZ	8.3	111,205	13,398
SK	8.6	108,564	12,698
LU	9.7	119,704	12,341
EE	8.6	104,957	12,252
DK	8.6	104,317	12,153
IT	8.6	103,468	12,054
RO	8.6	102,900	12,000
PL	8.0	94,795	11,874
HU	8.7	102,033	11,694
FR	8.3	96,841	11,668
BG	8.7	101,740	11,667
AT	8.8	101,708	11,591
NL	8.4	96,748	11,518
SE	8.4	95,602	11,449
ES	8.4	95,605	11,348
BE	8.6	96,234	11,234
FI	8.4	94,350	11,179
EL	8.0	87,875	11,012
IE	7.3	79,829	10,935
DE	8.5	92,500	10,914
CY	8.7	65,915	7,576
MT	9.0	66,368	7,415
IS	8.9	109,650	12,320
NO	8.5	96,628	11,401

Source: Mystery Shopping Q4: In what year was this car first registered? Q5: What is the approximate mileage of this vehicle? (EU28 N=1139)

1.3 Questionnaire topics

Mystery shoppers were asked for details about the advert where they first saw the car and their experience of the dealership visit or phonecall itself. The findings of these Mystery shopping exercises are described in the following chapters.

2 Search for a second-hand car

In this section, the decision making process was assessed via the mystery shopping. In the following sub-section, the information sources which consumers can consult to choose a second-hand car are explored.

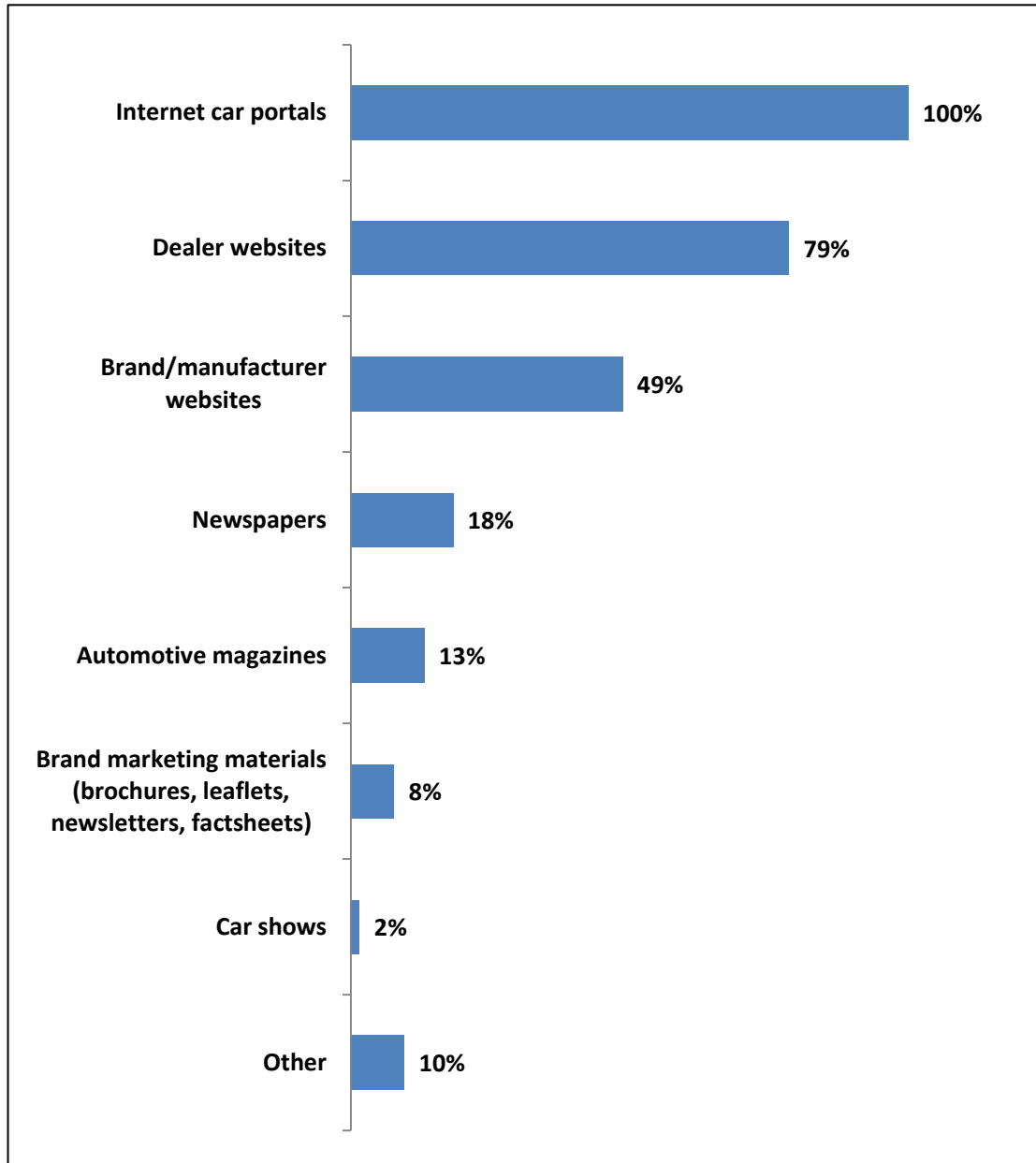
2.1 Information sources

There are multiple sources of information, either online (internet car portals, manufacturers websites, dealers websites) or offline (newspapers, automotive magazines) that a consumer can consult or use in their search for a second-hand car. They relate to different types of media and different actors like social networks, professionals and interest groups. The following sub-sections explore the mystery shopping findings on information sources used, the information provided upfront and the perceived usefulness of internet car portals.

2.1.1 Information sources consulted

The main source of information that was consulted by the mystery shoppers was internet car portals, as mystery shoppers were instructed to first look online for available cars that matched the target ones. Other sources of information that were consulted on top are presented in the chart below:

Figure 2 Sources of information



Source: Mystery Shopping Q8: Which of the following sources of information did you consult to make your choice of second-hand car? (EU28 N=1139)

Those internet car portals that were used the most by the mystery shoppers can be seen in the following table by **country**.

Table 9 Car internet portals: analysis of top three portals consulted – per country

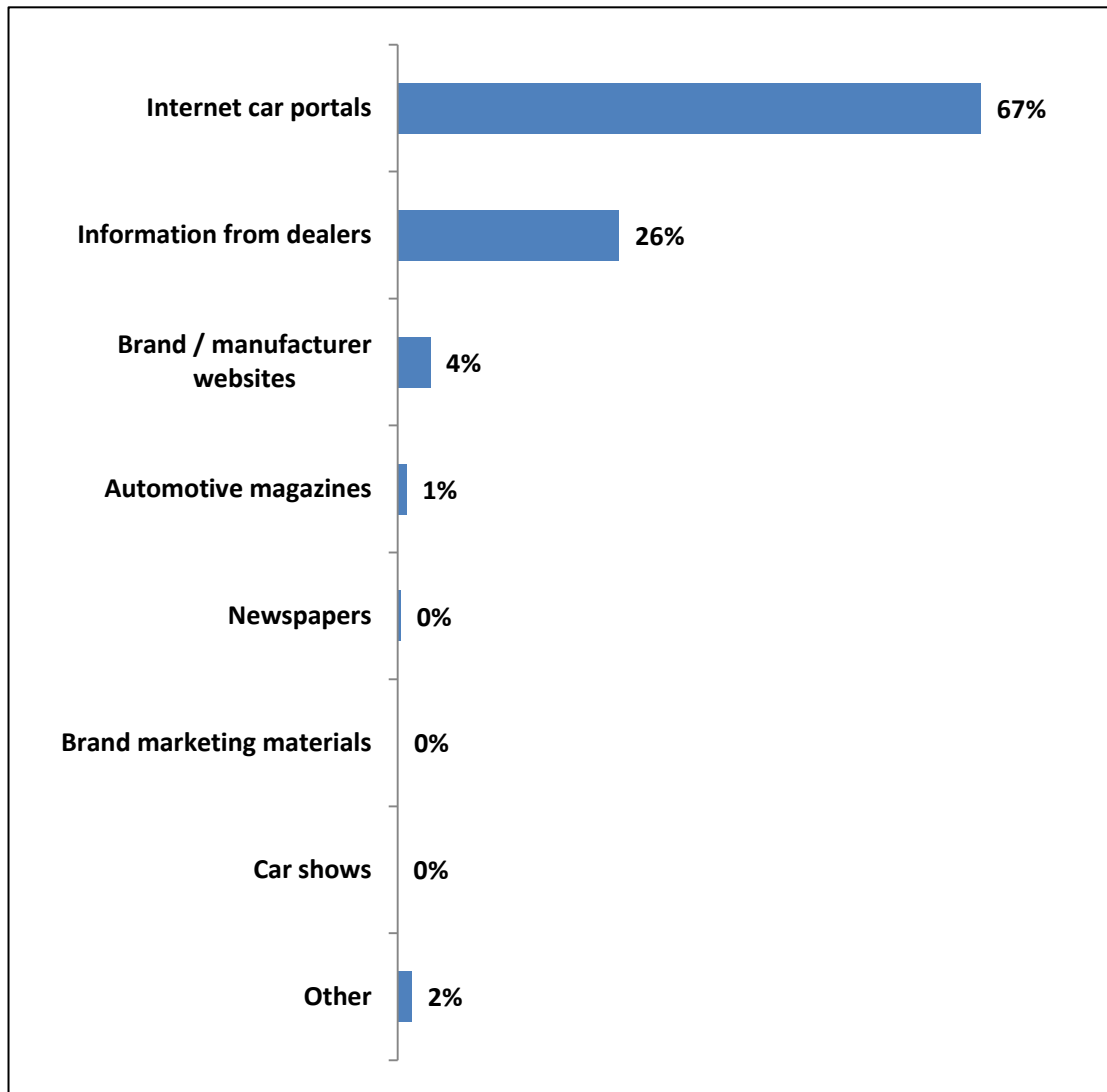
	Most consulted	Second most consulted	Third most consulted
AT	http://www.car4you.at	http://www.gebrauchtwagen.at	www.willhaben.at
BE	http://www.autoscout24.com	http://gocar.be/	www.2dehands.be
BG	http://www.cars.bg	http://mobile.bg	www.car24.bg
CY	www.autotrader.com.cy	http://www.unicars.com	www.renault.com.cy
CZ	http://www.tipcars.cz	www.skodaplus.cz	www.aaaauto.cz/
DE	www.mobile.de	http://www.autoscout24.com	www.auto.de
DK	http://www.bilbasen.dk	www.biltorvet.dk	www.bilzonen.dk
EE	http://www.auto24.ee	www.dalinger.ee	www.autospirit.ee
EL	http://www.car.gr	www.mynextcar.gr	www.autotriti.gr
ES	http://www.coches.net	www.autoocasion.es	http://www.autoscout24.com
FI	www.nettiauto.com	www.oikotie.fi	www.autotali.com
FR	www.leboncoin.fr/	www.lacentrale.fr	http://www.auto-selection.com/
HR	www.njuskalo.hr	www.4kotaca.net	www.4kotaca.net
HU	www.hasznaltauto.hu	www.aprod.hu	www.autosoldalak.hu/
IE	www.cbg.ie	http://www.carzone.ie	http://www.autotrader.ie
IT	http://www.autoscout24.com	www.automobile.it/	www.subito.it
LT	www.autoplius.lt	www.autogidas.lt	www.tokvila.lt
LU	http://www.luxauto.lu	http://www.automarket.lu	www.carland.lu
LV	www.ss.lv	www.autoplius.lt	http://www.auto24.lv
MT	www.autotradermalta.com	www.findit.com.mt	http://www.maltapark.com/
NL	www.gaspedaal.nl/	http://www.autoscout24.com	www.autotrader.nl/
PL	www.otomoto.pl	www.gratka.pl/	www.allegro.pl
PT	http://www.standvirtual.com	http://auto.sapo.pt/	www.olx.pt
RO	www.autovit.ro	http://mercador.ro	www.depozitauto.ro/
SE	www.bytbil.com	www.blocket.se/	www.bilia.se
SI	http://www.avto.net/	http://www.avtooglasi.com/	http://www.finnova.si/
SK	www.autovia.sk	www.autobazar.eu	www.aaaauto.sk
UK	http://www2.autotrader.co.uk	www.Motors.co.uk	www.autovillage.uk.com/
IS	www.bilasolur.is	www.ford.is	www.brimborg.is/
NO	http://www.finn.no	www.bilnorge.no	www.ford.no

Source: Mystery Shopping: Q8: Which online car portals did you consult? Specify website name(s) and include web links. (N=1999)

2.1.2 Information source used

Mystery shoppers were asked to identify the information source where they found the second-hand car for the assessment. The chart below shows that this was again mostly via internet car portals (67%), followed by dealer websites (26%).

Figure 3 Source of information where they found the car



Source: Mystery Shopping Q9: On which of these information sources did you find the second-hand car that you have selected for assessment? (EU28 N=1139)

2.2 Evaluation of advert

The information provided in the advert (shown on an internet car portal, dealer website etc.) was further explored, by asking mystery shoppers to indicate which pieces of information were provided or specified in the advert.

2.2.1 Price communicated in advert

Mystery shoppers were asked to identify the sale price of the second hand car in question. The **average second-hand car price was €6,770**. Pricing data was then converted using the **Purchasing Power Parities (PPP)** rate for each country. This was taken from the Eurostat index of

PPP per year¹, where the EU28 PPP = 100 and the PPP per country is calculated based on the GDP per country and other factors against the EU28 average, in order to normalise prices for all countries. More details on this measurement can be found on the Eurostat website. Once converted via PPP, the average second-hand car price from the advert was **€7,586** at overall EU28 level.

The table below shows the average car price per **type of dealership, car age and region** (both in terms of Euros and PPP). The average price of second-hand cars was higher at franchise dealerships than independent dealerships. As expected, the most expensive second-hand cars were the younger cars, followed by the middle-aged cars and the older cars. When analysing by region, second-hand cars were considerably cheaper in the EU13 when PPP was not included but rather more expensive in the EU13, when PPP was taken into account.

Table 10 Price of car

	Average car price (converted to Euros)	Average car price (converted to Euros and PPP)
EU28	€6,770	€7,586
EU15	€7,717	€7,002
EU13	€5,614	€8,299
Franchise dealership	€7,166	€7,855
Independent dealership	€6,494	€7,399
Younger (small) cars	€8,116	€9,120
Middle-aged (medium) cars	€6,407	€7,253
Older (large) cars	€5,768	€6,363

Source: Mystery Shopping Q6: What is the sale price of this vehicle? (EU28 N=1116)

The table hereafter shows in detail the average car price per **country** (both in terms of Euros and PPP). The most expensive second-hand cars when looking only at Euros were for sale in Denmark, Norway, Finland and Malta. Including the PPP had the effect of decreasing the prices in Scandinavia and increasing the prices in the lower-income countries. Once PPP was taken into account, the countries with the highest car prices changed to Malta and Portugal.

¹ <http://epp.eurostat.ec.europa.eu/tgm/table.do?tab=table&init=1&plugin=0&language=en&pcode=tec00120>

Table 11 Price of car – per country

	Average car price (converted to Euros)	Average car price (converted to Euros and PPP)
EU28	€6,770	€7,586
MT	€10,135	€13,027
PT	€8,743	€10,178
DK	€14,045	€9,997
CY	€8,734	€9,993
HR	€6,787	€9,710
RO	€5,342	€9,643
PL	€5,408	€9,538
FI	€10,757	€8,839
BG	€4,152	€8,597
HU	€5,131	€8,510
LV	€5,671	€7,920
NL	€8,400	€7,807
AT	€7,758	€7,354
ES	€6,979	€7,354
LT	€4,625	€7,238
EE	€5,421	€7,049
EL	€6,388	€6,936
SK	€4,718	€6,701
FR	€7,235	€6,693
CZ	€4,795	€6,641
DE	€6,638	€6,565
SI	€5,206	€6,280
LU	€7,581	€6,209
SE	€7,868	€6,119
IE	€6,899	€5,897
BE	€6,300	€5,801
IT	€5,506	€5,372
UK	€4,600	€3,948
IS	€8,559	€7,838
NO	€12,703	€7,999

Source: Mystery Shopping Q6: What is the sale price of this vehicle? (N=1163)

2.2.2 Photographs

Mystery shoppers were asked to indicate how many photographs were available in the advert of the car interior and exterior. The **average number of photographs of the car interior was 3.9 and of the exterior 4.7.**

When comparing the numbers of photographs for the different **car segments**, the highest average number of photographs was found for older cars (interior 4.0 and exterior 4.9). In terms of **dealership type**, it is noticeable that independent dealerships had on average more photographs

available for both interior and exterior, 4.4 and 5.2 photos respectively versus 3.1 and 3.9 photos for franchise dealerships. There was no real difference between EU15 and EU13 countries.

Table 12 Average number of photographs of car

	Average number of photographs of car interior	Average number of photographs of car exterior	Total number of photographs
EU28	3.9	4.7	8.6
EU15	4.0	4.6	8.6
EU13	3.8	4.7	8.5
Franchise dealership	3.1	3.9	7.0
Independent dealership	4.4	5.2	9.6
Younger (small) cars	3.9	4.6	8.4
Middle-aged (medium) cars	3.7	4.6	8.3
Older (large) cars	4.0	4.9	8.9

Source: Mystery Shopping Q7: Please fill in the below details, based on the information available to you prior to contacting the dealer: Number of photographs of car interior and car exterior? (EU28 N=1139)

The table below shows the average number of photographs per **country**. When looking more in depth, the countries that had the most photographs available of the second-hand car were by far the Czech Republic, Norway, the Netherlands and Portugal.

Table 13 Average number of photographs of car – per country

	Average number of photographs of car interior	Average number of photographs of car exterior	Total number of photographs
EU28	3.9	4.7	8.6
CZ	8.9	9.1	18.0
NL	7.7	6.1	13.8
PT	7.3	6.1	13.4
SK	5.8	5.9	11.7
ES	6.0	5.6	11.6
LT	5.4	5.3	10.7
BG	4.9	5.4	10.3
DE	4.7	5.4	10.1
EL	4.3	5.3	9.6
SI	3.9	5.1	9.0
BE	4.0	4.5	8.5
DK	4.0	4.5	8.5
PL	3.5	5.0	8.5
AT	4.1	4.3	8.4
UK	3.2	5.0	8.2
HU	3.0	4.9	7.9
EE	3.3	4.3	7.6
IT	3.3	4.1	7.4
LV	3.7	3.4	7.1
IE	2.9	4.2	7.1
HR	2.5	4.2	6.7
FR	2.7	3.8	6.5
RO	2.2	4.2	6.4
FI	2.5	3.8	6.3
SE	1.9	4.3	6.2
MT	1.3	3.0	4.3
LU	1.2	2.7	3.9
CY	0.7	1.6	2.3
IS	2.2	4.0	6.2
NO	8.6	7.6	16.2

Source: Mystery Shopping Q7: Please fill in the below details, based on the information available to you prior to contacting the dealer: Number of photographs of car interior and car exterior? (N=1199)

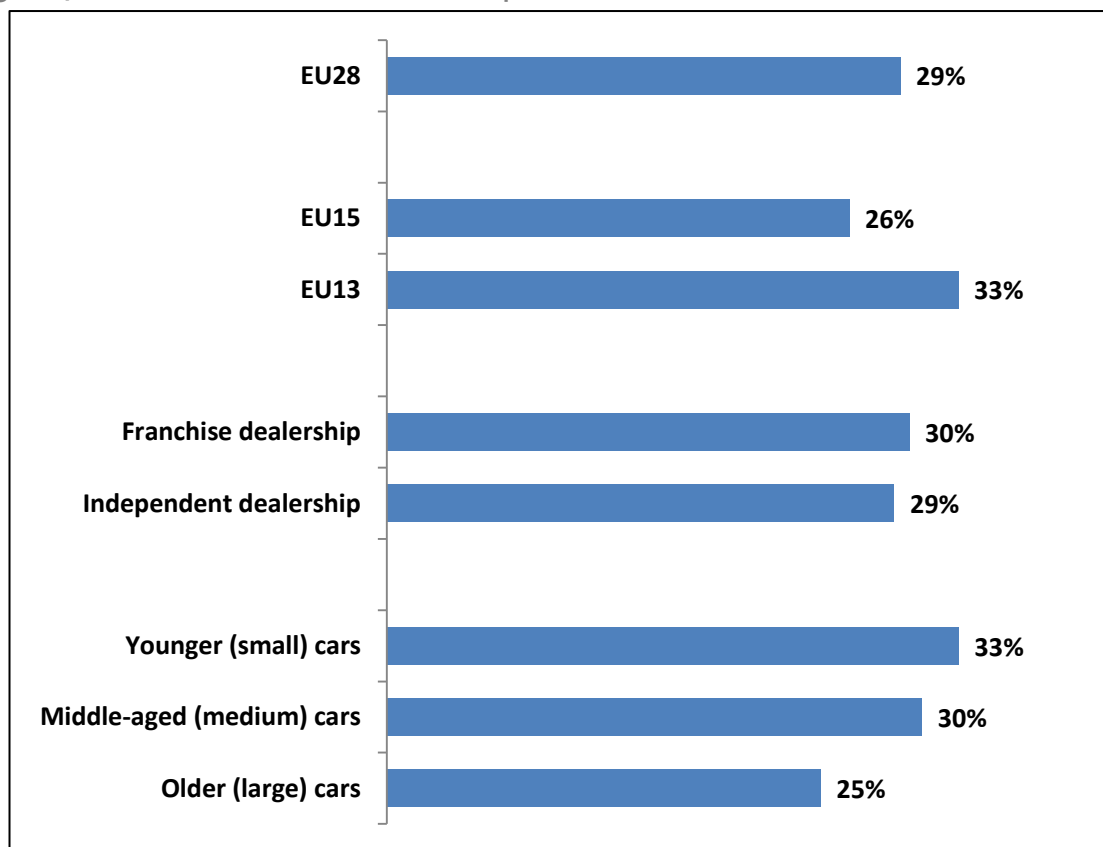
2.2.3 Information about previous owner

In almost three quarters of the cases (71%), no information was provided in the advert about the **number** of previous owners.

When looking at the two **dealership types**, there was almost no difference between them. For the different **car segments** on the other hand, it was noticeable that the advert mentioned the number of previous owners more often when it was a younger car (33% of the adverts mentioned the number),

versus 30% for middle aged and 25% for older cars. Also, this information was more readily available in the EU13 (33%) than the EU15 (26%).

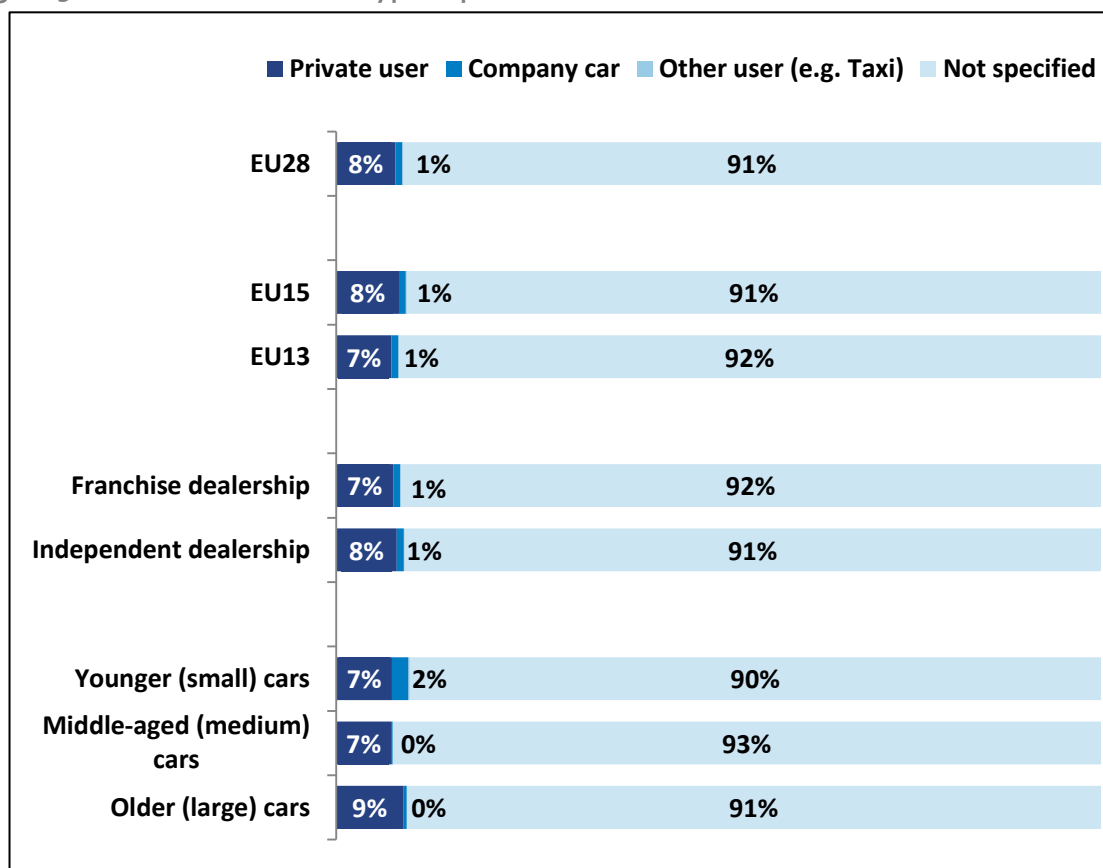
Figure 4 Information about the number of previous owners



Source: Mystery Shopping Q7: Please fill in the below details, based on the information available to you prior to contacting the dealer: Number of previous owners? (EU28 N=1139)

In 91% of cases, no information about the **type** of previous owners was specified. When specified, the majority were reported as private users (8%) and a negligible proportion (1%) were specified as company car owners. The information about the type of previous owners was limited for all three car ages/segments, as shown in the graph below.

Figure 5 Information about the type of previous owner



Source: Mystery Shopping Q7: Please fill in the below details, based on the information available to you prior to contacting the dealer: Type of previous owner? (EU28 N=1139)

The table below shows the information about previous owners per **country**. The countries where adverts gave the least information about previous owners of second-hand cars were Cyprus, Luxembourg and Iceland – in these three countries, the number or type of previous owners was never specified.

Table 14 Amount of non-specified information about previous owners – per country

	% not specified number of previous owners	% not specified type of previous owner
EU28	71%	91%
AT	75%	95%
BE	55%	95%
BG	96%	94%
CY	100%	100%
CZ	38%	83%
DE	35%	83%
DK	60%	87%
EE	87%	97%
EL	92%	88%
ES	88%	75%
FI	74%	94%
FR	75%	95%
HR	49%	92%
HU	50%	78%
IE	65%	95%
IT	73%	88%
LT	97%	97%
LU	100%	100%
LV	97%	100%
MT	90%	95%
NL	80%	83%
PL	43%	85%
PT	73%	98%
RO	70%	88%
SE	85%	93%
SI	18%	95%
SK	45%	93%
UK	75%	95%
IS	100%	100%
NO	65%	98%

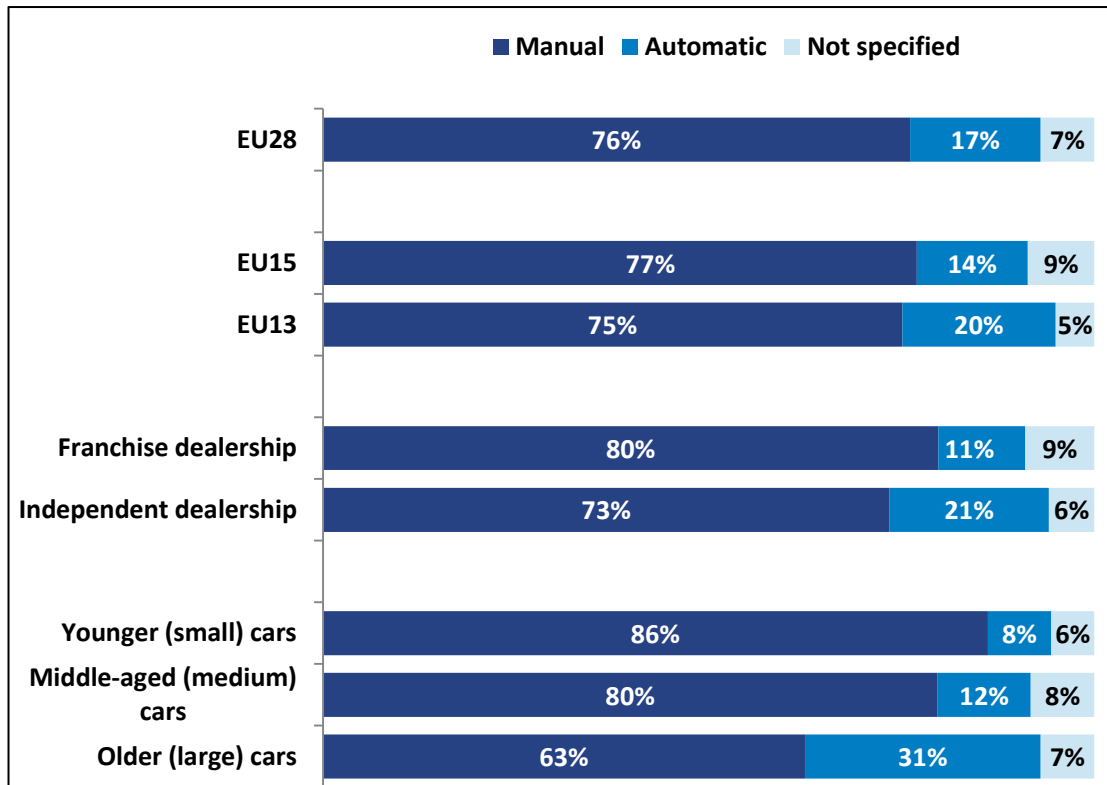
Source: Mystery Shopping Q7: Please fill in the below details, based on the information available to you prior to contacting the dealer: Number/Type of previous owner? (N=1199)

2.2.4 Transmission

When it comes to the transmission type, 93% of the adverts of all assessed cars gave information about it. When looking at the different **dealership types**, there was almost no difference between the two types; 94% of independent dealerships gave this information versus 91% of franchise ones. When it comes to the different **car segments**, differences were rather small. The adverts of younger cars specified in 94% of the cases which transmission type the second-hand car had, with percentages being marginally lower for the other two car segments (92% and 93% respectively).

Adverts from EU13 countries specified more often the transmission type than from EU15 countries (95% versus 91%).

Figure 6 Specifying transmission type



Source: Mystery Shopping Q7: Please fill in the below details, based on the information available to you prior to contacting the dealer: Transmission? (EU28 N=1139)

When looking at analysis per **country**, countries that specified the transmission type the least in their adverts were Portugal (63%), Romania (75%) and France (78%).

Table 15 Specifying transmission type, by country

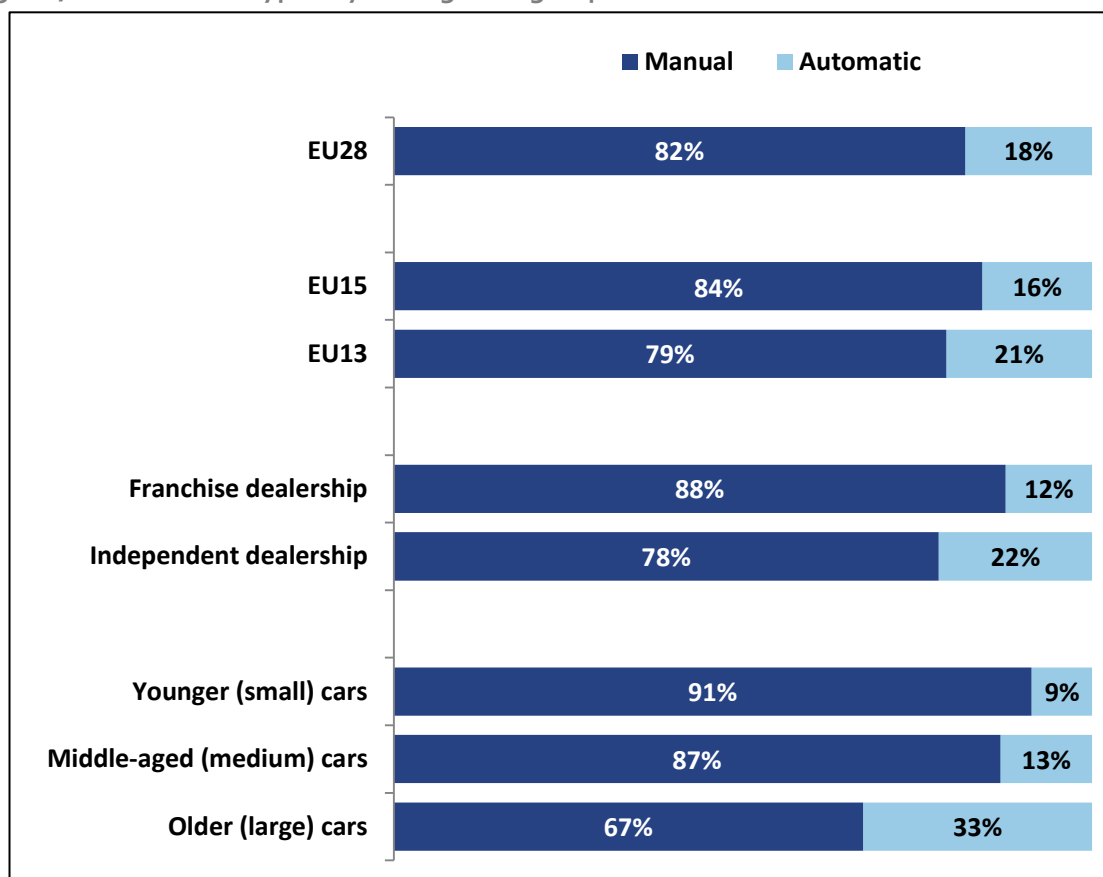
	% specifying transmission type
EU28	93%
PT	63%
RO	75%
FR	78%
DK	83%
IT	88%
EL	88%
MT	90%
ES	90%
PL	93%
BE	93%
HR	95%
CY	95%
DE	95%
SK	95%
AT	98%
BG	98%
CZ	98%
SI	98%
UK	98%
EE	100%
FI	100%
HU	100%
IE	100%
LV	100%
LT	100%
LU	100%
NL	100%
SE	100%
IS	100%
NO	100%

Source: Mystery Shopping Q7: Please fill in the below details, based on the information available to you prior to contacting the dealer: Transmission? (N=1199)

2.2.4.1 Transmission type

When there was information available in the adverts, 82% of the cars had a manual and 18% an automatic transmission.

Figure 7 Transmission type - by car segment group



Source: Mystery Shopping Q7: Please fill in the below details, based on the information available to you prior to contacting the dealer: Transmission? (EU28 N=1139)

Independent dealerships had a higher amount of automatic transmission cars versus franchise dealerships, namely 22% versus 12%. The older cars had by far the highest proportion of automatic transmission cars (33%). The younger cars, on the other hand, had the highest proportion of manual transmission (91%).

Adverts from EU13 countries had a higher proportion of automatic transmission cars than from EU15 countries (21% versus 16%).

2.2.5 Full service history

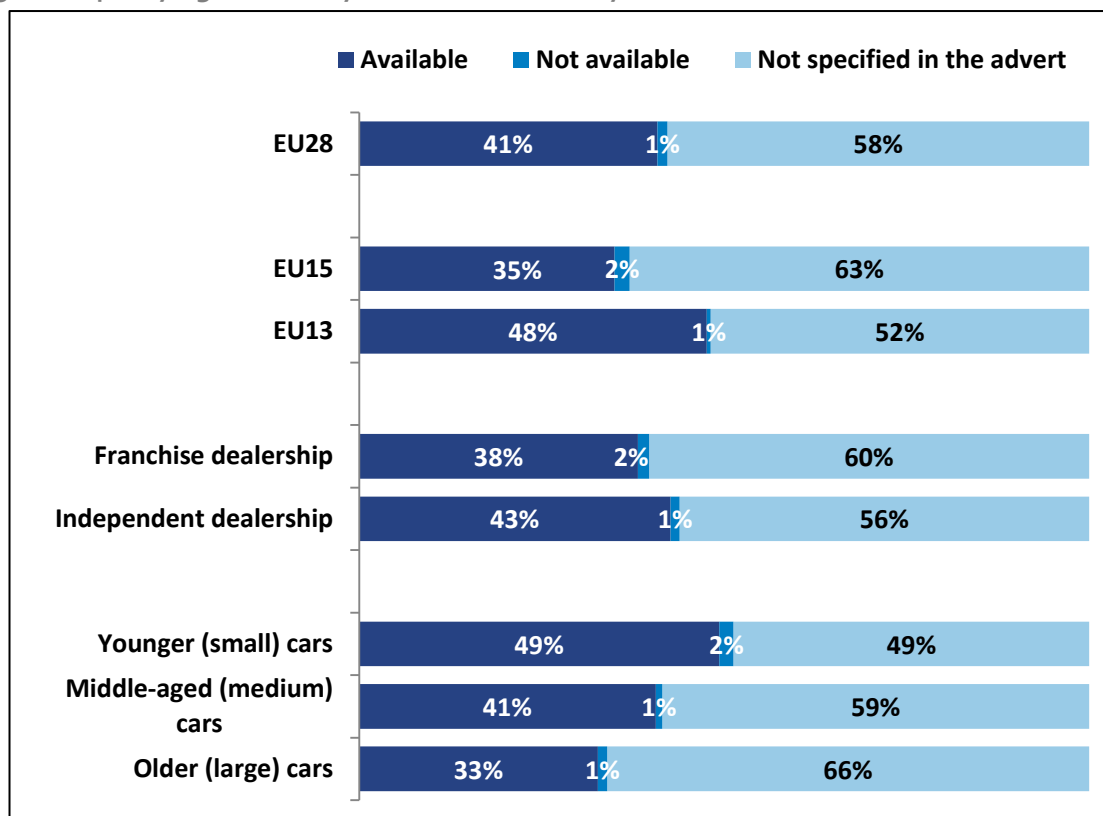
In 58% of the cases, the availability of a full service history was not specified in the advert and in 1% the advert stated that a full service was not available.

When comparing the **dealership types**, it is noticeable that franchise dealerships (60%) more often did not specify the availability of full service history than independent ones (56%).

When looking at the different **car segments**, 49% of the adverts of younger cars, 59% of the middle-aged cars and 66% of the older cars did not specify if the full service history of the second-hand car was available.

When looking at **country** level, EU15 countries more often (63%) did not specify the availability of the full service history in their adverts than EU13 countries (52%).

Figure 8 Specifying availability of full service history



Source: Mystery Shopping Q7: Please fill in the below details, based on the information available to you prior to contacting the dealer: Full service history available? (EU28 N=1139)

The countries that were most often not specifying the availability of the full service history in their adverts were Cyprus (100%), Italy (90%), Belgium, Luxembourg, Malta (all 85%) and Portugal (80%).

Table 16 Specifying availability of full service history

	% not specifying service history
EU28	58%
CY	100%
IT	90%
BE	85%
LU	85%
MT	85%
PT	80%
HR	75%
AT	73%
FR	73%
IE	70%
ES	68%
NL	68%
RO	68%
SK	60%
BG	55%
LT	53%
LV	50%
DK	48%
SI	48%
UK	39%
DE	38%
FI	38%
PL	37%
EE	33%
EL	33%
HU	30%
CZ	25%
SE	18%
IS	55%
NO	28%

Source: Mystery Shopping Q7: Please fill in the below details, based on the information available to you prior to contacting the dealer: Full service history available? (N=1199)

2.2.6 Engine size

In most cases (95%) the engine size was specified in the advert. Especially for the middle-age **car segment**, this information was available in 97% of the cases.

When analysing results by **dealership** type, it can be seen that independent dealerships were slightly more likely to specify engine size (in 96% of the cases, compared to 93% at franchise dealerships).

For the different **countries**, EU15 countries (93%) were less likely to specify the engine size in their adverts versus EU13 countries (97%).

Table 17 Specifying engine size

	% specifying engine size
EU28	95%
EU15	93%
EU13	97%
Franchise dealership	93%
Independent dealership	96%
Younger (small) cars	95%
Middle-aged (medium) cars	97%
Older (large) cars	93%

Source: Mystery Shopping Q7: Please fill in the below details, based on the information available to you prior to contacting the dealer: Engine size available? (EU28 N=1139)

The countries with the least information provided in the adverts on engine size were France (73%), Sweden (80%) and Spain (85%).

Table 18 Specifying engine size, by country

% specifying engine size	
EU28	95%
FR	73%
SE	80%
ES	85%
RO	88%
LU	90%
BG	93%
DE	93%
IT	93%
CY	95%
AT	98%
BE	98%
DK	98%
FI	98%
LV	98%
PL	98%
PT	98%
SI	98%
SK	98%
HR	98%
CZ	100%
EE	100%
EL	100%
HU	100%
IE	100%
LT	100%
MT	100%
NL	100%
UK	100%
IS	100%
NO	95%

Source: Mystery Shopping Q7: Please fill in the below details, based on the information available to you prior to contacting the dealer: Engine size available? (N=1199)

2.2.7 Fuel type

Out of the selected second-hand cars assessed, almost all adverts (97%) gave information about the fuel type.

For the car **segments**, the information was not given in 4% of the older cars, 3% of the middle-aged cars and 2% of the younger cars.

Table 19 Specifying fuel type

% not specified	
EU28	3%
EU15	2%
EU13	5%
Franchise dealership	4%
Independent dealership	3%
Younger (small) cars	2%
Middle-aged (medium) cars	3%
Older (large) cars	4%

Source: Mystery Shopping Q7: Please fill in the below details, based on the information available to you prior to contacting the dealer: What is the car's fuel type? (EU28 N=1139)

When looking at analysis by **country**, most countries had a 100% specification of fuel type in adverts, as shown in the table below. Cyprus, on the other hand, only specified the fuel type in 50% of cases. Due to this high percentage for Cyprus, it looks like the EU13 countries specify less often the fuel type, but the result is biased due to the sharp difference between Cyprus and the other EU13 countries.

Table 20 Specification of fuel type – per country

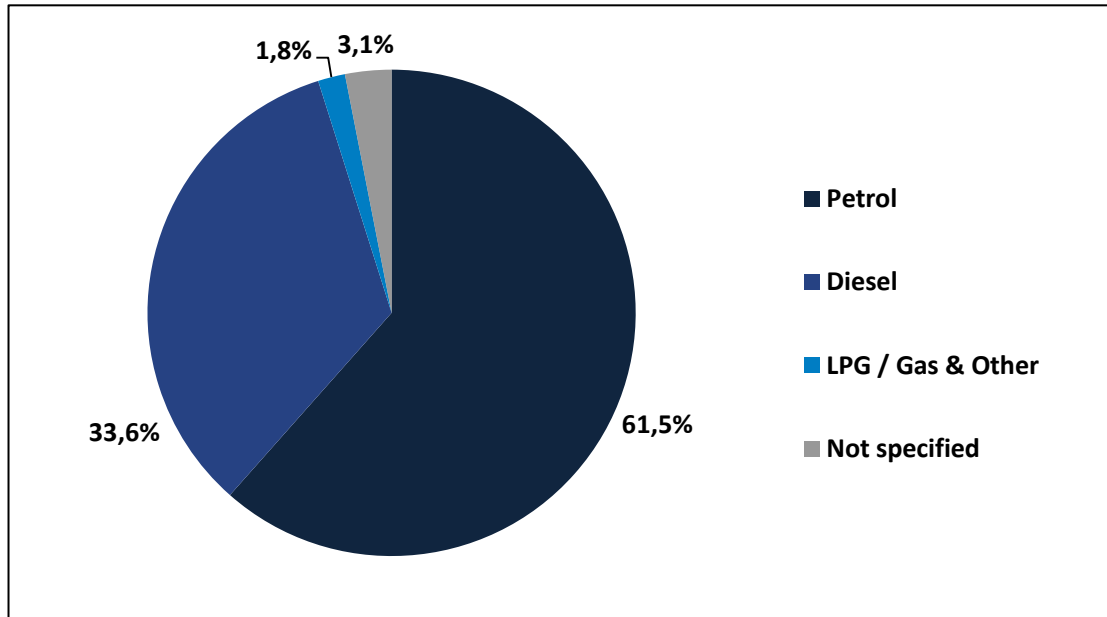
% not specified	
EU28	3%
CY	50%
DK	7%
EL	6%
IT	5%
MT	5%
FI	4%
HR	3%
FR	3%
RO	3%
PL	2%
AT	0%
BE	0%
BG	0%
CZ	0%
DE	0%
EE	0%
ES	0%
HU	0%
IE	0%
LT	0%
LU	0%
LV	0%
NL	0%
PT	0%
SE	0%
SI	0%
SK	0%
UK	0%
IS	0%
NO	0%

Source: Mystery Shopping Q7: Please fill in the below details, based on the information available to you prior to contacting the dealer: What is the car's fuel type? (N=1199)

2.2.7.1 Specifying fuel type

Fuel type was specified in 97% of cases. The graph below shows that petrol (62%) and diesel (34%) accounted for almost all of the cars assessed in the adverts.

Figure 9 Fuel type



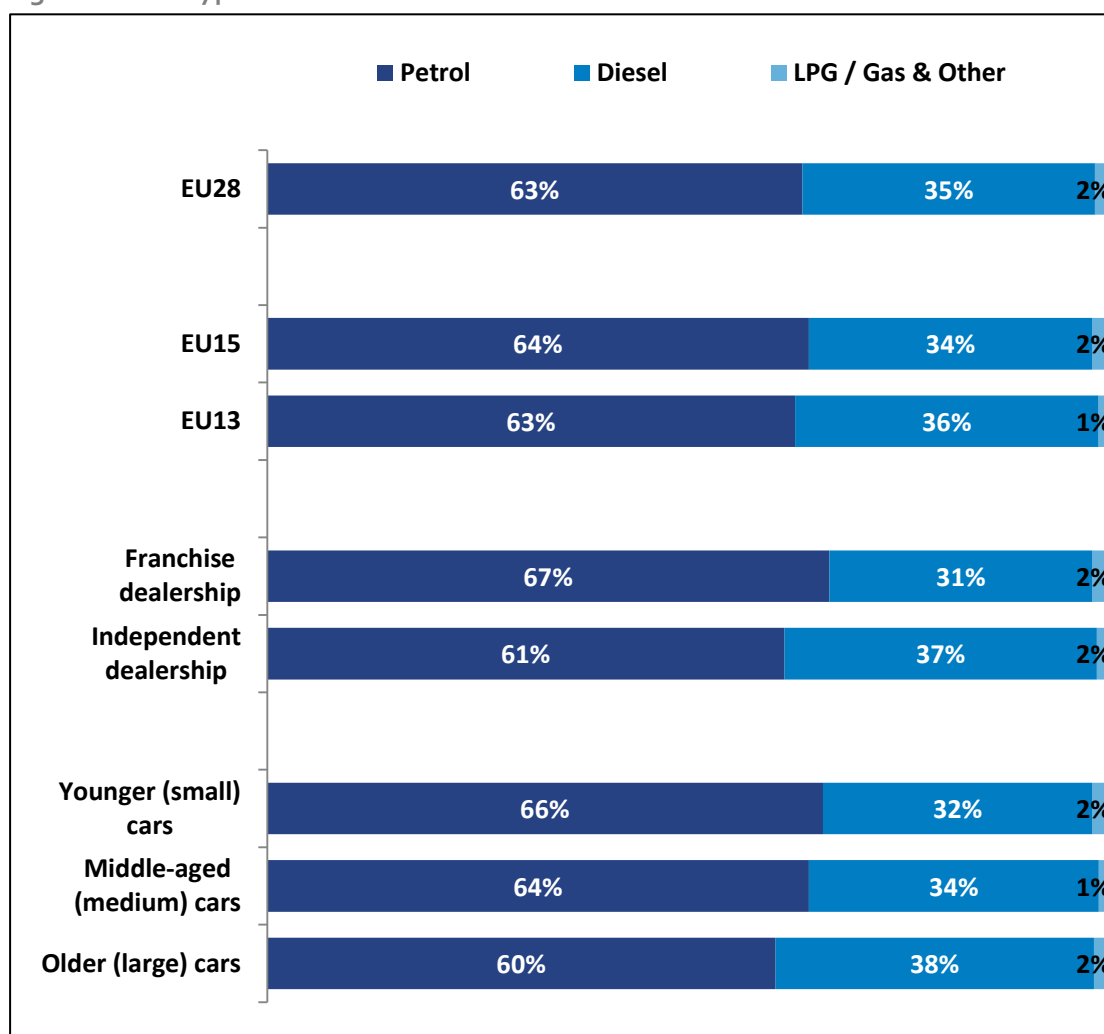
Source: Mystery Shopping Q7: Please fill in the below details, based on the information available to you prior to contacting the dealer: What is the car's fuel type? (EU28 N=1139)

When there was information about the fuel type in the advert (i.e. excluding those 3.1% cases where fuel type was not specified), in 63% of the cases the cars were reported to use petrol, 35% used diesel and 2% used other fuel types.

For the different **dealership** types, the graph hereafter shows that franchise dealerships had slightly more cars running on petrol (67% versus 61%) and slightly fewer running on diesel (31% versus 37%).

The car **segments** with the highest proportion of petrol cars were the younger cars (66%). The ones with the highest percentage of diesel cars were older cars (38%).

Figure 10 Fuel type



Source: Mystery Shopping Q7: Please fill in the below details, based on the information available to you prior to contacting the dealer: What is the car's fuel type? (EU28 N=1139)

Fuel type varied marginally by EU region: EU15 countries had a higher amount of cars running on petrol (64%) and LPG/Gas (2%) than EU13 countries, which had a higher amount of diesel cars (36%).

However, when looking more in depth at country level, the countries with the highest proportion of petrol cars were Iceland, Ireland (both 95%), Finland (94%) and the Netherlands (90%). The countries with the most diesel cars were Portugal (70%), Belgium (63%) and France (62%). In some countries a sizeable minority of cars were fuelled by LPG / gas – notably Italy (12%) and Greece (11%).

Table 21 Fuel type – per country

	Petrol	Diesel	LPG / Gas	Plug-in hybrid	Other
EU28	64%	35%	2%	0%	0%
AT	50%	50%	0%	0%	0%
BE	37%	63%	0%	0%	0%
BG	48%	50%	0%	0%	2%
CY	70%	20%	0%	10%	0%
CZ	73%	28%	0%	0%	0%
DE	83%	15%	3%	0%	0%
DK	70%	30%	0%	0%	0%
EE	83%	17%	0%	0%	0%
EL	83%	6%	11%	0%	0%
ES	40%	58%	3%	0%	0%
FI	94%	6%	0%	0%	0%
FR	39%	62%	0%	0%	0%
HR	53%	47%	0%	0%	0%
HU	68%	33%	0%	0%	0%
IE	95%	5%	0%	0%	0%
IT	44%	44%	12%	0%	0%
LT	70%	30%	0%	0%	0%
LU	65%	35%	0%	0%	0%
LV	57%	37%	7%	0%	0%
MT	47%	53%	0%	0%	0%
NL	90%	8%	3%	0%	0%
PL	59%	39%	0%	0%	2%
PT	30%	70%	0%	0%	0%
RO	49%	49%	3%	0%	0%
SE	80%	18%	3%	0%	0%
SI	68%	33%	0%	0%	0%
SK	73%	28%	0%	0%	0%
UK	67%	33%	0%	0%	0%
IS	95%	5%	0%	0%	0%
NO	45%	55%	0%	0%	0%

Source: Mystery Shopping Q7: Please fill in the below details, based on the information available to you prior to contacting the dealer: What is the car's fuel type? (N=1199)

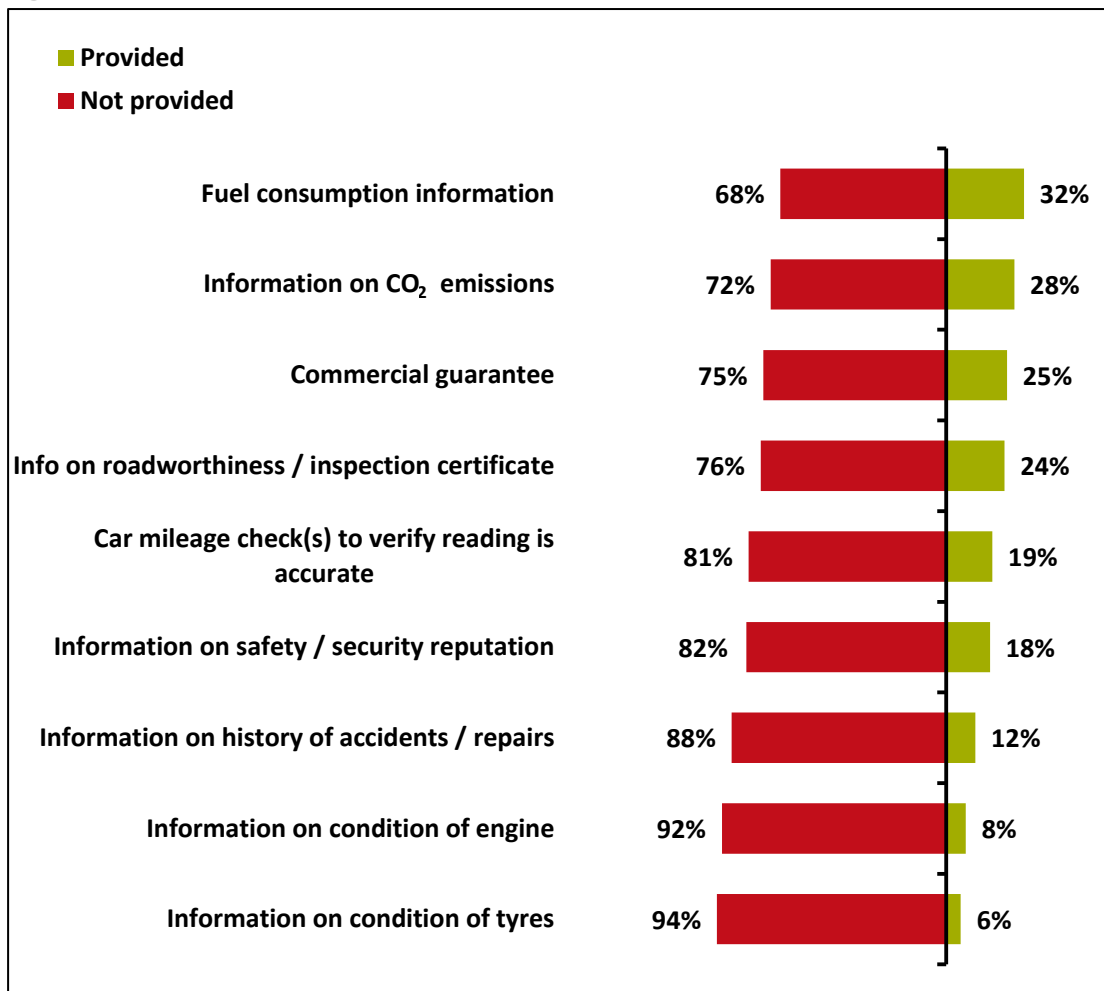
2.2.8 Extra information

Mystery shoppers were further asked to indicate whether certain details were provided in the advert or not.

In the figure hereafter, percentages are presented for all extra information checks. Fuel consumption information and information on CO₂ emissions were provided in approximately 3 out of 10 cases. Information on the condition of tyres and engine were provided in less than 10% of cases.

Information on car mileage checks to verify that the odometer is accurate was provided for less than 20% of the cases.

Figure 11 Information provided on the advert



Source: Mystery Shopping Q7: Please fill in the below details, based on the information available to you prior to contacting the dealer (EU28 N=1139)

The table below shows the percentage of information provided per **dealership type**. The independent dealerships generally provided more information, except for information on CO₂ emissions and the commercial guarantee.

Table 22 Information provided – per dealership type

	Total	Franchise dealership	Independent dealership
Fuel consumption information	32%	31%	32%
Information on CO ₂ emissions	28%	30%	27%
Commercial guarantee	25%	27%	24%
Information on roadworthiness or inspection certificate	24%	22%	26%
Car mileage check(s) to verify reading is accurate	19%	18%	20%
Information on safety / security reputation	18%	16%	20%
Information on history of accidents and/or repairs	12%	11%	14%
Information on condition of engine	8%	5%	9%
Information on condition of tyres	6%	2%	9%

Source: Mystery Shopping Q7: Please fill in the below details, based on the information available to you prior to contacting the dealer (EU28 N=1139)

The table below shows the percentage of information provided per **car segment**. The adverts for the younger cars generally provided more information versus the other two segments. There was a particularly large difference in information about the commercial guarantee between the segments, with the adverts for the older cars providing it the least (17% vs. 37% for younger cars). Also, there was considerably more information given in the adverts for older cars when it comes to the condition of tyres and engine.

Table 23 Information provided – per segment

	Total	Younger (small) cars	Middle- aged (medium) cars	Older (large) cars
Fuel consumption information	32%	32%	34%	29%
Information on CO ₂ emissions	28%	32%	29%	24%
Commercial guarantee	25%	37%	21%	17%
Information on roadworthiness or inspection certificate	24%	25%	24%	25%
Car mileage check(s) to verify reading is accurate	19%	22%	19%	18%
Information on safety / security reputation	18%	20%	18%	16%
Information on history of accidents and/or repairs	12%	14%	11%	12%
Information on condition of engine	8%	7%	6%	10%
Information on condition of tyres	6%	5%	5%	9%

Source: Mystery Shopping Q7: Please fill in the below details, based on the information available to you prior to contacting the dealer (EU28 N=1139)

EU15 countries provided much more information on CO₂ emissions (43% vs. 11% in the EU13), fuel consumption (46% vs. 15%), commercial guarantee (32% vs. 17%) and marginally more information on car mileage checks and roadworthiness or inspection certificate. On the other hand, EU13 countries provided three times more information on history of accidents and repairs (19% vs. 6% in the EU15) and twice as much information on the condition of engine (11% vs. 5%) and tyres (8% vs. 4%) and also on the safety and security reputation (23% vs. 14%).

Table 24 Information provided – per region

	EU28	EU15	EU13
Fuel consumption information	32%	46%	15%
Information on CO ₂ emissions	28%	43%	11%
Commercial guarantee	25%	32%	17%
Information on roadworthiness or inspection certificate	24%	25%	23%
Car mileage check(s) to verify reading is accurate	19%	21%	17%
Information on safety / security reputation	18%	14%	23%
Information on history of accidents and/or repairs	12%	6%	19%
Information on condition of engine	8%	5%	11%
Information on condition of tyres	6%	4%	8%

Source: Mystery Shopping Q7: Please fill in the below details, based on the information available to you prior to contacting the dealer (EU28 N=1139)

The following table provides the information by **country**. In total, higher proportions of the various information items were provided in the United Kingdom, the Netherlands, Slovenia and Germany.

Table 25 Information provided– per country

	Fuel consumption	CO ₂ emissions	Commercial guarantee	Roadworthiness or inspection certificate	Car mileage check(s)	Safety and security reputation	History of accidents and repairs	Condition of the engine	Condition of the tyres
EU28	32%	28%	25%	24%	19%	18%	12%	8%	6%
AT	68%	65%	30%	10%	5%	5%	3%	13%	5%
BE	55%	57%	38%	43%	43%	12%	3%	2%	2%
BG	4%	10%	6%	10%	18%	40%	6%	18%	4%
CY	20%	10%	15%	15%	0%	10%	5%	5%	10%
CZ	3%	13%	63%	43%	33%	33%	25%	15%	8%
DK	80%	0%	8%	12%	10%	10%	2%	5%	2%
EE	10%	0%	20%	43%	27%	17%	3%	7%	3%
FI	76%	76%	4%	28%	10%	10%	6%	2%	4%
FR	25%	30%	28%	8%	8%	15%	3%	0%	0%
DE	88%	85%	23%	40%	0%	30%	10%	8%	5%
EL	26%	24%	22%	22%	16%	16%	42%	10%	6%
HU	8%	8%	8%	73%	33%	23%	18%	8%	8%
IE	10%	5%	40%	50%	40%	5%	0%	0%	5%
IT	50%	47%	48%	3%	12%	5%	3%	8%	8%
LV	13%	0%	3%	23%	23%	3%	7%	3%	7%
LT	17%	3%	7%	7%	3%	3%	7%	3%	7%
LU	0%	5%	15%	5%	0%	15%	5%	0%	0%
MT	0%	0%	10%	0%	10%	10%	0%	20%	20%
NL	78%	60%	35%	55%	60%	45%	3%	3%	0%
PL	3%	0%	18%	18%	12%	32%	52%	20%	7%

	Fuel consumption	CO ₂ emissions	Commercial guarantee	Roadworthiness or inspection certificate	Car mileage check(s)	Safety and security reputation	History of accidents and repairs	Condition of the engine	Condition of the tyres
PT	5%	0%	63%	20%	10%	15%	3%	3%	5%
RO	5%	30%	10%	23%	15%	20%	25%	15%	23%
SK	45%	13%	13%	33%	15%	30%	28%	8%	3%
SI	63%	53%	40%	10%	23%	33%	73%	10%	8%
ES	43%	48%	75%	20%	28%	8%	8%	10%	10%
SE	5%	60%	23%	18%	10%	5%	3%	3%	0%
UK	83%	82%	28%	48%	70%	12%	2%	7%	15%
HR	8%	8%	8%	5%	13%	44%	5%	10%	3%
IS	0%	65%	0%	0%	0%	0%	0%	10%	5%
NO	0%	33%	80%	23%	8%	13%	5%	10%	8%

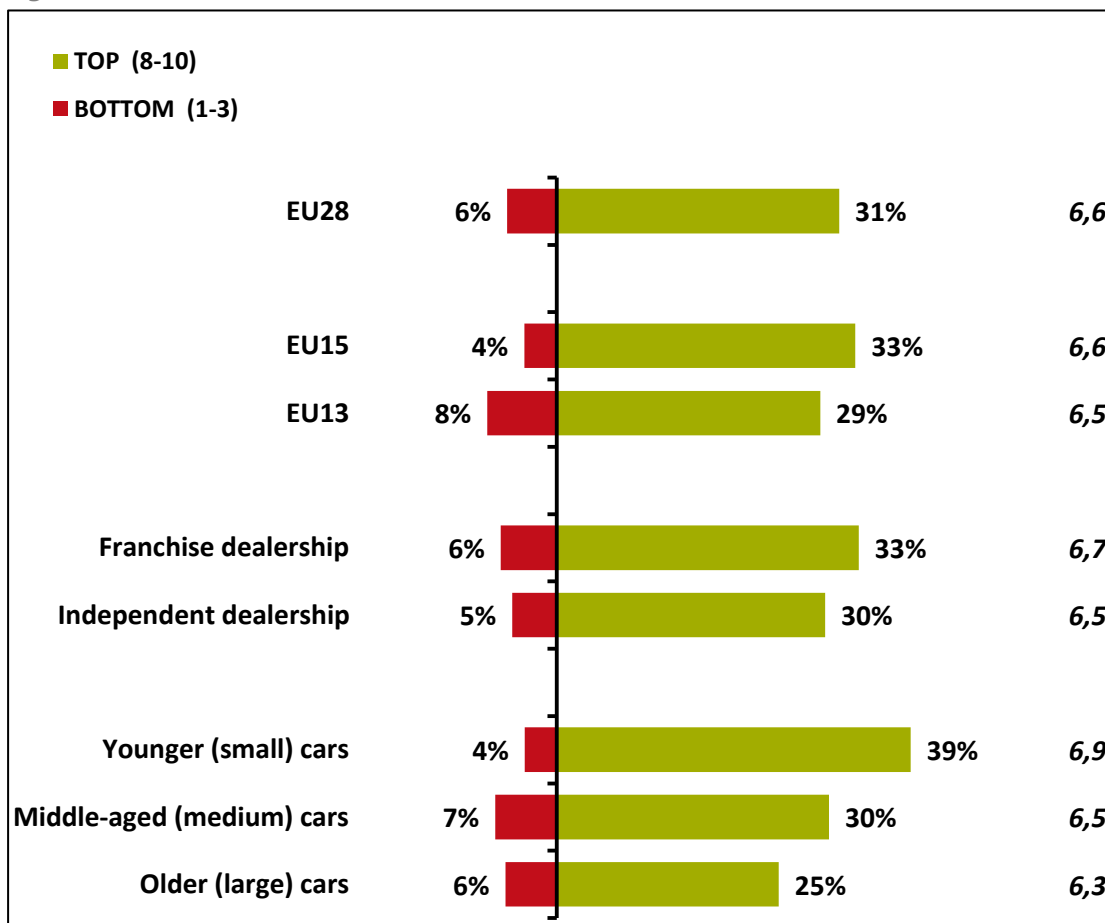
Source: Mystery Shopping Q7: Please fill in the below details, based on the information available to you prior to contacting the dealer (N=1199)

2.2.9 Usefulness of advert consulted

Mystery shoppers were asked to rate the car advert according to its usefulness. When considering the bottom score (score 1-3), 6% of mystery shoppers reported that the information found via the advert was not useful at all. On the contrary, approximately one third (31%) of them argued that the information was very useful (top score 8-10).

Franchise dealerships scored slightly higher on usefulness of the advert versus independent dealerships (6.7 versus 6.5). The graph also shows that the usefulness of the advert decreased as the car becomes older (6.9 for younger cars versus 6.3 for older cars). The rating for usefulness of the advert was higher for EU15 countries (33% reporting high scores) than for EU13 countries (29%).

Figure 12 Usefulness of the advert



Source: Mystery Shopping Q10: How useful was the information you received in this advert (so for the second-hand car that you have selected for your assessment? Please answer using a scale from 1 to 10 where 1 is Not at all useful and 10 Completely useful. (EU28 N=1139)

When looking at **country** level analysis, the highest rating for usefulness was for adverts from the United Kingdom (average score 8.0), Portugal and Cyprus (7.6) and the lowest for Ireland (5.0).

Table 26 Usefulness of the advert – per country

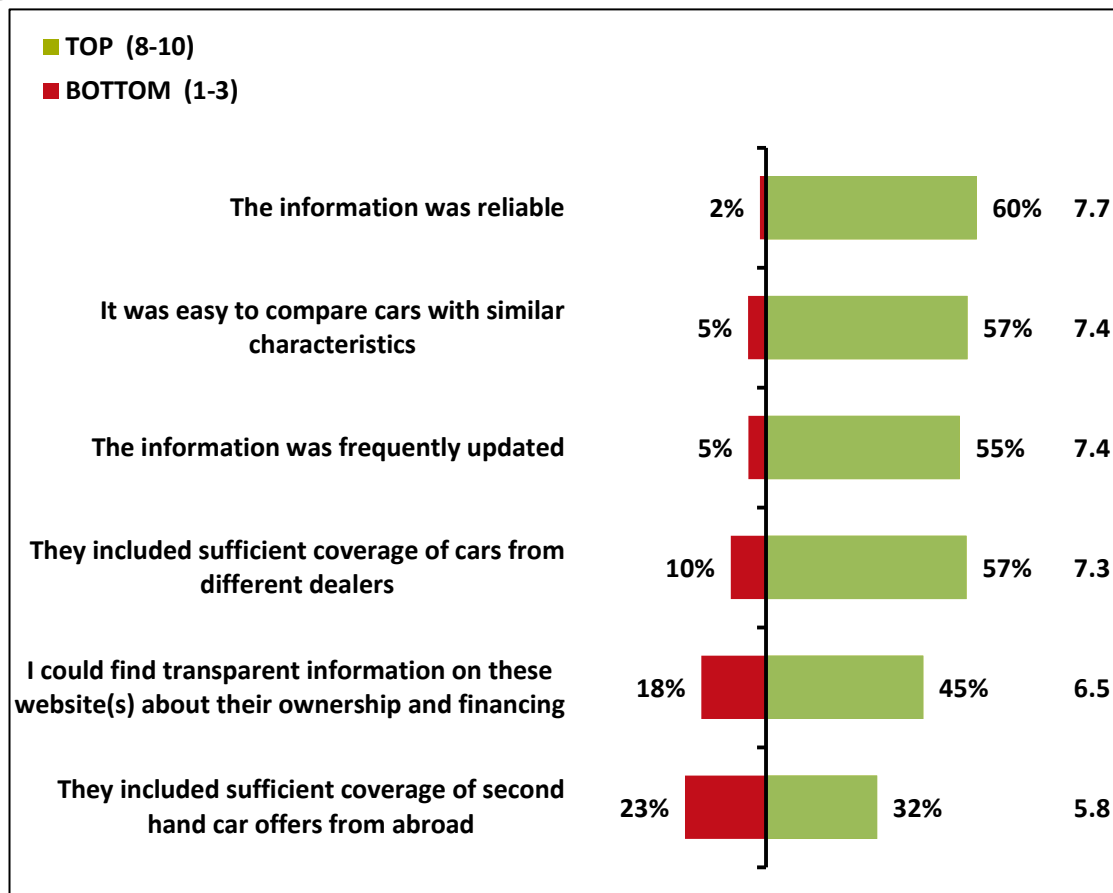
	Top (score 8-10)	Bottom (score 1-3)	Mean
EU28	31%	6%	6.6
UK	68%	3%	8.0
CY	59%	10%	7.6
PT	45%	0%	7.6
IT	65%	0%	7.5
FI	55%	3%	7.5
DE	38%	0%	7.3
FR	42%	0%	7.2
PL	50%	5%	7.2
EL	48%	0%	7.2
HU	48%	5%	7.2
SK	33%	5%	7.0
BE	30%	0%	6.9
HR	37%	5%	6.7
SI	38%	5%	6.7
AT	33%	3%	6.6
SE	28%	0%	6.5
ES	18%	10%	6.3
EE	10%	3%	6.3
DK	37%	12%	6.2
LU	13%	3%	6.2
RO	22%	13%	6.0
BG	22%	12%	5.9
LT	10%	7%	5.8
CZ	20%	15%	5.7
MT	5%	0%	5.5
LV	7%	10%	5.4
NL	5%	15%	5.2
IE	10%	15%	5.0
IS	23%	5%	6.6
NO	18%	5%	5.9

Source: Mystery Shopping Q10: How useful was the information you received in this advert (so for the second-hand car that you have selected for your assessment? Please answer using a scale from 1 to 10 where 1 is Not at all useful and 10 Completely useful. (N=1199)

2.3 Evaluation of internet car portals

Following the evaluation of the advert, mystery shoppers were also asked to evaluate the ease of comparing cars on Internet car portals according to whether or not they agreed with certain statements regarding the information found on the Internet car portals they consulted. In the figure hereafter, the top and bottom scores, as well as the mean are presented.

Figure 13 Statements on information found on internet car portals



Source: Mystery Shopping Q11: Considering the Internet car portal(s) that you consulted in this information search process; to what extent do you agree or disagree with each of the following statements? Please answer using a scale from 1 to 10 where 1 is Completely Disagree and 10 is Completely Agree (EU28 N=1139)

Approximately six out of ten mystery shoppers completely or almost completely agreed with the statements that the information was reliable, that it was easy to compare cars with similar characteristics and that the portals included sufficient coverage of cars from different dealers. Also, the statement on the frequency with which the information is being updated scored high in terms of average score (7.4). However, two out of ten mystery shoppers completely or almost completely disagreed with the statements regarding the transparency of information on these portals about their ownership and financing, whereas one out of four mystery shoppers completely or almost

completely disagreed that the internet car portal included sufficient coverage of second-hand car offers from abroad.

When looking at the mean for the different **dealership** types, franchise dealerships scored slightly higher on the statements than independent dealerships, except for the ones on sufficient coverage of cars from different dealers and second-hand car offers from abroad.

Table 27 Statements on information found on internet car portals – mean by dealership type

	Total	Franchise dealership	Independent dealership
The information was reliable	7.7	7.9	7.6
The information was frequently updated	7.4	7.6	7.3
It was easy to compare cars with similar characteristics	7.4	7.4	7.3
They included sufficient coverage of cars from different dealers	7.3	7.1	7.4
I could find transparent information on these website(s) about the ownership and financing of the website	6.5	6.8	6.3
They included sufficient coverage of second hand car offers from abroad	5.8	5.5	6.0

Source: Mystery Shopping Q11: Considering the Internet car portal(s) that you consulted in this information search process; to what extent do you agree or disagree with each of the following statements? Please answer using a scale from 1 to 10 where 1 is Completely Disagree and 10 is Completely Agree (EU28 N=1139)

When looking at the mean for the different car **segments**, younger cars more often scored higher on all statements, except the one on sufficient coverage of cars from abroad. Information on middle-aged cars, on the other hand, was assessed quite often the lowest.

Table 28 Statements on information found on internet car portals – mean by car segment

	Total	Younger (small) cars	Middle- age (medium) cars	Older (large) cars
The information was reliable	7.7	7.7	7.8	7.7
The information was frequently updated	7.4	7.7	7.2	7.4
It was easy to compare cars with similar characteristics	7.4	7.5	7.3	7.3
They included sufficient coverage of cars from different dealers	7.3	7.5	7.2	7.2
I could find transparent information on these website(s) about the ownership and financing of the website	6.5	6.8	6.3	6.4
They included sufficient coverage of second hand car offers from abroad	5.8	5.6	5.9	5.9

Source: Mystery Shopping Q11: Considering the Internet car portal(s) that you consulted in this information search process; to what extent do you agree or disagree with each of the following statements? Please answer using a scale from 1 to 10 where 1 is Completely Disagree and 10 is Completely Agree (EU28 N=1139)

When it comes to coverage of cars from abroad, information on car portals from the EU13 (score of 6.2) was assessed much higher than in the EU15 (5.5), in contrast to the coverage of cars from different dealers (6.7 vs. 7.7 respectively) and the easiness to compare cars with similar characteristics (7.1 vs. 7.7).

Table 29 Statements on information found on internet car portals – mean by region

	EU28	EU15	EU13
The information was reliable	7.7	7.8	7.6
The information was frequently updated	7.4	7.4	7.5
It was easy to compare cars with similar characteristics	7.4	7.7	7.1
They included sufficient coverage of cars from different dealers	7.3	7.7	6.7
I could find transparent information on these website(s) about the ownership and financing of the website	6.5	6.7	6.3
They included sufficient coverage of second hand car offers from abroad	5.8	5.5	6.2

Source: Mystery Shopping Q11: Considering the Internet car portal(s) that you consulted in this information search process; to what extent do you agree or disagree with each of the following statements? Please answer using a scale from 1 to 10 where 1 is Completely Disagree and 10 is Completely Agree (EU28 N=1139)

Croatia, Bulgaria and Denmark had the highest mean scores in terms of information assessed on their internet car portals, whilst Malta, Lithuania and Estonia scored the worst. When looking at each statement separately at country level, the following was noticed:

- **Comparability of cars with similar characteristics** was evaluated more positively in Croatia (9.3), Bulgaria (8.9) and Finland (8.5), while more negatively in Lithuania (5.4) and Malta (4.7);
- **Coverage from abroad** was again evaluated more positively in Croatia (9.0) and Bulgaria (8.5), whereas Iceland gave a particularly low value for this item (1.0);
- **Reliability of information** was evaluated more positively in Iceland and Croatia (both 9.5), while more negatively in Lithuania (6.5) and Malta (6.4);
- **Updated information** was rated higher in Croatia (9.4), Norway (8.9) and Bulgaria (8.6); it was lower in Luxembourg (5.1) and Malta (4.6);
- **Coverage from different dealers** was evaluated more positively in Bulgaria (9.1), Iceland (9.1), Croatia and Denmark (both 8.9), while more negatively in Malta (4.9), Lithuania (4.3) and Estonia (4.2);
- **Transparency of information** was evaluated more positively in Iceland (9.1), Croatia (8.8) and Denmark (8.3), while more negatively in Luxembourg (4.4) and Cyprus (4.0).

Table 30 Statements on information found on internet car portals – mean by country

	Information was reliable	Information was frequently updated	Easy to compare cars with similar characteristics	Sufficient coverage of cars from different dealers	Transparent about the ownership and financing of the website	Sufficient coverage of second hand car offers from abroad
EU28	7.7	7.4	7.4	7.3	6.5	5.8
AT	8.1	6.5	7.0	7.8	7.2	5.5
BE	7.3	6.8	7.2	7.2	5.5	4.9
BG	8.6	8.6	8.9	9.1	6.9	8.5
CY	8.1	7.7	6.0	5.4	4.0	6.8
CZ	7.7	7.7	8.0	7.3	6.8	7.1
DE	8.3	7.5	8.3	7.6	7.5	5.6
DK	8.3	8.4	8.2	8.9	8.3	5.3
EE	6.6	6.9	6.5	4.2	6.4	4.8
EL	7.8	7.9	8.3	8.1	5.5	4.6
ES	7.6	7.5	6.6	7.2	6.7	4.7
FI	8.7	8.3	8.5	7.6	7.8	4.8
FR	8.0	7.4	7.7	7.7	6.1	6.3
HR	9.5	9.4	9.3	8.9	8.8	9.0
HU	8.3	7.9	7.9	7.6	7.6	5.1
IE	8.2	8.4	7.9	8.3	8.1	5.3
IT	7.6	6.9	7.8	7.4	7.0	6.2
LT	6.5	6.0	5.4	4.3	5.2	4.5
LU	6.7	5.1	7.1	6.9	4.4	6.9
LV	7.4	7.8	6.2	6.5	4.6	5.8
MT	6.4	4.6	4.7	4.9	4.6	5.3
NL	7.4	7.6	7.0	7.9	6.9	6.0

	Information was reliable	Information was frequently updated	Easy to compare cars with similar characteristics	Sufficient coverage of cars from different dealers	Transparent about the ownership and financing of the website	Sufficient coverage of second hand car offers from abroad
PL	6.7	7.2	7.1	6.7	5.6	5.8
PT	7.3	7.0	7.5	7.1	7.0	6.7
RO	7.9	7.7	6.9	7.1	6.7	6.8
SE	7.8	8.4	7.8	8.2	5.0	4.9
SI	8.0	7.9	8.0	8.3	6.9	6.0
SK	7.6	7.6	6.8	7.5	7.3	5.2
UK	8.4	7.9	8.2	8.5	8.0	4.3
IS	9.5	5.9	7.7	9.1	9.1	1.0
NO	8.4	8.9	7.5	7.3	5.5	4.8

Source: Mystery Shopping Q11: Considering the Internet car portal(s) that you consulted in this information search process; to what extent do you agree or disagree with each of the following statements? Please answer using a scale from 1 to 10 where 1 is Completely Disagree and 10 is Completely Agree (N=1199)

2.4 Summary: search for a second-hand car

- Mystery shoppers found the car for assessment mainly via internal car portals (67%) and dealership websites (26%);
- When looking at adverts for second hand cars, the average number of photographs of the car interior and exterior was 3.9 and 4.7 respectively;
- Information on engine size, fuel type and transmission (manual or automatic) was present in more than 9 out of 10 adverts;
- The average second-hand car assessed in the EU28 was advertised as on sale for €6,770:
 - The EU28 average price was €7,586 once Purchasing Power Parities (PPP) was taken into account;
 - Second hand cars were much cheaper in the EU13 (€5,614 vs. €7,717 in the EU15). When PPP was taken into account, second hand cars in the EU13 were more expensive (€8,299 vs. €7,002 in the EU15);
- 31% of the mystery shoppers assessed the website advert to be 'very useful', while 6% assessed it as 'not at all useful';
- A majority of mystery shoppers completely agreed with the statements that the internet car portal's website information was reliable (60%), frequently updated (55%), that it was easy to compare cars on such a portal (57%) and that portals had sufficient coverage of cars from different dealers (57%).

Considering the topics described in this chapter, the key areas of poor market performance are as follows:

Reasons for poor market performance

- The smaller number of franchise dealerships in Eastern European countries and the smaller countries (Malta, Cyprus, Luxembourg) led to an increase in the number of independent dealerships assessed overall instead (41% franchise dealerships vs. 59% independent dealerships at EU28 level);
- In 71% of cases, no information was provided in car advertisements about the number of previous owners. In 91% of cases, no information about the type of previous owners was specified;
- In 58% of cases, no information about the availability of a full service history was specified in the advert;
- The amount of information provided on the advert decreased as the car becomes older;
- The usefulness of the advert decreased as the car becomes older (average 'usefulness' score of 6.9 out of 10 for younger cars versus 6.3 for older cars);
- Only 19% of the adverts assessed included information about car mileage checks to verify the odometer's accuracy;
- Only 24% of the adverts assessed included information about a roadworthiness / inspection certificate;
- For 9 out of 10 cars assessed in an advert, there was no information on the history of car accidents or repairs.

3 Dealer practices

3.1 Inspecting the car itself before the dealer

Mystery shoppers that conducted a face-to-face visit to a dealership were asked to look at the car before engaging with the trader to see whether the car's appearance matched the photos that they had seen previously in the advert and to see whether there were disclaimers on the car itself.

3.1.1 Differences versus the car seen in the advert

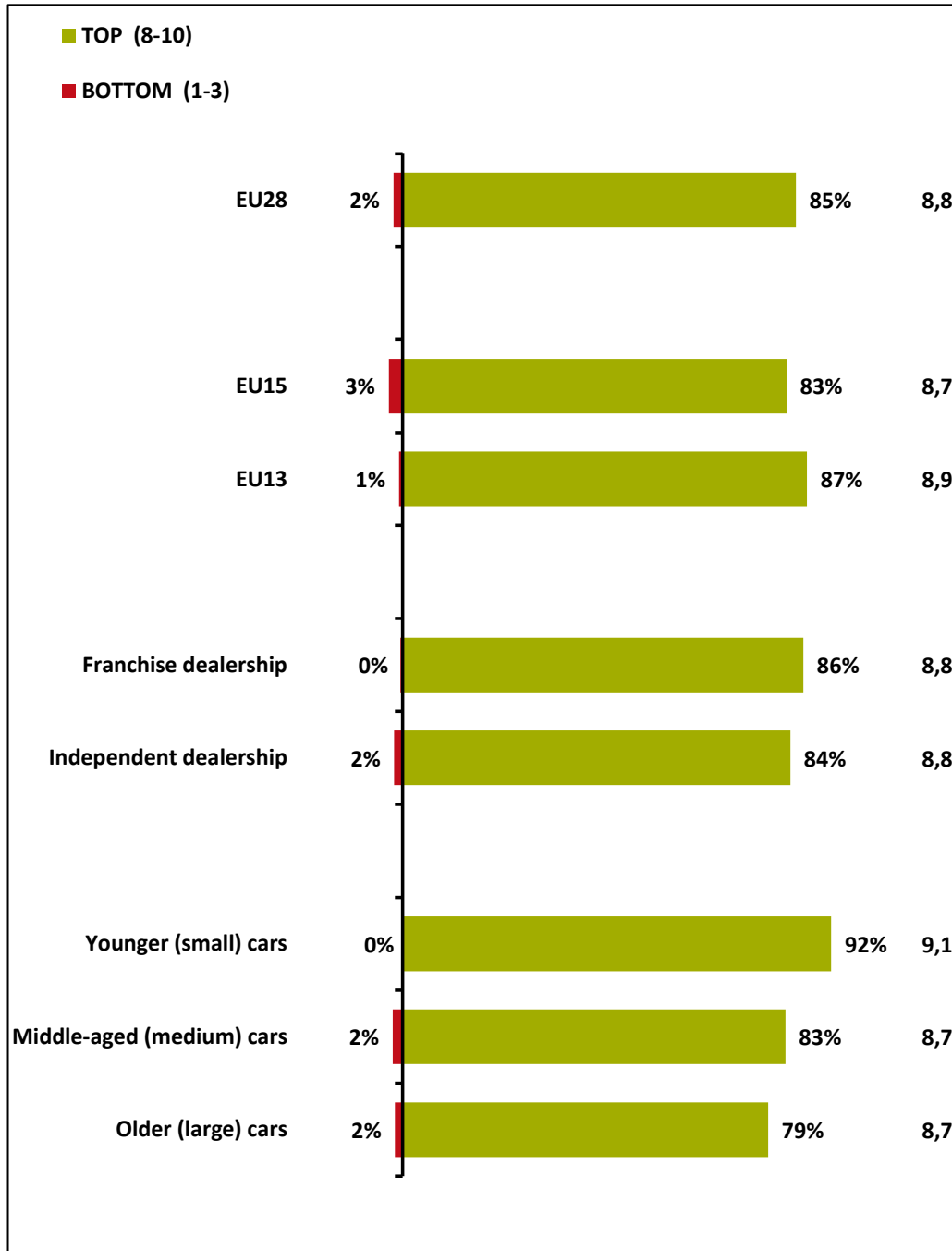
In 85% of cases, the car's appearance matched the advert completely or almost completely (score 8 to 10 on a scale of 1 to 10, where 1 signifies 'does not match at all' and 10 signifies 'matches completely'). Only in 2% of the cases did it not match at all (score 1 to 3).

For the different **types of dealership**, differences were rather minor. Franchise dealerships scored 86% and independent dealerships scored 84% in terms of matching completely.

When analysing by **car segment**, the appearance of older cars matched the least with the advert (79% matched completely or almost completely with the advert). Younger cars on the contrary matched in 92% of cases (almost) completely with the advert.

The average matching score for EU13 countries was a little higher than for EU15 countries, namely 8.9 versus 8.7.

Figure 14 Matching car appearance and advert



Source: Mystery Shopping Q14: To what extent did the car's appearance match the photos that you had seen in the advert?
Please answer using a scale from 1 to 10, where 1 is Not at all, and 10 is Completely (EU28 N=570)

The table hereafter shows the average matching between car appearance and advert per **country**. The countries that had the highest match were Cyprus, Bulgaria and Finland. The lowest average scores were for Spain, France, Lithuania and Iceland (below 8.0).

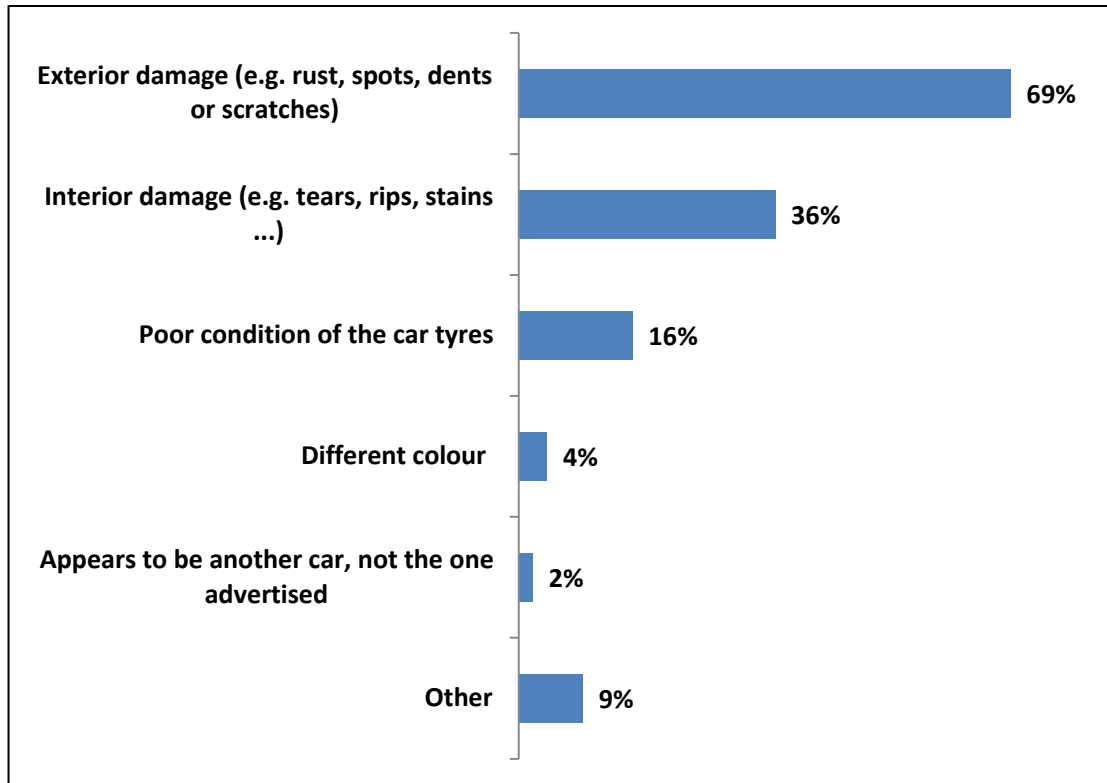
Table 31 Matching car appearance and advert – average per country

Average match	
EU28	8.8
CY	10.0
BG	9.8
FI	9.6
LV	9.3
SI	9.3
HR	9.3
AT	9.2
RO	9.2
SE	9.2
SK	9.2
BE	9.0
DE	9.0
EL	8.9
LU	8.8
PL	8.8
NL	8.7
DK	8.6
PT	8.6
UK	8.6
CZ	8.5
HU	8.5
IT	8.5
EE	8.3
IE	8.3
MT	8.1
ES	7.9
FR	7.8
LT	7.8
IS	7.3
NO	9.1

Source: Mystery Shopping Q14: To what extent did the car's appearance match the photos that you had seen in the advert?
Please answer using a scale from 1 to 10, where 1 is Not at all, and 10 is Completely (N=600)

When there were differences noticed (score 0 to 7), mystery shoppers were asked more specifically which differences they noticed, going from exterior (e.g. rust, sports, dents or scratches) or interior (e.g. tears, rips, stains ...) damage, to poor condition of the tyres, colour differences or a complete other car than the one that was advertised. As seen in the Figure below, there were noticeable differences on exterior damage (69%), followed by interior damage (36%).

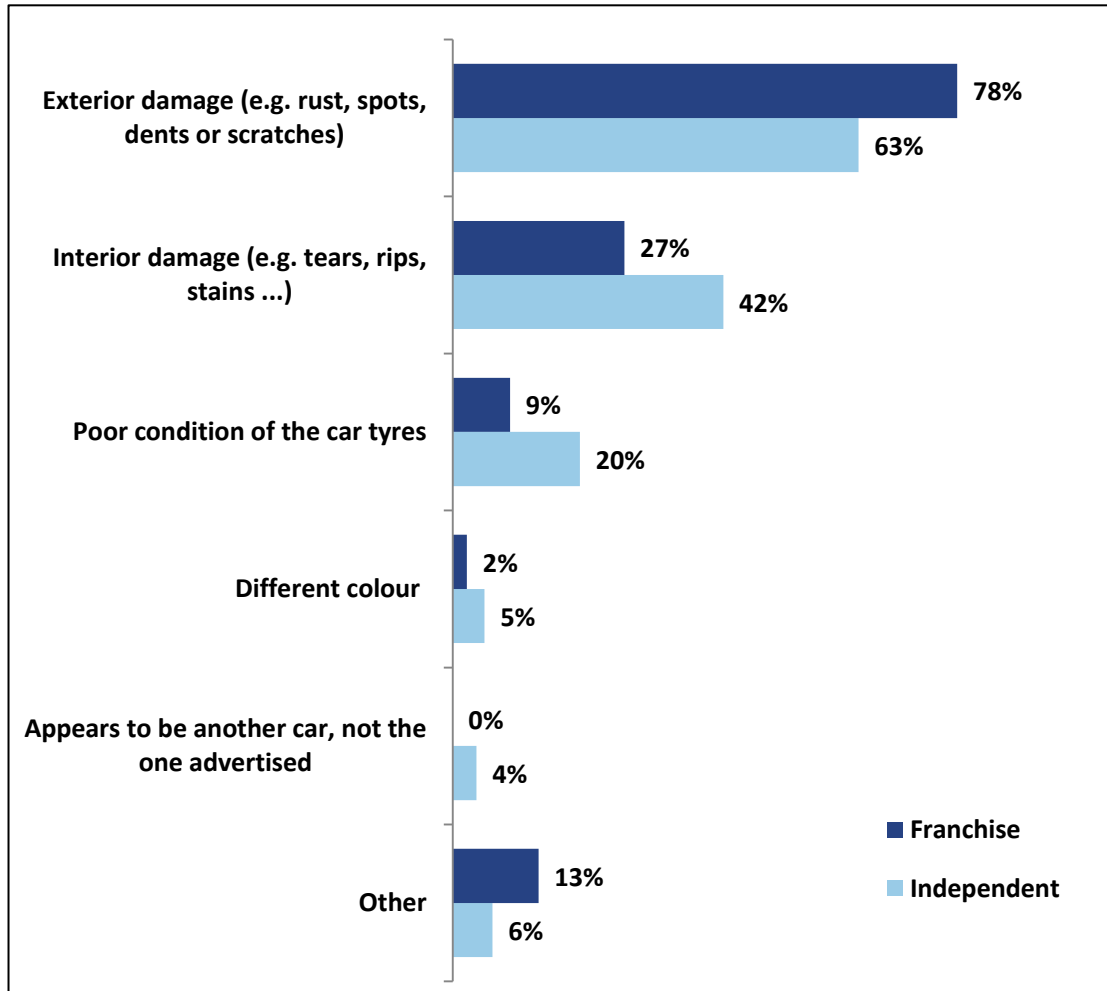
Figure 15 Differences compared to the advert



Source: Mystery Shopping Q15: What differences are there? (EU28 N=125)

The graph below shows the differences that were noticed according to **dealership type**. At independent dealerships, there were more differences for interior damage (42% vs. 27%) and poor condition of the car tyres (20% vs. 9%) recorded, whereas at franchise dealerships the amount of differences for exterior damage was noticeably higher (78% vs. 63%).

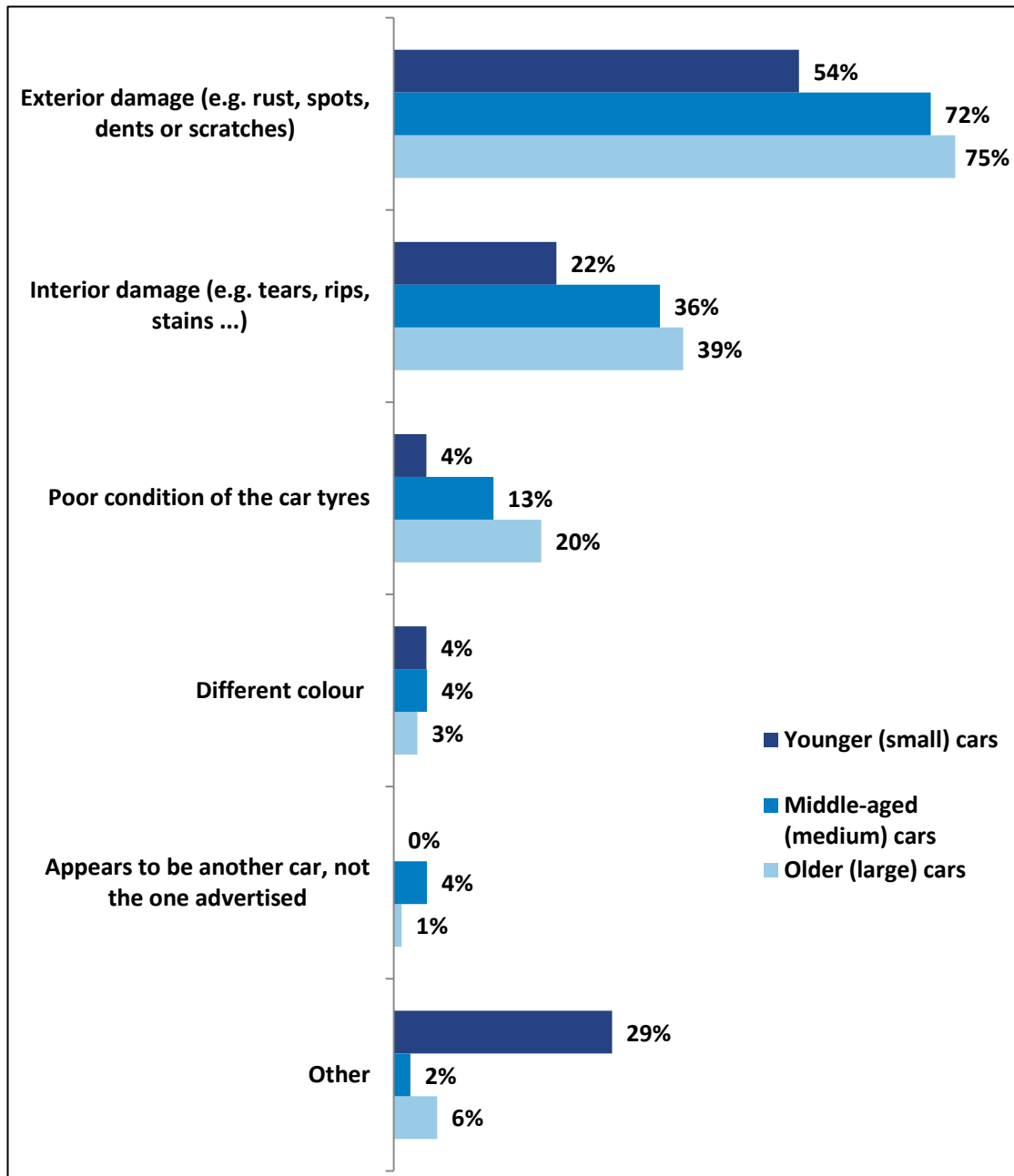
Figure 16 Differences per dealership type



Source: Mystery Shopping Q15: What differences are there? (EU28 N=125)

For the **car segments**, it has already been noticed that for the younger car segment, the fewest differences versus the advert were recorded; whereas for the older cars the highest proportion of differences were recorded. When there were differences recorded, they mostly related to exterior damage (75% for older cars vs. 54% for younger ones), but also for interior damage (39% vs. 22%) and poor condition of tyres (20% vs. 4%), as shown in the graph below.

Figure 17 Differences per car segment



Source: Mystery Shopping Q15: What differences are there? EU28 (N=125)

The following chart highlights the differences between the EU15 and the EU13. Due to the small base size, differences could not be analysed at individual country level.

Table 32 Differences per region

	EU28	EU15	EU13
Exterior damage	69%	69%	69%
Interior damage	36%	33%	41%
Poor condition of tyres	16%	20%	11%
Different colour	4%	3%	6%
Appears to be another car	2%	1%	4%
Other	9%	10%	7%

Source: Mystery Shopping Q15: What differences are there? (EU28 N=125)

3.1.2 Disclaimers

When it comes to the use of disclaimers, only 5% of disclaimers were noticed on the car itself or were used by the dealer. In terms of **dealership type**, 4% disclaimers were used at franchise dealerships and 6% at independent dealerships. When looking at the different car **segments**, 8% disclaimers were used for older cars and only 4% and 3% for middle-aged and younger cars respectively. Disclaimers were slightly more present in EU13 countries (6%) versus EU15 countries (4%).

At **country** level, 20% or more disclaimers were used for second-hand cars in Poland, Slovakia and Germany.

Table 33 Disclaimers – by country

Disclaimers used	
EU28	5%
PL	23%
SK	20%
DE	20%
HU	15%
LT	14%
AT	10%
EL	8%
UK	7%
SI	5%
PT	5%
ES	5%
FI	4%
BG	4%
IT	3%
BE	3%
SE	0%
RO	0%
NL	0%
MT	0%
LV	0%
LU	0%
IE	0%
HR	0%
FR	0%
EE	0%
DK	0%
CZ	0%
CY	0%
IS	0%
NO	0%

Source: Mystery Shopping Q16: Did you notice any disclaimers (on the car itself or verbally mentioned by the sales person)?
(N=600)

3.1.3 Type of disclaimer

The disclaimer most often used was 'Car sold as seen', regardless of the dealership type. 'Car mileage not guaranteed' was the second most frequent disclaimer and it was used twice as frequently in independent dealerships rather than franchise ones.

Table 34 Disclaimers – by dealership type

	Total	Franchise dealership	Independent dealership
"Car sold as seen"	67%	79%	63%
"Car mileage not guaranteed"	22%	13%	25%
Other disclaimer	34%	33%	34%

Source: Mystery Shopping Q16: Did you notice any disclaimers (on the car itself or verbally mentioned by the sales person)? If yes, which disclaimers were used? (N=33)

When it comes to looking at different car segments, the disclaimer mostly used was again 'Car sold as seen' for all segments. The exact percentage of each type of disclaimer per different segment is shown in the table below. The very small sample size has to be taken into consideration in assessing these results.

Table 35 Disclaimers – by car segment

	Total	Younger (small) cars	Middle-age (medium) cars	Older (large) cars
"Car sold as seen"	67%	82%	54%	69%
"Car mileage not guaranteed"	22%	12%	34%	18%
Other disclaimer	34%	45%	36%	28%

Source: Mystery Shopping Q16: Did you notice any disclaimers (on the car itself or verbally mentioned by the sales person)? If yes, which disclaimers were used? (EU28 N=33)

3.2 Information provided spontaneously by dealer

Buyers of second-hand cars make their choice using different information that they did or did not receive from sales channels. Firstly, mystery shoppers collected the information that was given spontaneously to them by car traders (either on the phone or in person during the course of the physical visit).

Table 36 Information provided spontaneously - by dealership type

	Total	Franchise	Independent
Age	73%	74%	72%
Car mileage	72%	73%	71%
Price	72%	71%	73%
Condition of interior/exterior	71%	69%	72%
Engine size	62%	62%	62%
Mechanical condition (engine, steering, gears, etc.)	60%	57%	61%
History in terms of previous owners	46%	48%	45%
Service history/logbook	44%	45%	43%
Condition of tyres	36%	35%	36%
History of accidents/repairs	27%	25%	29%
Roadworthiness or inspection certificate	26%	25%	26%
Fuel consumption	25%	24%	26%
Commercial guarantee	23%	26%	22%
Car mileage check(s)	21%	20%	22%
Previous registration documents	18%	18%	19%
Speed / performance	18%	16%	19%
Safety / security reputation	16%	16%	16%
Contract terms and conditions	14%	14%	14%
Maintenance cost (e.g. service intervals)	11%	11%	11%
CO ₂ emissions	8%	8%	7%
Information on consumer rights to a 'legal guarantee'	5%	6%	4%
Other	3%	3%	4%

Source: Mystery Shopping Q17: I saw this car for sale. Please can you tell me a bit more about the car? (EU28 N=1139)

While the majority of shoppers spontaneously received information about age, price, car mileage and the condition of interior and exterior, some information was rather rarely communicated by the trader. Almost no traders spontaneously provided information on consumer rights to a 'legal guarantee' (5%), CO₂ emissions (8%) and maintenance costs (11%). Also, only 21% of dealers gave information on car mileage checks and 27% on history of accidents/repairs.

There is no clear pattern when looking at the **dealership types**. Depending on the item, sometimes independent dealers provided more information, sometimes franchise dealers did so.

When comparing the different **car segments**, it is noticeable that dealers were more likely to spontaneously provide information on almost all items for younger cars. The table below shows, in more detail, the unprompted information provided per car segment.

Table 37 Information provided spontaneously - by car segment

	Younger (small) cars	Middle-aged (medium) cars	Older (large) cars
Age	74%	70%	74%
Car mileage	76%	69%	71%
Price	70%	68%	77%
Condition of interior/exterior	72%	67%	73%
Engine size	61%	63%	62%
Mechanical condition (engine, steering, gears, etc.)	55%	64%	60%
History in terms of previous owners	52%	44%	41%
Service history/logbook	50%	43%	40%
Condition of tyres	36%	39%	32%
History of accidents/repairs	27%	28%	26%
Roadworthiness or inspection certificate	25%	25%	27%
Fuel consumption	33%	18%	25%
Commercial guarantee	28%	25%	17%
Car mileage check(s)	23%	20%	21%
Previous registration documents	19%	18%	17%
Speed / performance	19%	14%	21%
Safety / security reputation	17%	12%	20%
Contract terms and conditions	15%	10%	16%
Maintenance cost (e.g. service intervals)	15%	6%	11%
CO ₂ emissions	12%	5%	6%
Information on consumer rights to a 'legal guarantee'	8%	4%	3%
Other	5%	3%	3%

Source: Mystery Shopping Q17: I saw this car for sale. Please can you tell me a bit more about the car? (EU28 N=1139)

The following table compares the conditions in the EU15 versus the EU13. As shown below, more information items were given by dealers in the EU13 than the EU15, especially on the interior/exterior condition, engine size, mechanical condition, history (in terms of servicing, previous owners and accidents/repairs), tyre condition, registration documents and information on safety/security reputation. The only item significantly more available by dealers in the EU15 was a commercial guarantee (31% versus 15% in the EU13).

Table 38 Information provided spontaneously - by region

	EU28	EU15	EU13
Age	73%	71%	75%
Car mileage	72%	73%	71%
Price	72%	73%	70%
Condition of interior/exterior	71%	66%	76%
Engine size	62%	59%	66%
Mechanical condition (engine, steering, gears, etc.)	60%	51%	70%
History in terms of previous owners	46%	38%	54%
Service history/logbook	44%	39%	51%
Condition of tyres	36%	34%	38%
History of accidents/repairs	27%	21%	34%
Roadworthiness or inspection certificate	26%	27%	24%
Fuel consumption	25%	24%	27%
Commercial guarantee	23%	31%	15%
Car mileage check(s)	21%	20%	23%
Previous registration documents	18%	13%	25%
Speed / performance	18%	16%	20%
Safety / security reputation	16%	14%	19%
Contract terms and conditions	14%	14%	14%
Maintenance cost (e.g. service intervals)	11%	10%	11%
CO ₂ emissions	8%	9%	7%
Information on consumer rights to a 'legal guarantee'	5%	6%	4%
Other	3%	4%	2%

Source: Mystery Shopping Q17: I saw this car for sale. Please can you tell me a bit more about the car? (EU28 N=1139)

The following table presents these results at national level. Due to the relatively low base size when analysing the results at national level, there are considerable differences between countries.

Table 39 Information provided spontaneously - by country

	Age	Car mileage	Price	Condition of interior/exterior	Engine size	Mechanical condition	History - previous owners	Service history/logbook	Condition of tyres	History of accidents/repairs	Roadworthiness Certificate	Fuel consumption	Commercial guarantee	Car mileage check(s)	Previous registration documents	Speed / performance	Safety / security reputation	Contract terms and conditions	Maintenance cost	CO ₂ emissions	Information on 'legal guarantee'	Other
EU28	73%	72%	72%	71%	62%	60%	46%	44%	36%	27%	26%	25%	23%	21%	18%	18%	16%	14%	11%	8%	5%	3%
AT	58%	65%	60%	70%	35%	60%	35%	28%	55%	38%	18%	13%	40%	18%	10%	10%	13%	15%	0%	3%	8%	3%
BE	70%	77%	83%	57%	57%	42%	25%	23%	28%	27%	48%	30%	33%	47%	20%	15%	12%	13%	10%	22%	12%	2%
BG	65%	56%	66%	78%	54%	70%	32%	40%	48%	14%	18%	28%	2%	12%	26%	24%	24%	12%	16%	14%	0%	6%
CY	65%	85%	55%	80%	90%	75%	45%	55%	50%	35%	45%	20%	5%	10%	35%	5%	5%	10%	0%	0%	0%	5%
CZ	83%	95%	83%	85%	78%	78%	65%	58%	25%	40%	20%	13%	8%	43%	18%	13%	15%	23%	8%	10%	10%	3%
DE	55%	63%	63%	55%	38%	53%	45%	50%	35%	40%	38%	18%	30%	20%	18%	23%	8%	10%	10%	20%	15%	3%
DK	58%	62%	68%	67%	55%	70%	38%	52%	25%	17%	22%	37%	13%	7%	8%	23%	12%	12%	23%	2%	12%	0%
EE	63%	57%	50%	67%	57%	93%	63%	70%	13%	23%	17%	33%	7%	57%	3%	33%	33%	7%	23%	0%	0%	0%
EL	80%	80%	86%	52%	62%	42%	30%	32%	14%	42%	18%	26%	16%	16%	20%	24%	14%	22%	14%	6%	4%	2%
ES	78%	75%	73%	60%	68%	45%	38%	30%	38%	15%	18%	30%	55%	23%	3%	8%	8%	5%	3%	3%	0%	5%
FI	60%	66%	42%	70%	38%	64%	52%	74%	54%	20%	28%	22%	12%	4%	14%	28%	20%	2%	18%	16%	10%	12%
FR	85%	83%	80%	85%	63%	60%	38%	38%	40%	10%	28%	38%	48%	15%	18%	13%	28%	20%	5%	8%	5%	3%
HR	90%	80%	87%	80%	41%	74%	69%	49%	64%	21%	3%	23%	39%	5%	31%	8%	26%	8%	8%	3%	0%	0%
HU	60%	68%	48%	80%	60%	68%	63%	58%	28%	60%	28%	18%	15%	23%	33%	13%	10%	20%	8%	3%	0%	5%
IE	90%	95%	100	75%	100	50%	35%	30%	15%	10%	40%	15%	50%	35%	5%	5%	20%	10%	5%	10%	5%	0%
IT	83%	82%	88%	75%	68%	53%	35%	20%	50%	12%	17%	32%	33%	20%	17%	27%	18%	25%	15%	8%	3%	0%

	Age	Car mileage	Price	Condition of interior/exterior	Engine size	Mechanical condition	History - previous owners	Service history/logbook	Condition of tyres	History of accidents/repairs	Roadworthiness Certificate	Fuel consumption	Commercial guarantee	Car mileage check(s)	Previous registration documents	Speed / performance	Safety / security reputation	Contract terms and conditions	Maintenance cost	CO ₂ emissions	Information on 'legal guarantee'	Other
LT	58%	50%	27%	67%	23%	43%	37%	33%	10%	17%	7%	7%	7%	7%	10%	13%	3%	0%	7%	0%	0%	0%
LU	75%	85%	95%	55%	80%	50%	45%	50%	45%	30%	25%	20%	25%	50%	5%	0%	5%	15%	10%	20%	0%	0%
LV	88%	73%	87%	90%	80%	77%	43%	63%	50%	27%	47%	27%	7%	37%	30%	3%	7%	17%	7%	0%	0%	3%
MT	80%	65%	85%	80%	85%	85%	55%	20%	50%	30%	0%	30%	25%	10%	5%	15%	10%	5%	5%	0%	0%	0%
NL	68%	53%	55%	60%	35%	40%	50%	38%	35%	20%	38%	8%	28%	23%	28%	18%	10%	20%	13%	3%	8%	13%
PL	60%	58%	57%	40%	58%	55%	50%	48%	22%	40%	17%	3%	13%	28%	18%	17%	5%	8%	10%	3%	5%	0%
PT	73%	73%	73%	75%	60%	40%	43%	23%	15%	8%	15%	23%	45%	13%	8%	33%	15%	18%	3%	0%	5%	23%
RO	83%	88%	88%	80%	90%	83%	45%	50%	50%	28%	30%	70%	28%	18%	18%	40%	35%	28%	23%	45%	3%	3%
SE	68%	65%	58%	60%	43%	53%	30%	48%	40%	13%	28%	25%	25%	8%	13%	3%	20%	18%	20%	5%	0%	0%
SI	95%	73%	95%	88%	53%	55%	90%	75%	48%	75%	30%	38%	13%	35%	70%	38%	33%	10%	13%	5%	23%	3%
SK	88%	73%	90%	78%	85%	58%	50%	38%	35%	38%	50%	45%	28%	15%	25%	33%	40%	33%	18%	3%	15%	0%
UK	68%	73%	72%	72%	78%	38%	38%	47%	18%	10%	30%	22%	8%	7%	7%	18%	8%	2%	7%	8%	0%	2%
IS	90%	90%	60%	0%	55%	30%	65%	20%	10%	60%	0%	0%	15%	0%	0%	0%	0%	0%	0%	0%	0%	10%
NO	90%	75%	80%	70%	75%	83%	45%	58%	33%	30%	30%	18%	30%	15%	25%	18%	23%	5%	5%	20%	0%	0%

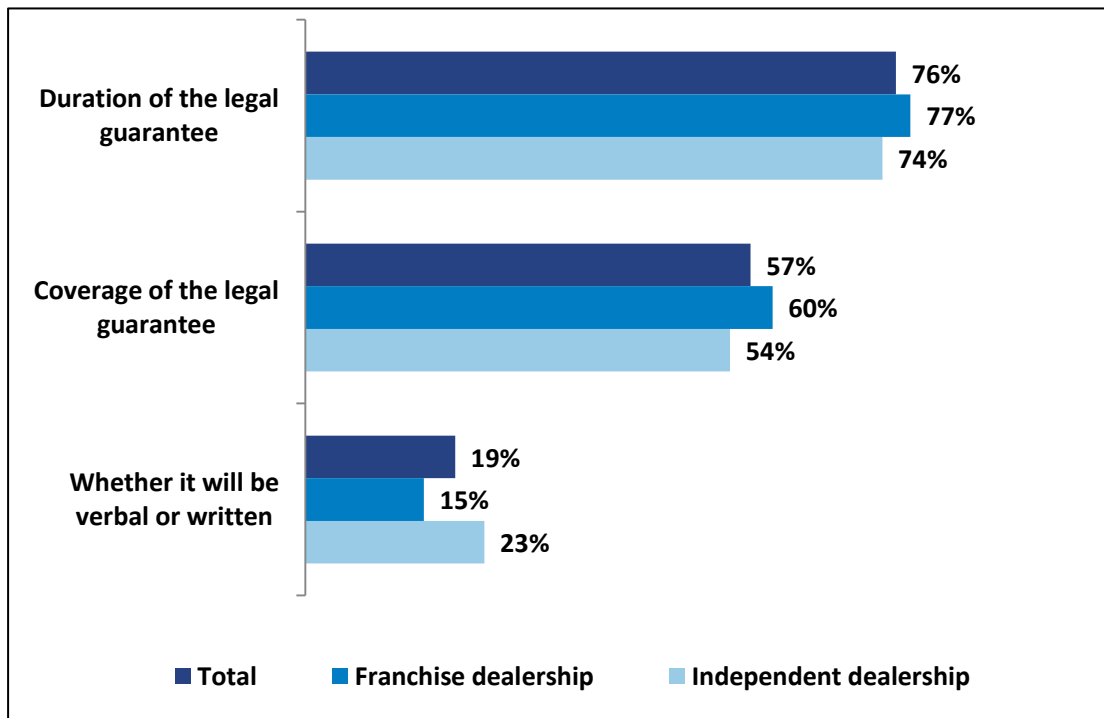
Source: Mystery Shopping Q17: I saw this car for sale. Please can you tell me a bit more about the car? (N=1199)

3.2.1 Focus on consumer rights to a legal guarantee

Due to the importance of this item in the context of having informed and empowered consumers – especially in knowing their rights when they have a problem with their second-hand car – this subchapter explores this particular item of the legal guarantee in more detail².

In cases where the mystery shopper received spontaneous information about a legal guarantee (5%), the information was mainly regarding its duration, followed by the coverage of the legal guarantee. Whether the legal guarantee would be verbal or written was mentioned the least.

Figure 18 Information provided about legal guarantee – by dealership type



Source: Mystery Shopping Q18: Which of the following items were mentioned concerning the legal guarantee? (EU28 N=63)

As shown previously, mystery shoppers received spontaneous information about the legal guarantee from 6% of the franchise and 4% of the independent **dealerships**. When franchise dealers provided information, it mostly covered the duration (77%), followed by the coverage (60%) and whether it would be written or verbal (15%). For independent dealers, the percentages were lower for duration and coverage, 74% and 54% respectively, but higher for whether it would be written or verbal (23%).

² Please note the very small base size when analysing this data

When looking per **car segment**, spontaneous information about a legal guarantee was given more often for younger cars (7%).

Table 40 Information provided about legal guarantee – by car segment

	% provided	% duration	% coverage	% written / verbal
Younger (small) cars	7%	81%	59%	23%
Middle-aged (medium) cars	4%	72%	61%	5%
Older (large) cars	5%	69%	48%	28%

Source: Mystery Shopping Q18: Which of the following items were mentioned concerning the legal guarantee? (EU28 N=63)

At **country** level, mystery shoppers in 15 out of the 30 countries did not receive spontaneous information about the legal guarantee for any of the cars assessed. Most of them were EU13 countries, except for Iceland, Luxembourg, Norway, Spain, Sweden and the United Kingdom. The country that on the other hand gave the most spontaneous information was Slovenia. The table below summarises the information provided for those countries where dealers did provide this spontaneously.

Table 41 Information provided about legal guarantee – by country

All countries that do provide information about legal guarantee	% provided	% duration	% coverage	% written / verbal
AT	8%	100%	33%	0%
BE	12%	100%	43%	29%
CZ	10%	100%	75%	75%
DK	12%	86%	86%	43%
FI	10%	60%	60%	0%
FR	5%	100%	50%	0%
DE	15%	33%	33%	17%
EL	4%	50%	0%	50%
IE	5%	0%	0%	0%
IT	3%	100%	100%	50%
NL	8%	100%	100%	0%
PL	5%	67%	67%	0%
PT	5%	100%	100%	0%
RO	5%	100%	100%	0%
SK	15%	83%	67%	17%
SI	23%	67%	44%	11%

Source: Mystery Shopping Q18: Which of the following items were mentioned concerning the legal guarantee? (N=63)

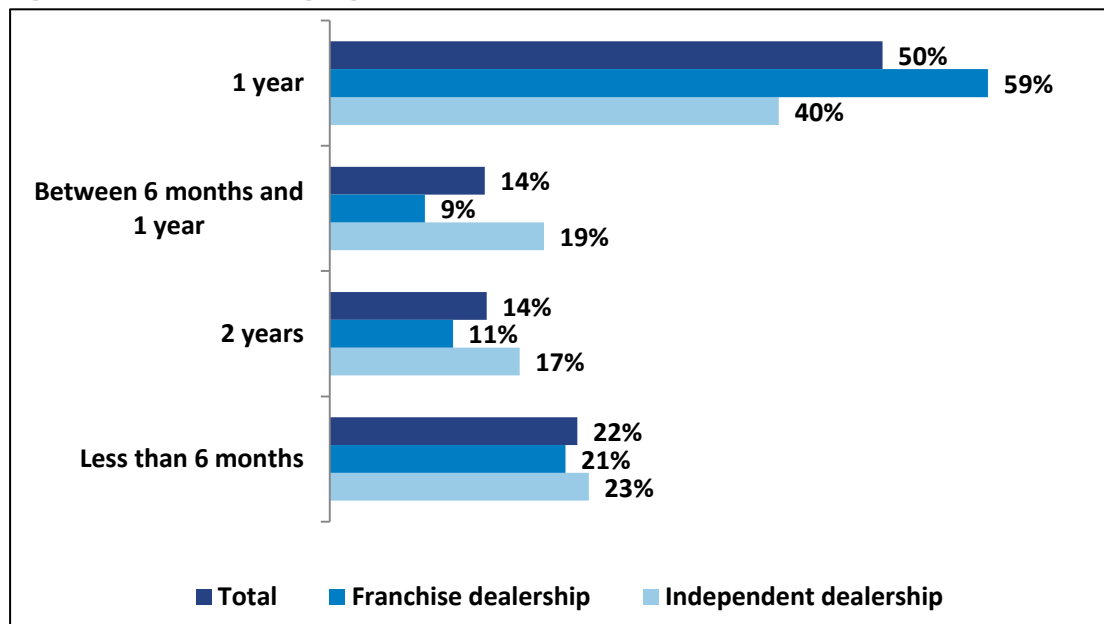
3.2.1.1 Duration of legal guarantee

Directive 1999/44/EC of the European Parliament and European Council requests a minimum 2 year legal guarantee for new goods, whereas Member States can allow parties to contractually limit the legal guarantee to 1 year for second-hand goods. In order to explore dealer practices with regards to this legislation, those mystery shoppers who noted that the legal guarantee provided information on duration were asked to give more detail on its duration. Please note the low base size when assessing these results.

Duration of the guarantee for second-hand cars was in almost half of the cases 1 year. There was no duration longer than 2 years, as shown in the following graph. What is notable is that in approximately one third of the cases, the duration of the legal guarantee offered was between 6 months and 1 year (14%) or even less than 6 months (22%). A more comprehensive analysis of these results is given in the Synthesis report.

Franchise dealerships gave in almost 60% of the cases a legal guarantee with a duration of 1 year, whereas the duration given by Independent dealers was more spread across the categories.

Figure 19 Duration of legal guarantee



Source: Mystery Shopping Q18: What is the duration of the legal guarantee? (EU28 N=49)

The table below analyses these results by car segment. Due to the small base size, it is not possible to identify key themes by segment.

Table 42 Duration of legal guarantee – by car segment

	2 years	1 year	Between 6 months and 1 year	Less than 6 months
Younger (small) cars	14%	47%	14%	24%
Middle-aged (medium) cars	12%	55%	7%	25%
Older (large) cars	16%	49%	22%	12%

Source: Mystery Shopping Q18: What is the duration of the legal guarantee? (EU28 N=49)

At **country** level, most countries gave a legal guarantee with a duration of 1 year. Dealers from Denmark, on the contrary, mostly gave 2 years of legal guarantee, whereas in Finland it was mostly between 6 months and 1 year. Considering that a legal guarantee should have a minimum duration of 1 year for second-hand goods, according to Directive 1999/44/EC, those cases where legal guarantees were given for a duration of less than 1 year indicate either that dealers did not fully understand what a legal guarantee was or that they were simply engaging in illegal practices.

Table 43 Duration of legal guarantee – by country

All countries that do provide information about duration of legal guarantee	2 years	1 year	Between 6 months and 1 year	Less than 6 months
AT	0%	100%	0%	0%
BE	14%	86%	0%	0%
CZ	25%	50%	25%	0%
DK	83%	0%	17%	0%
FI	0%	0%	67%	33%
FR	0%	50%	0%	50%
DE	0%	100%	0%	0%
EL	0%	100%	0%	0%
IT	0%	100%	0%	0%
NL	33%	0%	33%	33%
PL	0%	0%	50%	50%
PT	0%	100%	0%	0%
RO	0%	100%	0%	0%
SK	0%	80%	20%	0%
SI	0%	0%	0%	100%

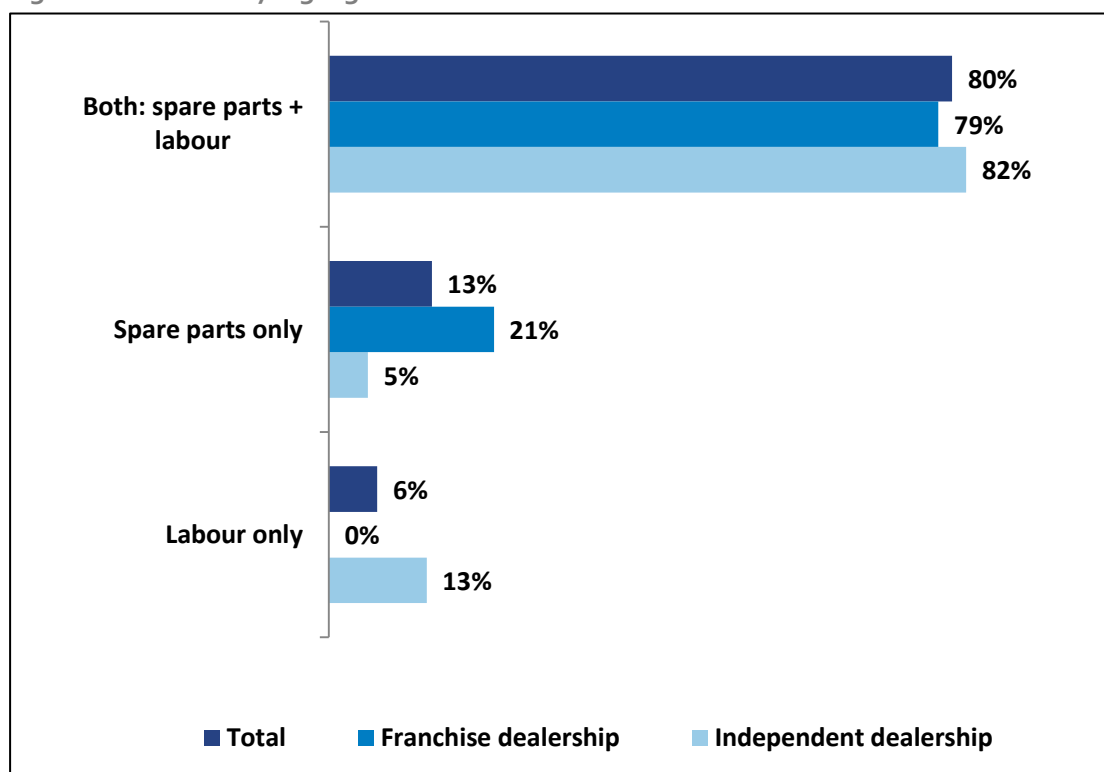
Source: Mystery Shopping Q18: What is the duration of the legal guarantee? (N=49)

3.2.1.2 Coverage of legal guarantee

Those mystery shoppers who noted that the legal guarantee provided information on coverage were then asked to give more detail on what was covered. Results in this subchapter once more have to be assessed with caution due to the low base size.

The legal guarantee covered in 80% of the cases assessed both spare parts and labour, as shown in the graph below.

Figure 20 Covered by legal guarantee



Source: Mystery Shopping Q18: What would be covered by the legal guarantee? (EU28 N=37)

The table below analyses these results by car segment. Due to the small base size, it is not possible to identify key themes by segment.

Table 44 Covered by legal guarantee – by car segment

	Both: spare parts + labour	Spare parts only	Labour only
Younger (small) cars	84%	10%	6%
Middle-aged (medium) cars	72%	17%	11%
Older (large) cars	82%	18%	0%

Source: Mystery Shopping Q18: What would be covered by the legal guarantee? (EU28 N=37)

When looking at results by **country**, most countries always gave a legal guarantee that covered both spare parts and labour.

Table 45 Covered by legal guarantee – by country

All countries that do provide information about coverage of legal guarantee	Both: spare parts + labour	Spare parts only	Labour only
AT	100%	0%	0%
BE	100%	0%	0%
CZ	100%	0%	0%
DK	100%	0%	0%
FI	33%	67%	0%
FR	100%	0%	0%
DE	50%	0%	50%
IT	100%	0%	0%
NL	67%	33%	0%
PL	50%	50%	0%
PT	100%	0%	0%
RO	100%	0%	0%
SK	50%	25%	25%
SI	100%	0%	0%

Source: Mystery Shopping Q18: What would be covered by the legal guarantee? (N=37)

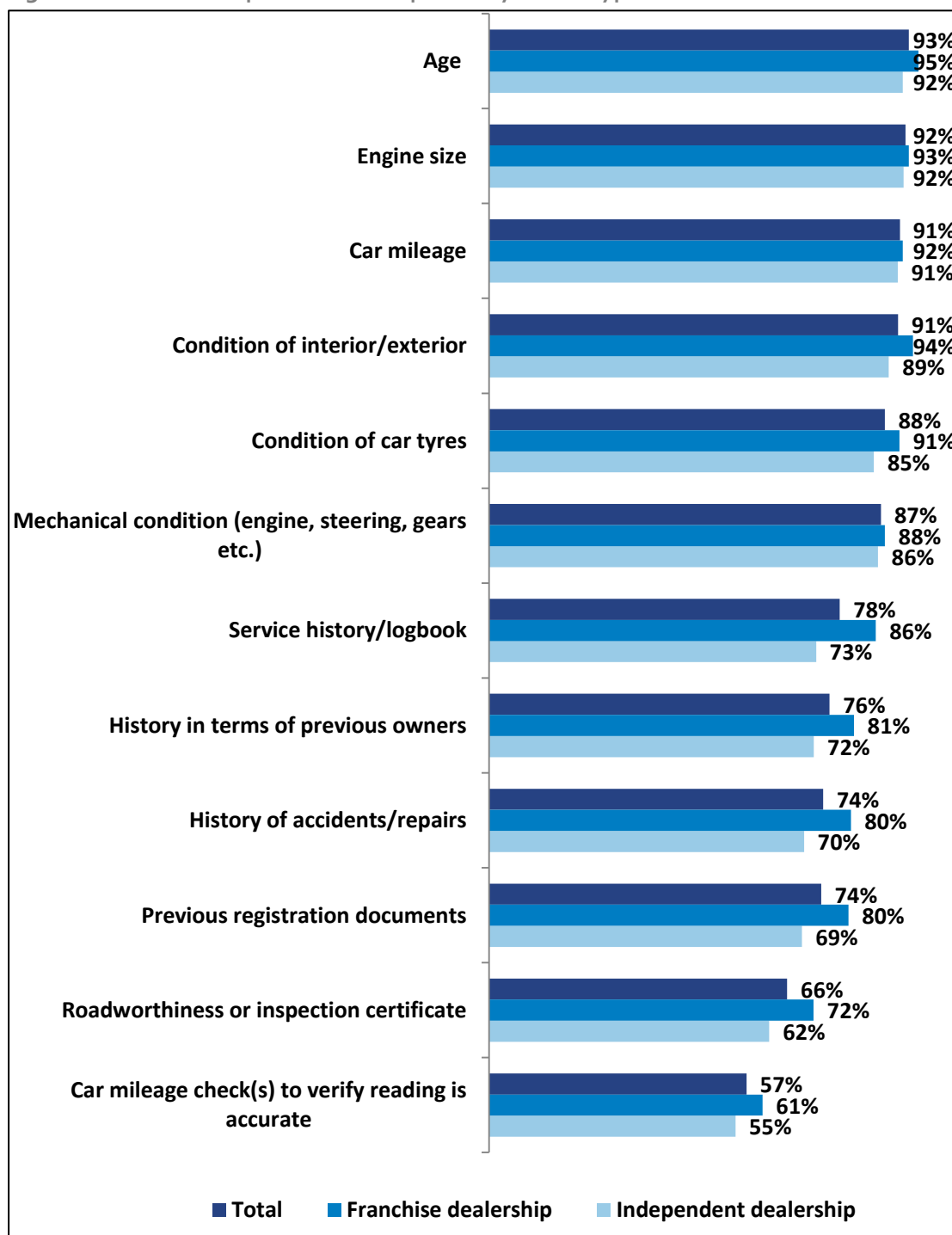
3.3 Prompted information

For certain information items that were not given unprompted to the mystery shopping, the shopper prompted for these in a 'covert' manner.

The items where information was provided on request most frequently were age, engine size, car mileage and condition of interior/exterior. For 'car mileage check(s)', information was provided the least frequently, even on request. One out of two dealers didn't provide information on odometer accuracy, even when prompted. Moreover, three out of ten mystery shoppers did not receive a roadworthiness/inspection certificate, even when prompting the dealer for one.

Furthermore, it can be seen in the graph that follows that franchise dealerships provided more often information on all topics when asked for.

Figure 21 Information provided on request – by dealer type

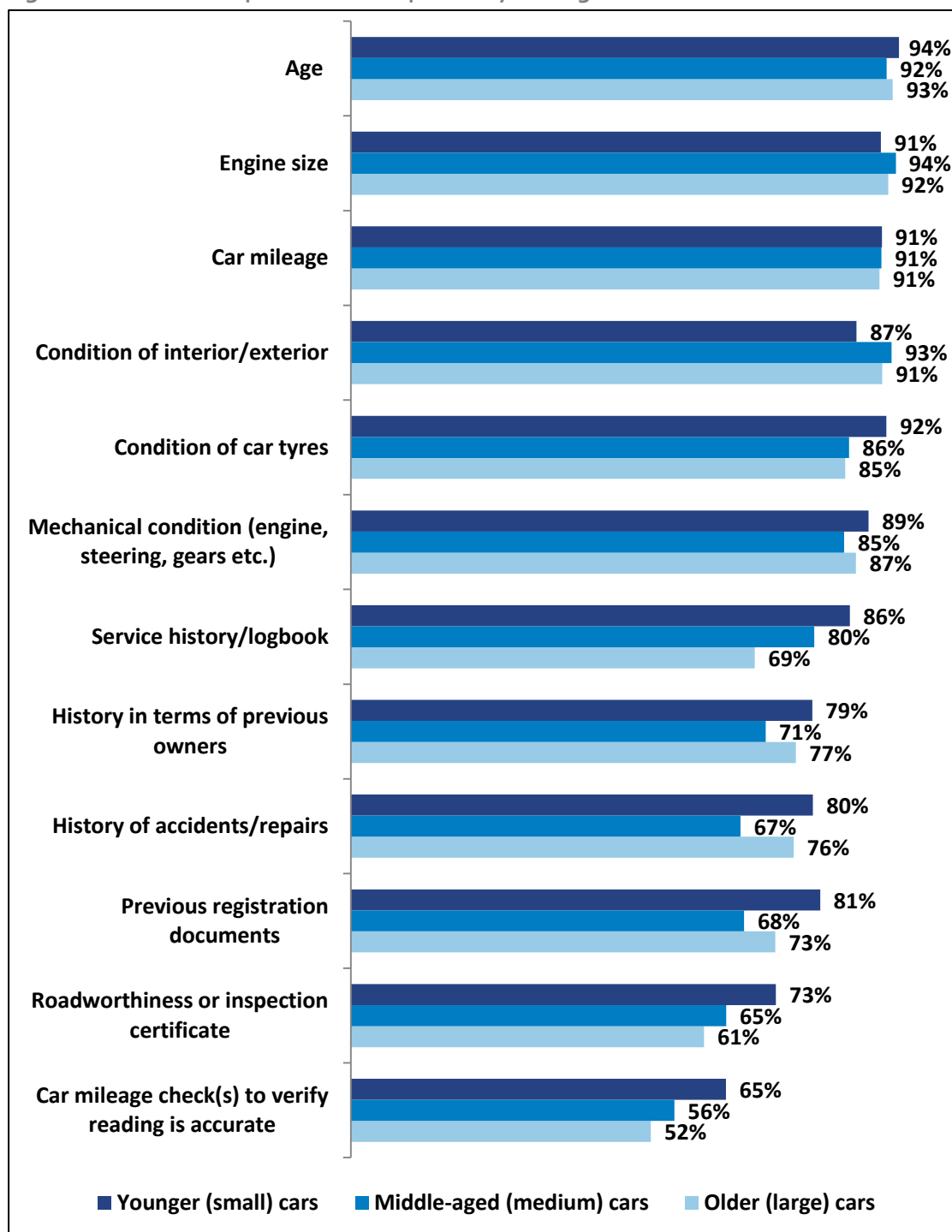


Source: Mystery Shopping Q19: You stated the sales person did not spontaneously give you information about ..., did he give you this information when prompting for it? (EU28 N= variable between 320 and 929 per item)

When comparing the different car segments, it is again noticeable that dealers were more likely to provide information, when requested, on almost all items for the younger cars. Information given for older cars on car mileage checks and roadworthiness was rather low versus all other information

provided for this car segment. The graph hereafter shows, in more detail, which information was provided mostly per car segment.

Figure 22 Information provided on request – by car segment



Source: Mystery Shopping Q19: You stated the sales person did not spontaneously give you information about ..., did he give you this information when prompting for it? (EU28 N= variable between 320 and 929 per item)

As shown in the table below, there were a few differences between the EU15 and the EU13. After prompting, mystery shoppers in the EU15 received more information about the car history (in terms of service history, previous owners and accidents/repairs) and a roadworthiness/inspection certificate.

Table 46 Information provided on request - by region

	EU28	EU15	EU13
Age	93%	93%	94%
Engine size	93%	91%	95%
Interior / exterior condition	91%	90%	93%
Mileage	91%	90%	92%
Mechanical condition	88%	88%	87%
Condition of car tyres	87%	88%	86%
Service history / logbook	78%	81%	74%
History in terms of previous owners	76%	78%	72%
Previous registration documents	74%	75%	73%
History of accidents / repairs	74%	77%	69%
Roadworthiness / inspection certificate	66%	72%	60%
Car mileage check	57%	58%	57%

Source: Mystery Shopping Q19: You stated the sales person did not spontaneously give you information about ..., did he give you this information when prompting for it? (EU28 N= variable between 320 and 929 per item)

The following table shows the prompted information provided per country. There are large country-level differences, which are probably reflective of the small sample size, at country level, of mystery shoppers who prompted for each of the information items.

Table 47 Information provided on request - by country

	Age	Engine size	Interior / exterior condition	Mileage	Mechanical condition	Condition of car tyres	Service history / logbook	History in terms of previous owners	Previous registration documents	History of accidents / repairs	Roadworthiness / inspection certificate	Car mileage check
EU28	93%	93%	91%	91%	88%	87%	78%	76%	74%	74%	66%	57%
AT	88%	93%	75%	88%	81%	100%	62%	73%	81%	80%	82%	42%
BE	94%	86%	96%	96%	83%	77%	80%	78%	79%	66%	84%	84%
BG	78%	86%	73%	87%	67%	81%	67%	71%	70%	56%	49%	64%
CY	100%	100%	100%	100%	100%	100%	78%	82%	69%	69%	91%	72%
CZ	100%	100%	100%	78%	89%	60%	59%	64%	79%	75%	63%	43%
DE	83%	80%	89%	92%	95%	96%	85%	77%	79%	88%	84%	56%
DK	100%	83%	95%	96%	89%	87%	86%	76%	69%	84%	49%	59%
EE	100%	100%	100%	100%	100%	88%	89%	64%	76%	74%	100%	85%
EL	100%	90%	83%	95%	79%	74%	79%	77%	73%	86%	29%	50%
ES	89%	90%	94%	62%	95%	88%	75%	80%	72%	56%	91%	39%
FI	90%	100%	87%	94%	89%	100%	92%	88%	91%	90%	75%	54%
FR	100%	100%	100%	100%	94%	96%	88%	80%	79%	72%	86%	50%
HR	75%	75%	88%	96%	90%	93%	85%	92%	96%	94%	42%	51%
HU	94%	100%	100%	100%	92%	93%	94%	80%	70%	94%	83%	87%
IE	100%	100%	100%	100%	100%	100%	100%	100%	100%	94%	100%	100%
IT	91%	82%	87%	95%	86%	90%	75%	87%	78%	79%	52%	48%
LT	100%	93%	100%	96%	76%	74%	60%	53%	70%	28%	7%	36%
LU	100%	100%	100%	100%	90%	82%	90%	82%	53%	71%	73%	80%
LV	100%	100%	100%	100%	100%	100%	64%	53%	76%	64%	31%	32%
MT	100%	86%	75%	100%	67%	80%	75%	67%	16%	71%	30%	22%
NL	85%	89%	88%	85%	75%	73%	72%	65%	66%	69%	80%	74%

	Age	Engine size	Interior / exterior condition	Mileage	Mechanical condition	Condition of car tyres	Service history / logbook	History in terms of previous owners	Previous registration documents	History of accidents / repairs	Roadworthiness / inspection certificate	Car mileage check
PL	100%	96%	97%	100%	93%	96%	90%	90%	90%	89%	92%	60%
PT	91%	82%	70%	88%	83%	91%	77%	65%	73%	76%	82%	49%
RO	100%	100%	88%	100%	100%	100%	65%	91%	97%	72%	79%	73%
SE	100%	100%	100%	100%	100%	92%	71%	61%	49%	66%	55%	30%
SI	50%	82%	80%	95%	89%	81%	80%	75%	75%	80%	50%	62%
SK	60%	82%	89%	67%	88%	81%	68%	70%	77%	60%	90%	62%
UK	95%	88%	88%	77%	89%	86%	91%	78%	86%	83%	76%	77%
IS	50%	50%	77%	89%	71%	83%	88%	86%	15%	88%	5%	5%
NO	100%	100%	100%	100%	100%	96%	94%	95%	83%	89%	54%	41%

Source: Mystery Shopping Q19: You stated the sales person did not spontaneously give you information about ..., did he give you this information when prompting for it? (N= variable between 326 and 979 per item)

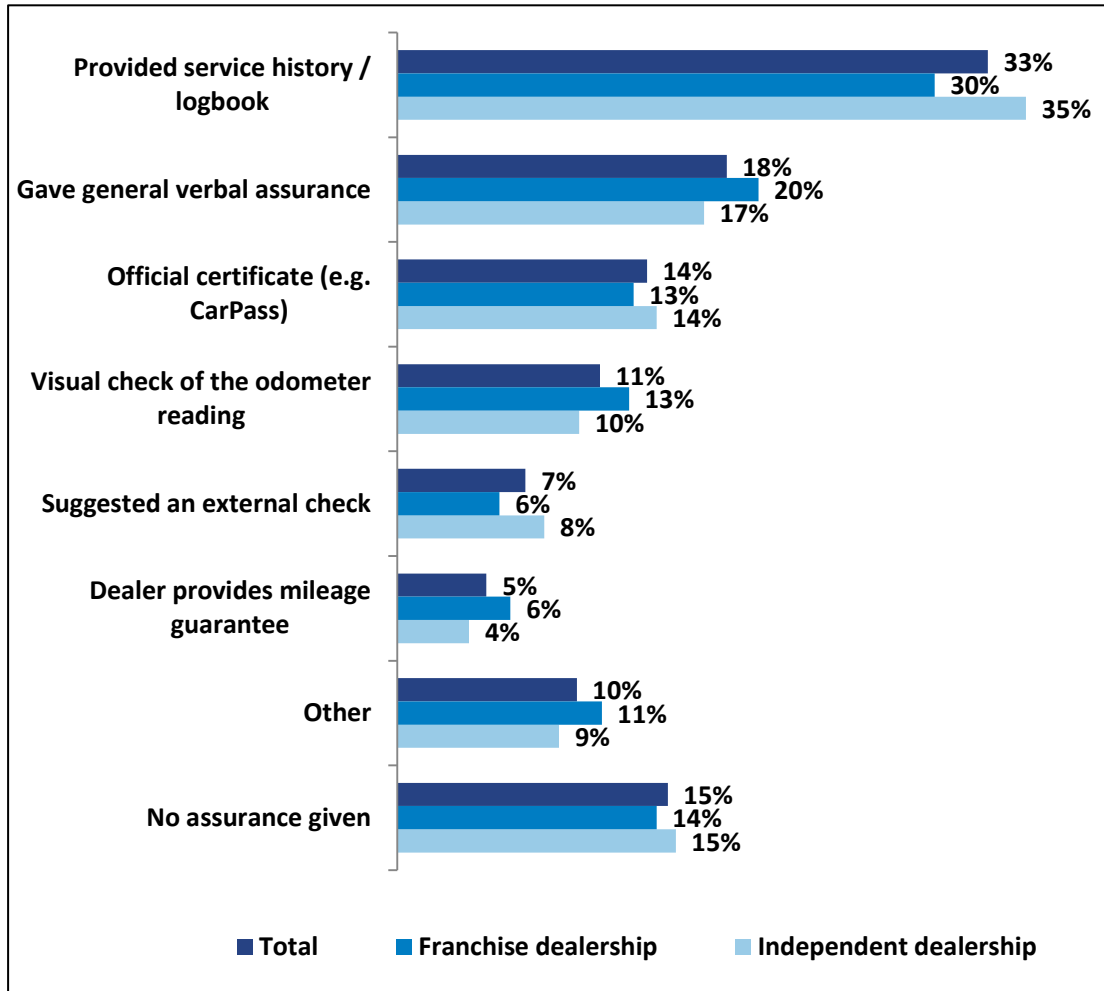
3.3.1 Focus on car mileage checks

Those mystery shoppers who received information on car mileage checks to verify accuracy of odometer reading – either spontaneously from the dealer or when they prompted for extra information – were subsequently asked to summarise the type of information that they had received from the dealer.

The most common evidence used by dealers to demonstrate the accuracy of the mileage was the car's service history / logbook, which was mentioned in 33% of cases. Other common methods used by dealers included providing an official certificate such as Car-Pass (14%), providing verbal assurance that the mileage is accurate (18%) or allowing consumers to visually check the odometer of the car themselves (11%). However, it should be noted that the dealer giving verbal assurance or allowing the consumer to look at the odometer of the car doesn't enable a consumer to properly verify the accuracy of the mileage displayed on the dashboard.

As shown below, differences by dealership type were very limited, with no key trends emerging.

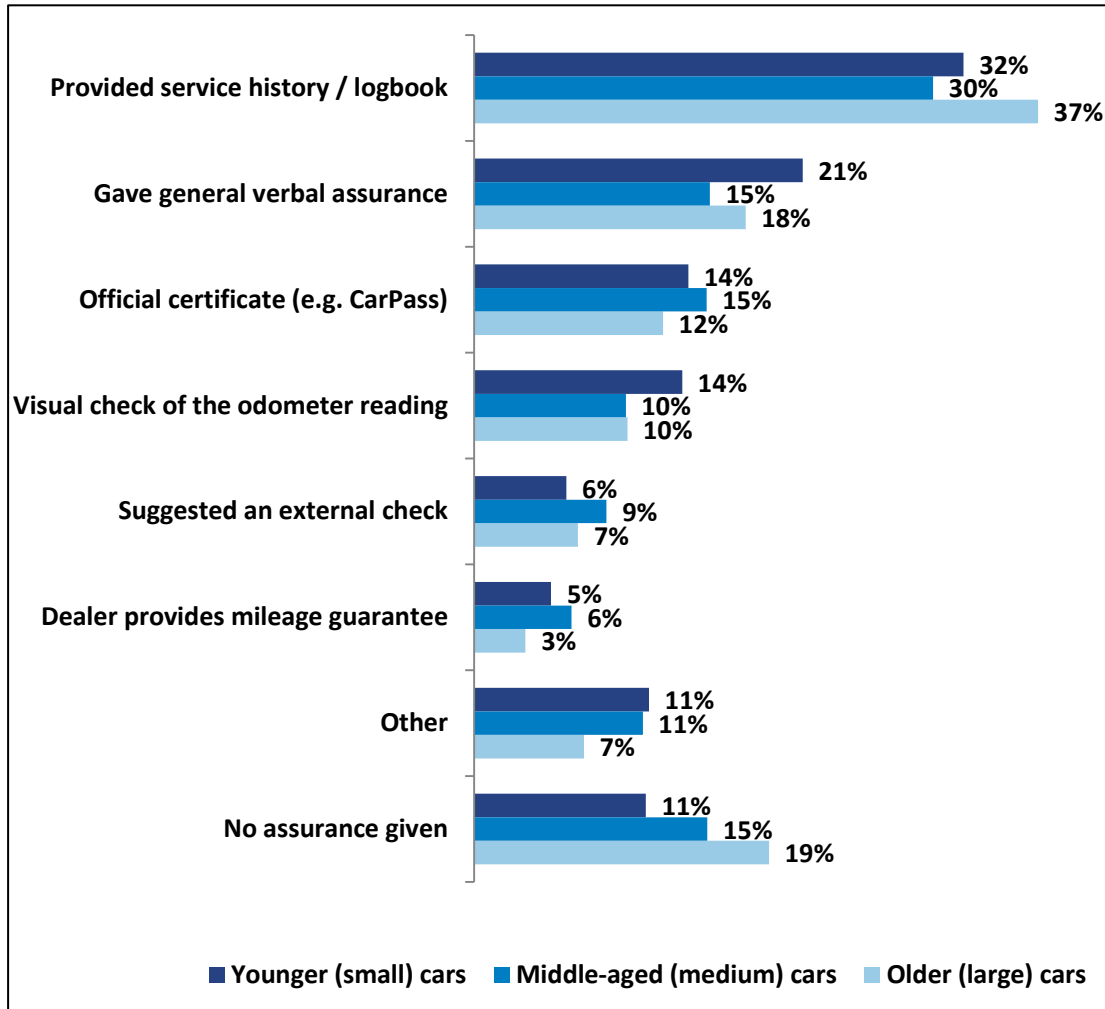
Figure 23 How accuracy of the car mileage was demonstrated, by dealer type



Source: Mystery Shopping Q21: Please describe precisely how the accuracy of the car mileage was demonstrated (EU28 N=755)

There was relatively little difference by car segment – as shown below – although dealers of older cars were more likely to give ‘no assurance’ (19%) when compared to those of younger cars (11%).

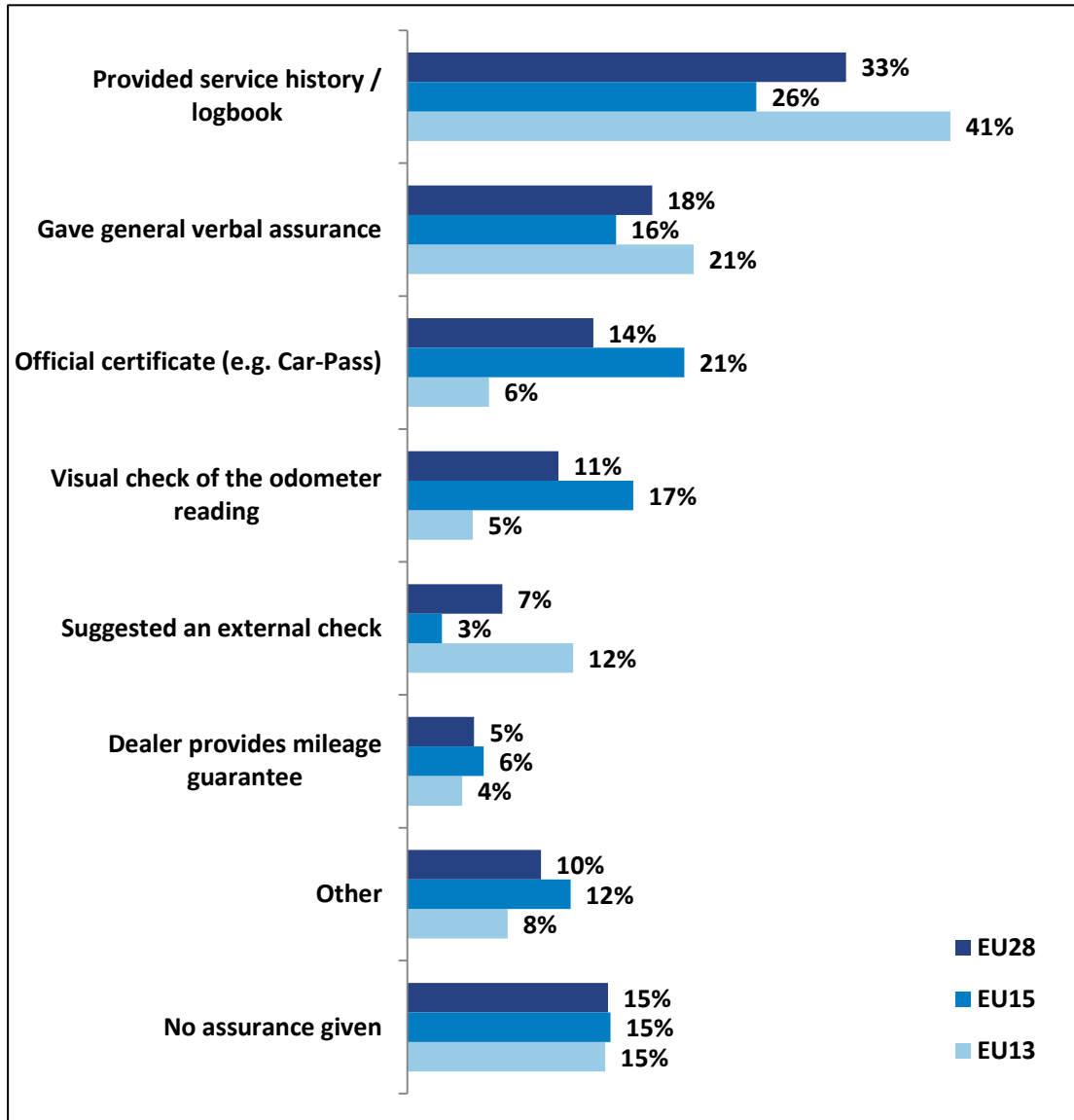
Figure 24 How accuracy of the car mileage was demonstrated, by segment



Source: Mystery Shopping Q21: Please describe precisely how the accuracy of the car mileage was demonstrated (EU28 N=755)

When looking at EU15 versus EU13, it is notable that dealerships in the EU13 were more likely to demonstrate the accuracy of the mileage using the service history / logbook (41% vs. 26% in the EU15) or to suggest that the consumer / shopper took the car elsewhere to verify that the mileage is accurate (12% versus 3% in the EU15). On the other hand, dealers in the EU15 were more likely to have an official certificate of mileage (21% versus 6% in the EU13) or simply suggest that the consumer / shopper looked again at the odometer reading in the car (17% versus 5% in the EU13).

Figure 25 How accuracy of the car mileage was demonstrated, by region



Source: Mystery Shopping Q21: Please describe precisely how the accuracy of the car mileage was demonstrated (EU28 N=755)

There were considerable differences at country level, but the small base size of this table must be noted when analysing these. One notable result was by far the greater likelihood of an official certificate being used to reassure consumers on odometer accuracy in Belgium (86%), which demonstrates the success of the Car-Pass scheme in this country.

Table 48 How accuracy of the car mileage was demonstrated, by country

	Provided service history / logbook	Gave general verbal assurance	Official certificate (e.g. Car-Pass)	Visual check of the Odometer reading	Suggested an external check	Dealer provides mileage guarantee	Other	No assurance given
EU28	33%	18%	14%	11%	7%	5%	10%	15%
AT	71%	10%	0%	5%	0%	5%	14%	10%
BE	9%	2%	86%	4%	0%	4%	0%	0%
BG	53%	29%	0%	6%	6%	3%	12%	15%
CY	80%	7%	0%	0%	0%	0%	0%	13%
CZ	22%	0%	59%	0%	0%	4%	7%	7%
DE	31%	15%	0%	23%	12%	12%	8%	23%
DK	41%	11%	0%	11%	3%	11%	0%	32%
EE	46%	32%	0%	0%	0%	4%	4%	18%
EL	0%	28%	14%	14%	10%	10%	35%	14%
ES	19%	24%	29%	5%	0%	14%	19%	14%
FI	57%	32%	0%	0%	4%	7%	18%	14%
FR	13%	35%	0%	26%	0%	4%	26%	13%
HR	19%	33%	5%	0%	38%	5%	5%	14%
HU	39%	19%	3%	6%	8%	8%	0%	25%
IE	5%	0%	5%	75%	0%	0%	15%	0%
IT	17%	14%	9%	37%	3%	6%	14%	17%
LT	75%	0%	0%	17%	0%	0%	8%	17%
LU	17%	22%	0%	0%	6%	11%	0%	44%
LV	18%	35%	0%	0%	18%	18%	18%	12%
MT	50%	0%	0%	0%	0%	0%	17%	33%
NL	3%	16%	72%	9%	0%	0%	3%	9%
PL	44%	7%	7%	16%	21%	0%	7%	19%
PT	59%	9%	5%	5%	0%	0%	9%	23%
RO	7%	42%	3%	3%	39%	3%	16%	7%
SE	70%	17%	0%	3%	3%	3%	3%	7%
SI	11%	37%	0%	15%	26%	4%	11%	15%
SK	57%	36%	7%	7%	0%	0%	21%	14%
UK	43%	9%	40%	6%	2%	4%	19%	6%
IS	0%	0%	0%	0%	0%	0%	0%	0%
NO	45%	5%	10%	20%	0%	0%	20%	15%

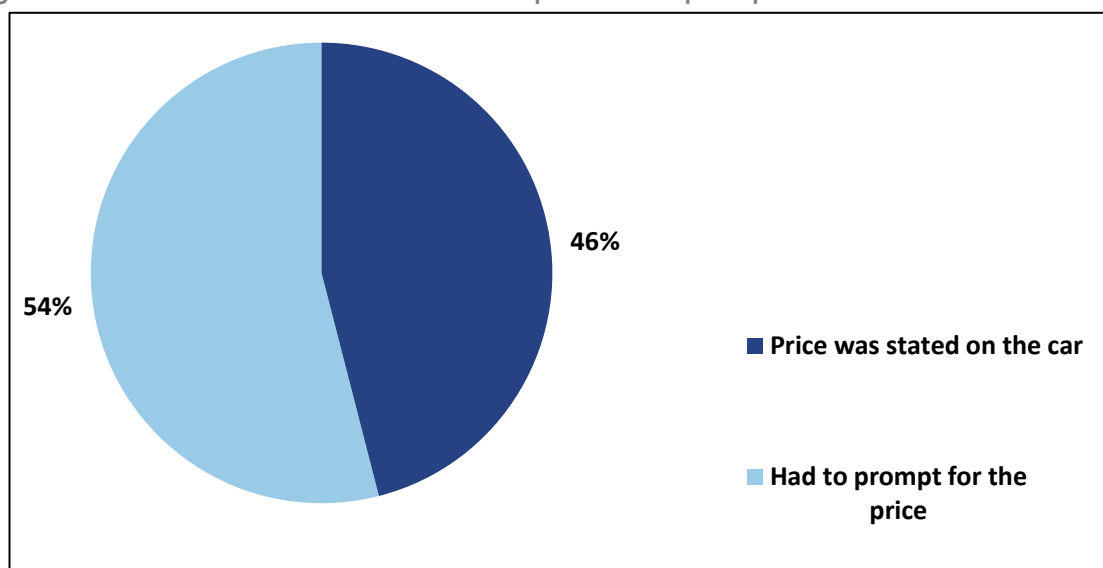
Source: Mystery Shopping Q21: Please describe precisely how the accuracy of the car mileage was demonstrated (N=776)

3.4 Price and discount information

3.4.1 Price

The price for the selected second-hand car was spontaneously mentioned by dealers in 72% of the cases (Table 36). When this information was not provided unprompted, the mystery shoppers had to look for it on the car or ask the dealer. In 46% of such cases, the price was stated on the car and in 54% of the cases the dealer had to be asked. At franchise dealers, in 50% of the cases the price was stated on the car, whereas at independent dealers this was only the case for 44%. There were no large differences between the different car segments.

Figure 26 Price information source when not provided unprompted



Source: Mystery Shopping Q19: You stated the sales person did not spontaneously give you information about the price, how did you know the price of the car? (EU28 N=326)

Mystery shoppers noted down the price for the selected second-hand car. They provided details of this in their local currency and then this was converted post-fieldwork into Euros for all countries, based on the most recent exchange rate.

Using this methodology, the **average second-hand car price was €6,856**. There was considerable differentiation by dealership type, with the average price being approximately €7,092 for a car assessed at a franchise dealership and just over €6,697 for a car at an independent dealership. When comparing this with the price stated in the advert, the price at the dealer was slightly lower for franchise dealers, but higher for independent dealers (see Table 10 for a direct comparison).

Pricing data was then converted using the Purchasing Power Parities (PPP) rate for each country. This was taken from the Eurostat index of PPP per year³, where the EU28 PPP = 100. The PPP per country is calculated based on the GDP per country and other factors against the EU28 average, in order to normalise prices for all countries. This is further explained on the Eurostat website. Once converted via PPP, the average second-hand car price became **€7,773** at overall level, €7,771 for a car at a franchise dealership and €7,774 for a car at an independent dealership.

The table below shows the **average car price per dealership type, car age and EU region** (both in terms of Euros and PPP). The most expensive second-hand cars were the younger in age cars, as would be expected.

Table 49 Average price of car

	Average car price (converted to Euros)	Average car price (converted to Euros and PPP)
EU28	€6,856	€7,773
EU15	€7,635	€6,931
EU13	€5,955	€8,747
Franchise Dealership	€7,092	€7,771
Independent Dealership	€6,697	€7,774
Younger (small) cars	€8,409	€9,668
Middle-aged (medium) cars	€6,388	€7,274
Older (large) cars	€5,797	€6,405

Source: Mystery Shopping Q19: What is the sales price of this vehicle? (EU28 N=1139)

The table hereafter shows in detail the average car price per **country** (both in terms of Euros and Euros plus PPP). The most expensive second-hand cars when using only Euros were found in Denmark, Norway and Finland. The effect of including PPP was to decrease the prices in Scandinavia and increase the prices in Eastern Europe. Once PPP was taken into account, the most expensive sales prices were noted in Hungary and Malta.

³ <http://epp.eurostat.ec.europa.eu/tgm/table.do?tab=table&init=1&plugin=0&language=en&pcode=tec00120>

Table 50 Average price of car - by country

	Average car price (converted to Euros)	Average car price (converted to Euros and PPP)
EU28	€6,856	€7,773
AT	€7,716	€7,314
BE	€6,359	€5,855
BG	€4,080	€8,448
CY	€8,497	€9,722
CZ	€4,538	€6,286
DE	€6,603	€6,531
DK	€13,876	€9,876
EE	€5,388	€7,006
EL	€6,310	€6,851
ES	€6,999	€7,375
FI	€10,847	€8,912
FR	€7,100	€6,568
HR	€6,374	€9,118
HU	€8,766	€14,537
IE	€6,632	€5,669
IT	€5,464	€5,331
LT	€4,551	€7,121
LU	€7,532	€6,169
LV	€5,596	€7,816
MT	€9,390	€12,070
NL	€8,408	€7,814
PL	€5,302	€9,351
PT	€8,385	€9,762
RO	€5,314	€9,592
SE	€7,714	€5,999
SI	€5,143	€6,204
SK	€4,648	€6,602
UK	€4,562	€3,916
IS	€8,321	€7,620
NO	€12,010	€7,563

Source: Mystery Shopping Q19: What is the sales price of this vehicle? (N=1199)

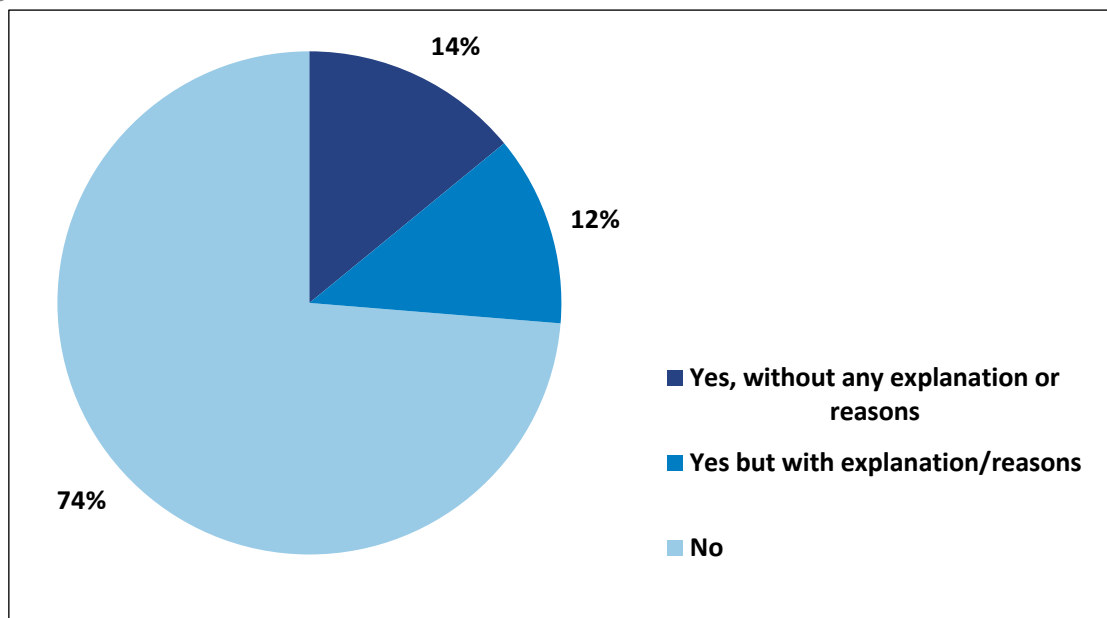
3.4.2 Discount

A discount was offered by 26% of all dealers assessed, 14% without reason and 12% when prompted.

There was hardly any variation by trade source, with a discount being offered by 27% of franchise dealerships and 26% of independent dealerships.

The three different car segments also displayed a very small variation, with a discount being offered for 28% of the younger cars, 26% of the middle-aged cars and 26% of the older cars.

Figure 27 Discount



Source: Mystery Shopping Q21: Did the sales person offer you any discount on the car? (EU28 N=1139)

There was also hardly any difference between dealers in the EU15 (26%) or the EU13 (27%) offering a discount. The countries where dealers were least likely to offer a discount were the Czech Republic (3%), Belgium (5%) and Latvia (7%). On the contrary, the country most likely to offer a discount was Ireland (80%).

Table 51 Discount offered – by country

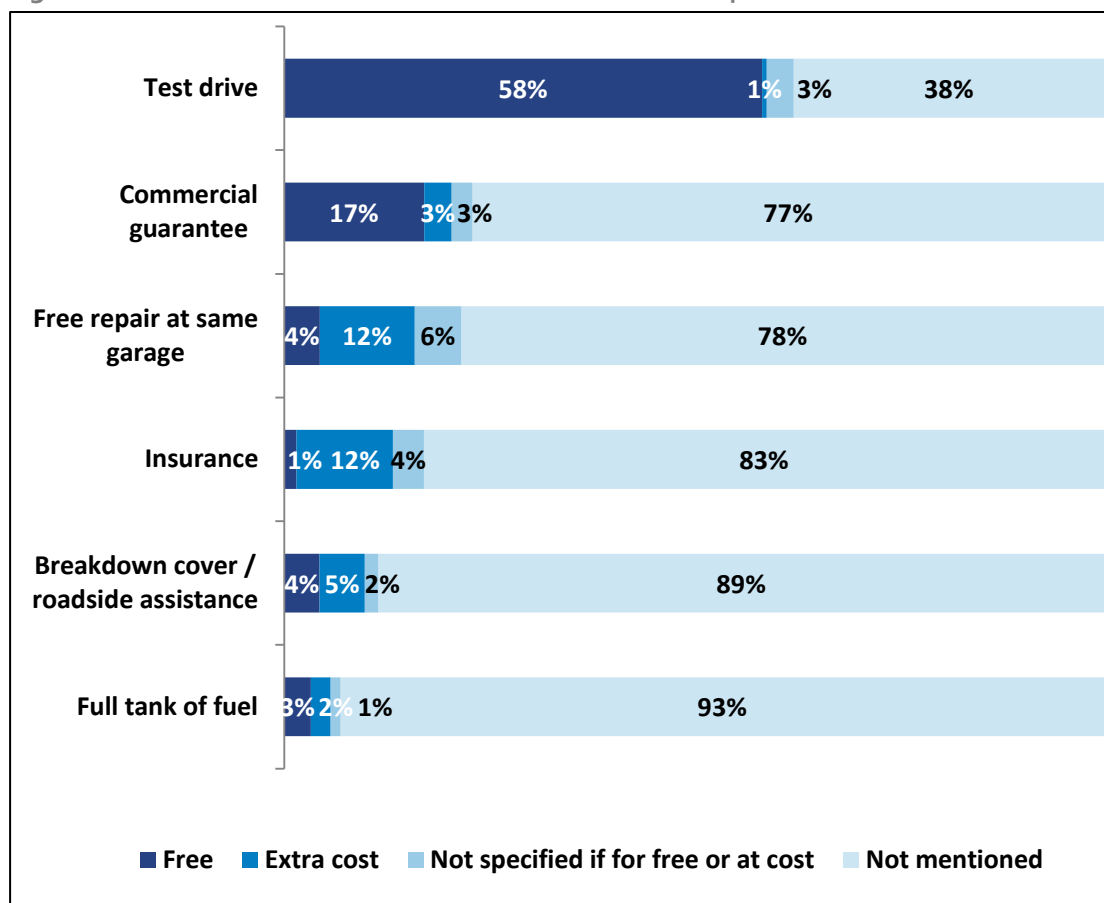
	Discount offered in ...% of the cases
EU28	26%
IE	80%
LT	57%
FI	56%
RO	50%
PL	48%
BG	46%
PT	40%
FR	38%
SK	30%
HU	25%
SI	25%
DK	23%
CY	20%
DE	20%
MT	20%
ES	18%
SE	18%
UK	17%
AT	15%
IT	15%
LU	15%
EL	14%
EE	13%
HR	13%
NL	13%
LV	7%
BE	5%
CZ	3%
IS	30%
NO	18%

Source: Mystery Shopping Q21: Did the sales person offer you any discount on the car? (N=1199)

3.5 Additional services and products unprompted

In addition to purchasing a car, prospective buyers of second-hand cars can also receive products and services from the dealer, such as a commercial guarantee or a full tank of fuel. Mystery shoppers noted down whether these services were offered and, if so, whether this was for free or at an additional cost. This is reported in the Figure that follows.

Figure 28 Offered and not offered additional services and products



Source: Mystery Shopping Q22: When conducting this exercise, did the dealer offer you any of the following products / services either for free or at extra purchase cost? (EU28 N=1139)

The most commonly offered product was a **test drive**, which was offered by 62% of the dealers. This was most commonly offered for free (58%), at an extra cost (1%), whereas the remaining 3% were not specified whether it was offered for free or at an extra cost.

The second most spontaneously offered service was a **commercial guarantee**⁴, which was offered by 23% of the dealers, of which 17% was offered for free, 3% at an extra cost and 3% was not specified.

There was some variation observed by trade source. In general, extras were more frequently offered by franchise dealers and they were also more frequently for free.

⁴ It must be noted that, although the above figure of 23% indicates a low level of offering a commercial guarantee, it may be the case that the dealer would have offered a commercial guarantee if the Mystery Shopper had completed the purchase of the second-hand car.

The test drive was offered by 64% of franchise dealerships and 61% of independent dealerships. In terms of differentiation by whether the test drive was offered at a cost or not, also franchise dealers were the more likely to offer a free test drive (60% versus 57%).

Table 52 Percentage of additional services and products offered – by dealership type

	Total	Franchise dealership	Independent dealership
Test drive	62%	64%	61%
Commercial guarantee	23%	25%	21%
Free Repair at same garage	21%	29%	17%
Insurance	17%	19%	16%
Breakdown cover / roadside assistance	11%	16%	8%
Full tank of fuel	7%	7%	6%

Source: Mystery Shopping Q22: When conducting this exercise, did the dealer offer you any of the following products / services either for free or at extra purchase cost? (EU28 N=1139)

When looking at the different car segments, extras were more frequently offered by dealers for younger cars and also more frequently for free. It is notable that a commercial guarantee was offered twice as frequently for younger than older cars.

Table 53 Percentage of additional services and products offered – by car segment

	Total	Younger (small) cars	Middle-aged (medium) cars	Older (large) cars
Test drive	62%	69%	56%	61%
Commercial guarantee	23%	29%	25%	15%
Free repair at same garage	22%	26%	20%	18%
Insurance	17%	21%	13%	17%
Breakdown cover / roadside assistance	11%	18%	7%	10%
Full tank of fuel	7%	9%	5%	5%

Source: Mystery Shopping Q22: When conducting this exercise, did the dealer offer you any of the following products / services either for free or at extra purchase cost? (EU28 N=1139)

When analysing by region, it can be noted that dealers from EU15 countries were twice as likely to offer a commercial guarantee (30% vs. 15%), while those from EU13 countries were more likely to offer insurance (23% vs. 12%) and a test drive (65% vs. 60%).

Table 54 Percentage of additional services and products offered – by region

	EU28	EU15	EU13
Test drive	62%	60%	65%
Commercial guarantee	23%	30%	15%
Free repair at same garage	22%	21%	22%
Insurance	17%	12%	23%
Breakdown cover / roadside assistance	11%	13%	10%
Full tank of fuel	7%	8%	6%

Source: Mystery Shopping Q22: When conducting this exercise, did the dealer offer you any of the following products / services either for free or at extra purchase cost? (EU28 N=1139)

At country level, the following key findings were notable in relation to dealers offering extra services/products:

- Slovakia (93%), Ireland (90%) and Denmark (85%) were most likely to offer a **test drive**. Greece (20%) and Bulgaria (38%) were least likely to offer this;
- Countries most likely to offer a **commercial guarantee** were Spain (55%) and Ireland (50%); Estonia (3%) and Bulgaria (0%) on the other hand weren't offering one;
- Countries most likely to offer **free repair at the same garage** were France (45%), Spain (43%) and Romania (40%). The countries that weren't offering this at all were Iceland and Malta;
- Romania was the country the most likely to offer **insurance** (60%). On the contrary, Lithuania, Iceland and Ireland weren't offering this additional service at all;
- Countries most likely to **offer breakdown cover / roadside assistance** were Poland (33%) and the Netherlands (30%). Lithuania, Iceland and Luxembourg on the other hand weren't offering this service at all;
- The Netherlands (23%) and Romania (20%) were most likely to offer a **full tank of fuel**. Eight out of 30 countries weren't offering this service (Iceland, Luxembourg, Slovenia, Croatia, Latvia, Estonia, Cyprus and Italy).

Table 55 Percentage of additional services and products offered – by country

	Test drive	Commercial guarantee	Free repair at same garage	Insurance	Breakdown cover / roadside assistance	Full tank of fuel
EU28	62%	23%	22%	17%	11%	7%
AT	45%	33%	18%	10%	5%	5%
BE	45%	33%	17%	3%	10%	8%
BG	38%	0%	16%	16%	4%	4%
CY	75%	5%	30%	20%	25%	0%
CZ	73%	15%	23%	43%	10%	10%
DE	55%	28%	13%	18%	8%	8%
DK	85%	13%	18%	15%	2%	5%
EE	40%	3%	10%	10%	10%	0%
EL	20%	16%	18%	8%	12%	4%
ES	75%	55%	43%	18%	10%	3%
FI	62%	10%	8%	18%	2%	8%
FR	70%	45%	45%	10%	18%	15%
HR	74%	39%	23%	8%	3%	0%
HU	43%	15%	23%	28%	10%	3%
IE	90%	50%	15%	0%	10%	5%
IT	43%	37%	28%	15%	28%	0%
LT	77%	7%	30%	0%	0%	7%
LU	65%	25%	5%	10%	0%	0%
LV	77%	7%	20%	17%	3%	0%
MT	65%	25%	0%	5%	5%	10%
NL	63%	28%	33%	10%	30%	23%
PL	67%	12%	35%	48%	33%	13%
PT	68%	45%	33%	20%	20%	8%
RO	78%	28%	40%	60%	13%	20%
SE	63%	25%	18%	23%	25%	18%
SI	48%	10%	23%	25%	3%	0%
SK	93%	28%	13%	18%	15%	13%
UK	47%	8%	10%	3%	8%	5%
IS	60%	15%	0%	0%	0%	0%
NO	65%	30%	23%	40%	23%	3%

Source: Mystery Shopping Q22: When conducting this exercise, did the dealer offer you any of the following products / services either for free or at extra purchase cost? (N=1199)

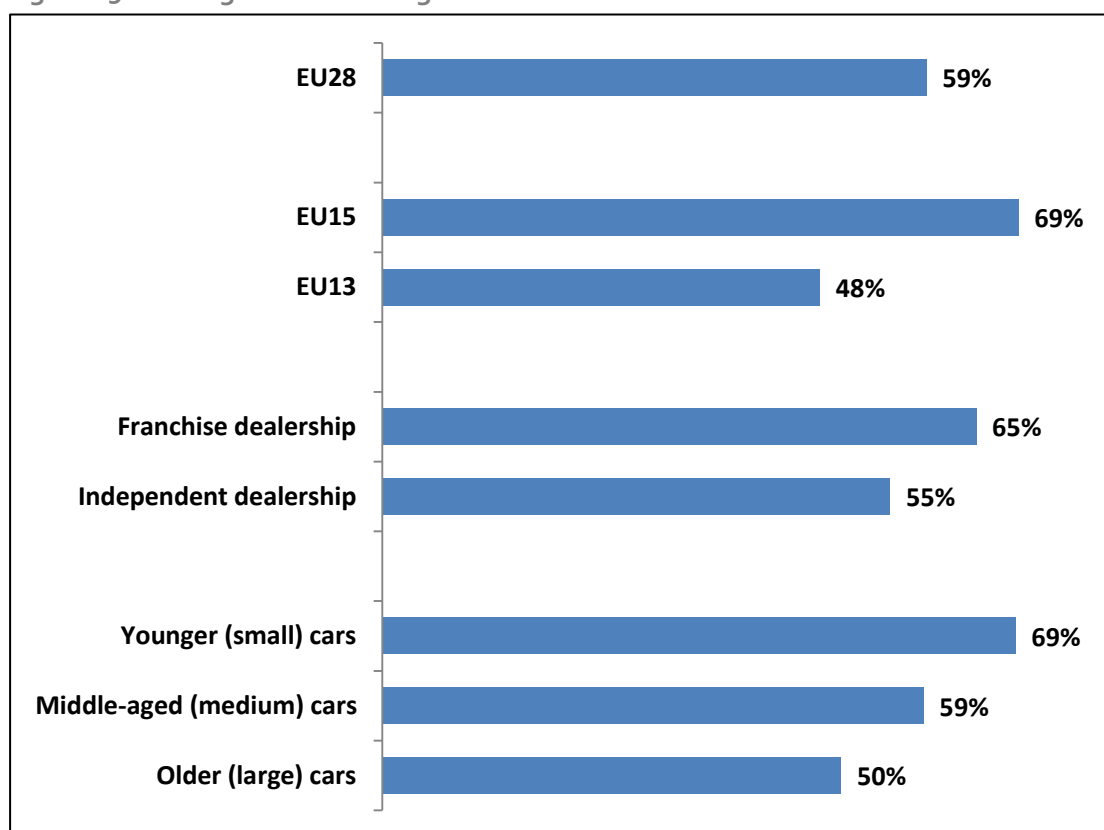
3.5.1 Focus on the commercial guarantee

This subchapter explores the commercial guarantee in more depth. As described in the previous chapter (Figure 28), 23% of dealers spontaneously provided mystery shoppers with information about the commercial guarantee.

For those dealers who did not provide a commercial guarantee unprompted, the mystery shopper prompted them by asking if a commercial guarantee was available. In 46% of these cases where the shopper prompted them, dealers agreed to offer a commercial guarantee.

When combining the dealers who offered a commercial guarantee – either prompted or unprompted – it can be seen that 59% of them in total offered a commercial guarantee. The graph below provides a breakdown by dealership type, car segment and region. It can be seen that commercial guarantees were more likely to be offered by a franchise dealership (65%), for a newer car (69% vs. only 50% for older cars) and in the EU15 (69% vs. only 48% in EU13).

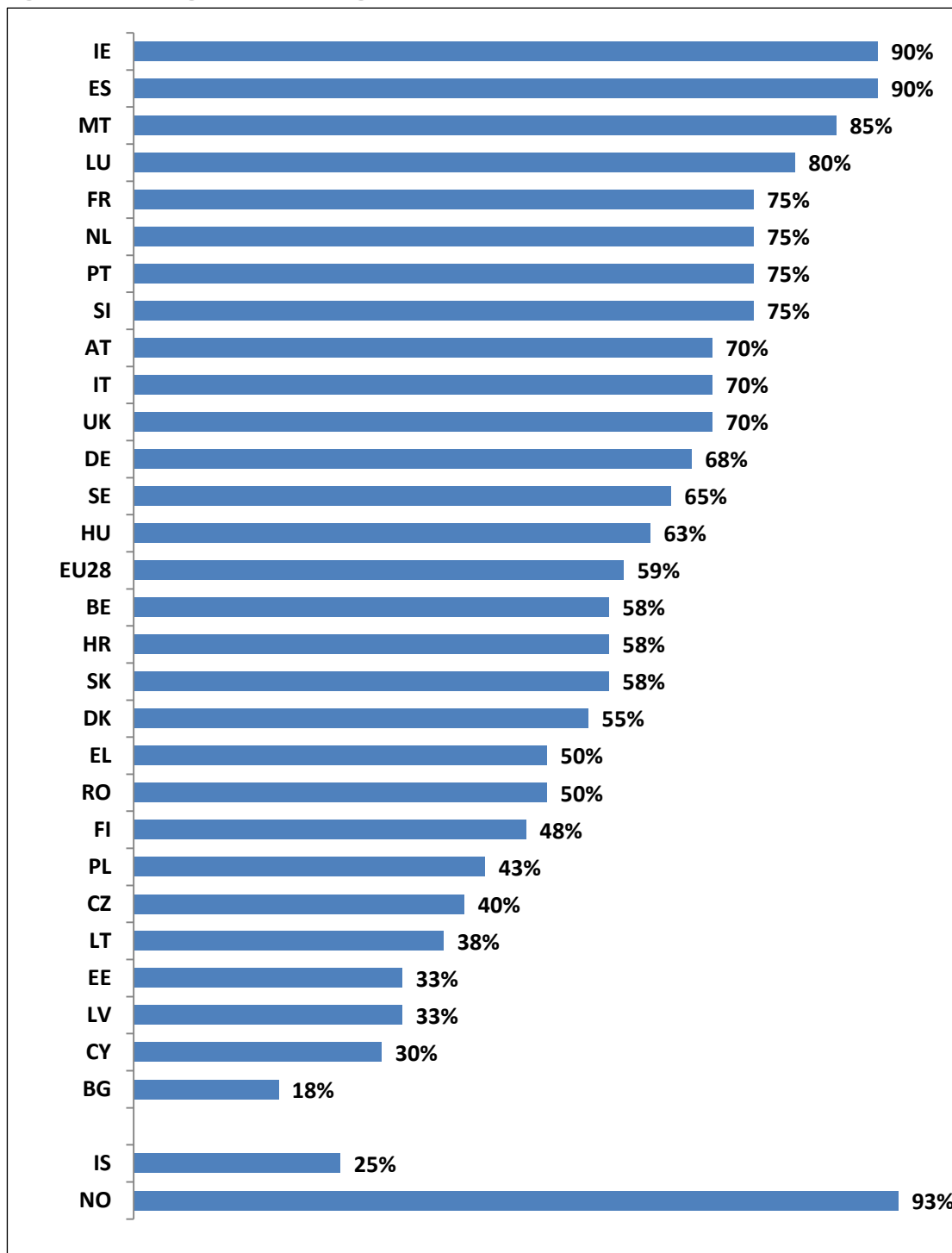
Figure 29 Offering a commercial guarantee



Source: Mystery Shopping Q17: I saw this car for sale. Please can you tell me a bit more about the car? Q23: Was the dealer able to offer a commercial guarantee when prompting for it? (EU28 N=1139)

When analysing the mystery shopping results by country, the countries where dealers were most likely to offer a commercial guarantee were Norway (93%), Ireland and Spain (both 90%). Mystery shoppers were least likely to be offered a commercial guarantee by dealers in Bulgaria (18%), Iceland (25%), Cyprus (30%), Estonia and Latvia (33%).

Figure 30 Offering a commercial guarantee – by country

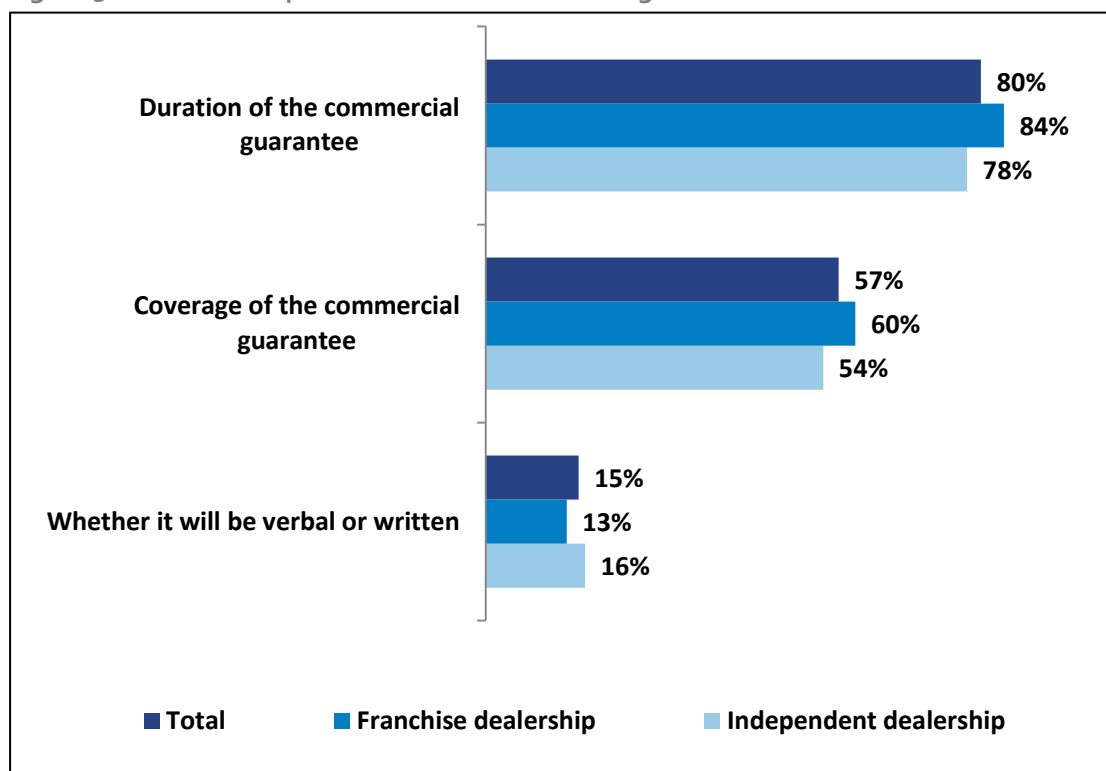


Source: Mystery Shopping Q17: I saw this car for sale. Please can you tell me a bit more about the car? Q23: Was the dealer able to offer a commercial guarantee when prompting for it? (N=1199)

3.5.1.1 Information provided about commercial guarantee

Mystery shoppers who were offered a commercial guarantee were also asked to provide more details about this. When looking at both prompted and unprompted information about the commercial guarantee, the information provided was mainly regarding the duration (80%), followed by the coverage of the commercial guarantee (57%). Whether the commercial guarantee would be verbal or written was mentioned the least (only 15%). When this last item was mentioned, the guarantee would be in almost 90% of cases written.

Figure 31 Information provided about commercial guarantee



Source: Mystery Shopping Q24: Please can you tell me about more about what your commercial guarantee would cover? Which items were mentioned by the dealer concerning the commercial guarantee (EU28 N=667)

The above graph also shows that the results were relatively similar by dealership type. When franchise dealers provided prompted or unprompted information, it mostly covered the duration (84%), followed by the coverage (60%) and whether it would be written or verbal (13%). For independent dealers the percentages were somewhat lower for duration and coverage, 78% and 54% respectively, but higher for whether it would be written or verbal (16%). When this last item was mentioned, the commercial guarantee was written in 92% of the cases at franchise dealerships and 88% at independent ones.

When analysing by **car segment**, the most information was given about the duration of the commercial guarantee. Dealers of older cars were in general less prone to provide information about

all aspects of the commercial guarantee to mystery shoppers, when compared to other car segments.

Table 56 Information provided about commercial guarantee – by car segment

	% duration	% coverage	% written / verbal
Younger (small) cars	81%	62%	18%
Middle-aged (medium) cars	83%	60%	13%
Older (large) cars	75%	46%	13%

Source: Mystery Shopping Q24: Please can you tell me about more about what your commercial guarantee would cover?
Which items were mentioned by the dealer concerning the commercial guarantee (EU28 N=667)

As shown in the table below, information about duration and coverage was more likely to be mentioned in the EU15 than the EU13.

Table 57 Information provided about commercial guarantee – by region

	% duration	% coverage	% written / verbal
EU28	80%	57%	15%
EU15	84%	61%	14%
EU13	75%	49%	16%

Source: Mystery Shopping Q24: Please can you tell me about more about what your commercial guarantee would cover?
Which items were mentioned by the dealer concerning the commercial guarantee (EU28 N=667)

The amount of information given by dealers per country is shown in the table below:

Table 58 Information provided about commercial guarantee – by country

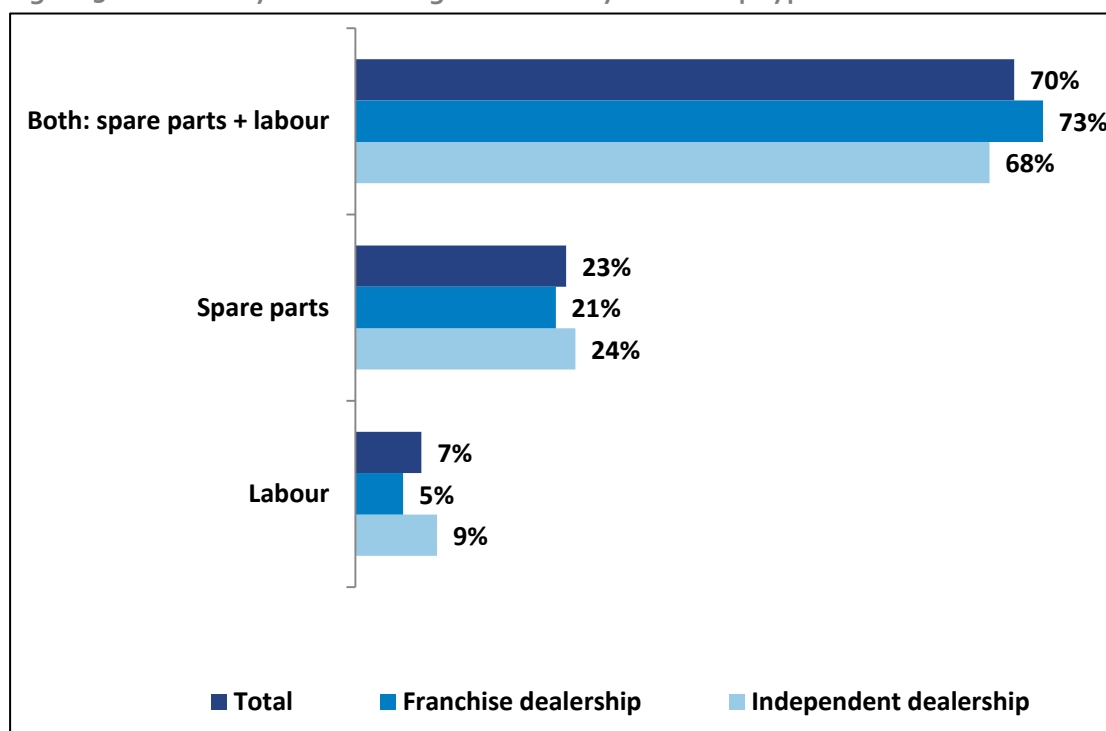
	% duration	% coverage	% written / verbal
EU28	80%	57%	15%
AT	86%	46%	21%
BE	83%	74%	20%
BG	56%	33%	44%
CY	83%	50%	17%
CZ	75%	44%	25%
DE	85%	63%	4%
DK	88%	61%	24%
EE	80%	40%	0%
EL	72%	36%	24%
ES	89%	67%	0%
FI	92%	79%	8%
FR	97%	70%	3%
HR	55%	41%	5%
HU	68%	60%	16%
IE	72%	11%	0%
IT	67%	67%	12%
LT	64%	18%	0%
LU	75%	75%	6%
LV	40%	50%	0%
MT	94%	53%	18%
NL	80%	70%	33%
PL	77%	50%	42%
PT	97%	57%	23%
RO	85%	55%	20%
SE	89%	81%	23%
SI	73%	37%	20%
SK	87%	83%	9%
UK	91%	76%	19%
IS	100%	20%	20%
NO	81%	19%	8%

Source: Mystery Shopping Q24: Please can you tell me about more about what your commercial guarantee would cover?
Which items were mentioned by the dealer concerning the commercial guarantee (N=709)

3.5.1.2 Coverage of the commercial guarantee

In 70% of the cases, the commercial guarantee covered both spare parts and labour. At franchise dealers this was the highest (73%).

Figure 32 Covered by commercial guarantee – by dealership type



Source: Mystery Shopping Q24: What would be covered by the commercial guarantee? (EU28 N=393)

When looking per **car segment**, coverage of both spare parts and labour was given less frequently for older cars than for the other car segments.

Table 59 Covered by commercial guarantee – by car segment

	Both: spare parts + labour	Spare parts only	Labour only
Younger (small) cars	72%	22%	5%
Middle-aged (medium) cars	71%	20%	8%
Older (large) cars	66%	26%	8%

Source: Mystery Shopping Q24: What would be covered by the commercial guarantee? (EU28 N=393)

As shown in the table below, dealers in the EU15 were more likely to say that the commercial guarantee covered both spare parts and labour, whilst dealers in the EU13 were more likely to say that the commercial guarantee covered labour only.

Table 6o Covered by commercial guarantee – by region

	Both: spare parts + labour	Spare parts only	Labour only
EU28	70%	23%	7%
EU15	74%	21%	5%
EU13	62%	25%	12%

Source: Mystery Shopping Q24: What would be covered by the commercial guarantee? (EU28 N=393)

When looking at analysis per **country**, dealers from only a few countries gave coverage of both spare parts and labour in 100% of the cases, more specifically Bulgaria, Cyprus and Iceland. In most countries both were indeed covered in most cases by the commercial guarantee, except for Greece and Hungary where the associated guarantees covered mostly spare parts.

Table 61 Covered by commercial guarantee – by country

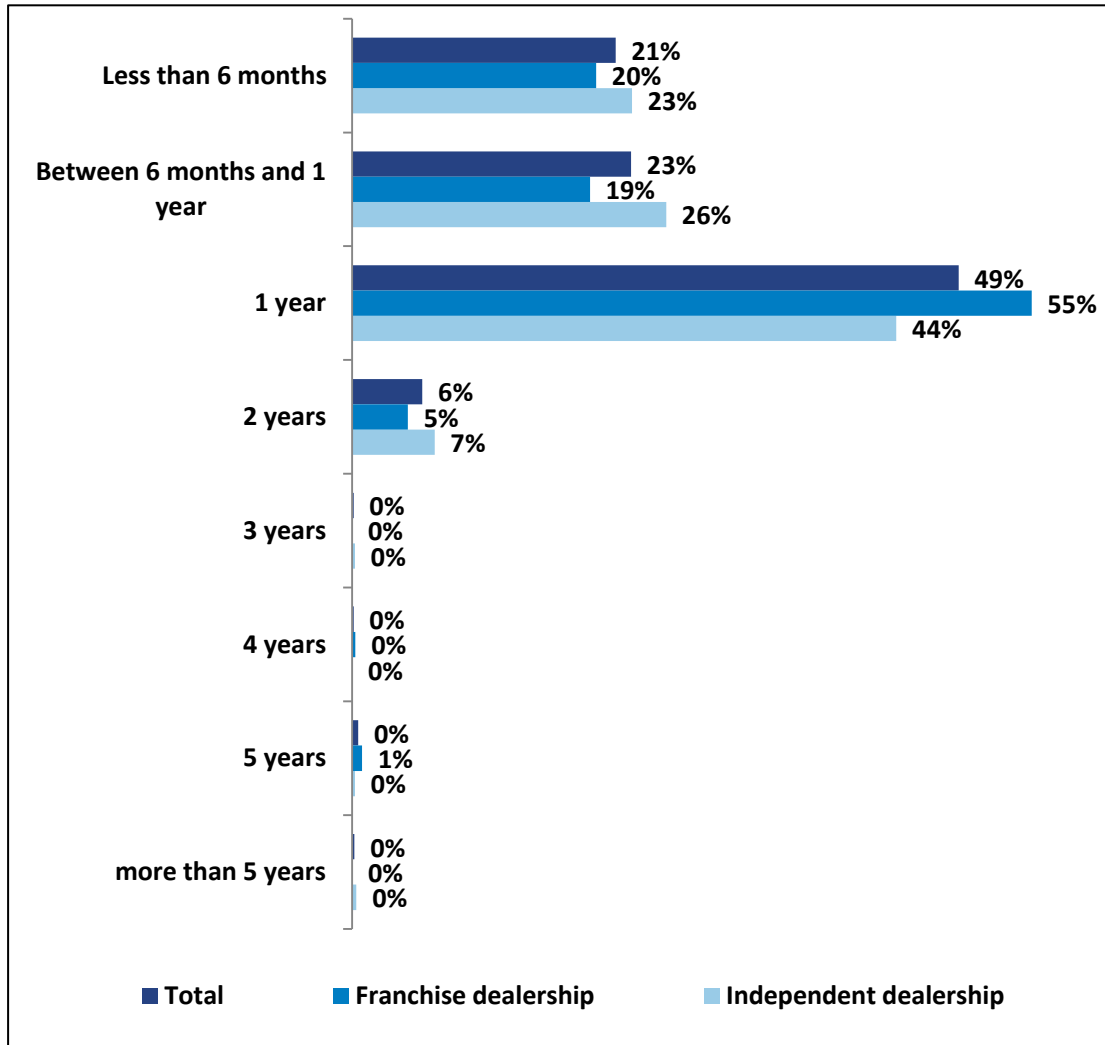
	Both: spare parts + labour	Spare parts only	Labour only
EU28	70%	23%	7%
AT	85%	15%	0%
BE	85%	15%	0%
BG	100%	0%	0%
CY	100%	0%	0%
CZ	57%	43%	0%
DE	65%	6%	29%
DK	90%	10%	0%
EE	50%	25%	25%
EL	33%	56%	11%
ES	96%	4%	0%
FI	58%	37%	5%
FR	67%	33%	0%
HR	78%	11%	11%
HU	40%	47%	13%
IE	50%	50%	0%
IT	54%	29%	18%
LT	50%	50%	0%
LU	58%	42%	0%
LV	60%	20%	20%
MT	67%	33%	0%
NL	76%	19%	5%
PL	85%	15%	0%
PT	94%	0%	6%
RO	82%	9%	9%
SE	76%	24%	0%
SI	82%	18%	0%
SK	26%	32%	42%
UK	88%	13%	0%
IS	100%	0%	0%
NO	71%	0%	29%

Source: Mystery Shopping Q24: What would be covered by the commercial guarantee? (N=401)

3.5.1.3 Duration of the commercial guarantee

The duration of the commercial guarantee for second-hand cars was in almost half of the cases (49%) one year; especially franchise dealers gave this duration the most. A duration of two years of commercial guarantee was rather rare (6%). This can be seen in the following graph.

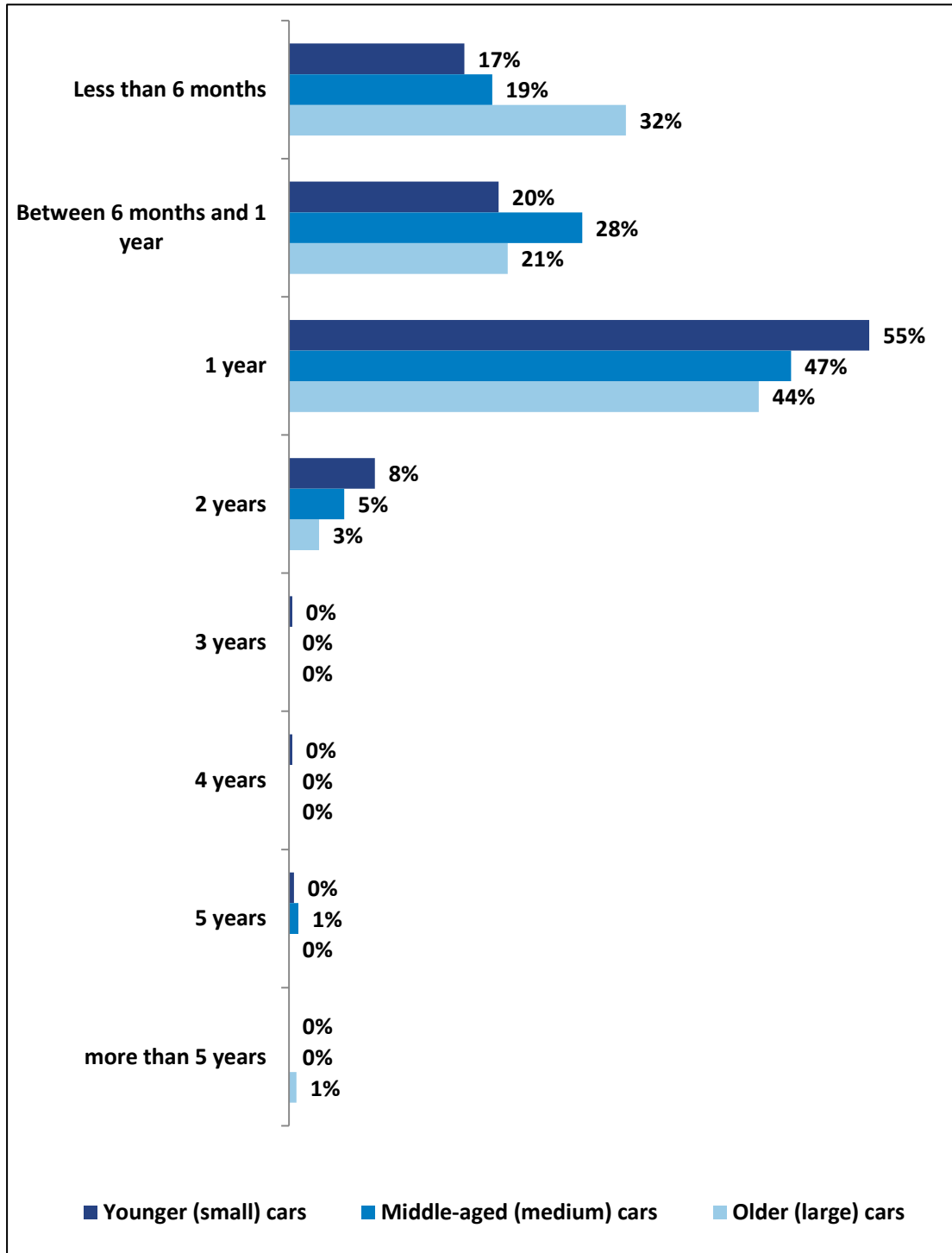
Figure 33 Duration of commercial guarantee – by dealership type



Source: Mystery Shopping Q24: What is the duration of the commercial guarantee? (EU28 N=538)

When looking per **car segment**, it is evident that for younger cars the 1 and 2 year guarantees were more frequently offered (55% and 8% respectively). Older cars were given a commercial guarantee of duration 'less than 6 months' at much higher percentages (32%) when compared to the other two car segments, whereas the middle-aged cars were relatively more likely to get a guarantee of 'between 6 months and 1 year' (28%).

Figure 34 Duration of commercial guarantee – by car segment

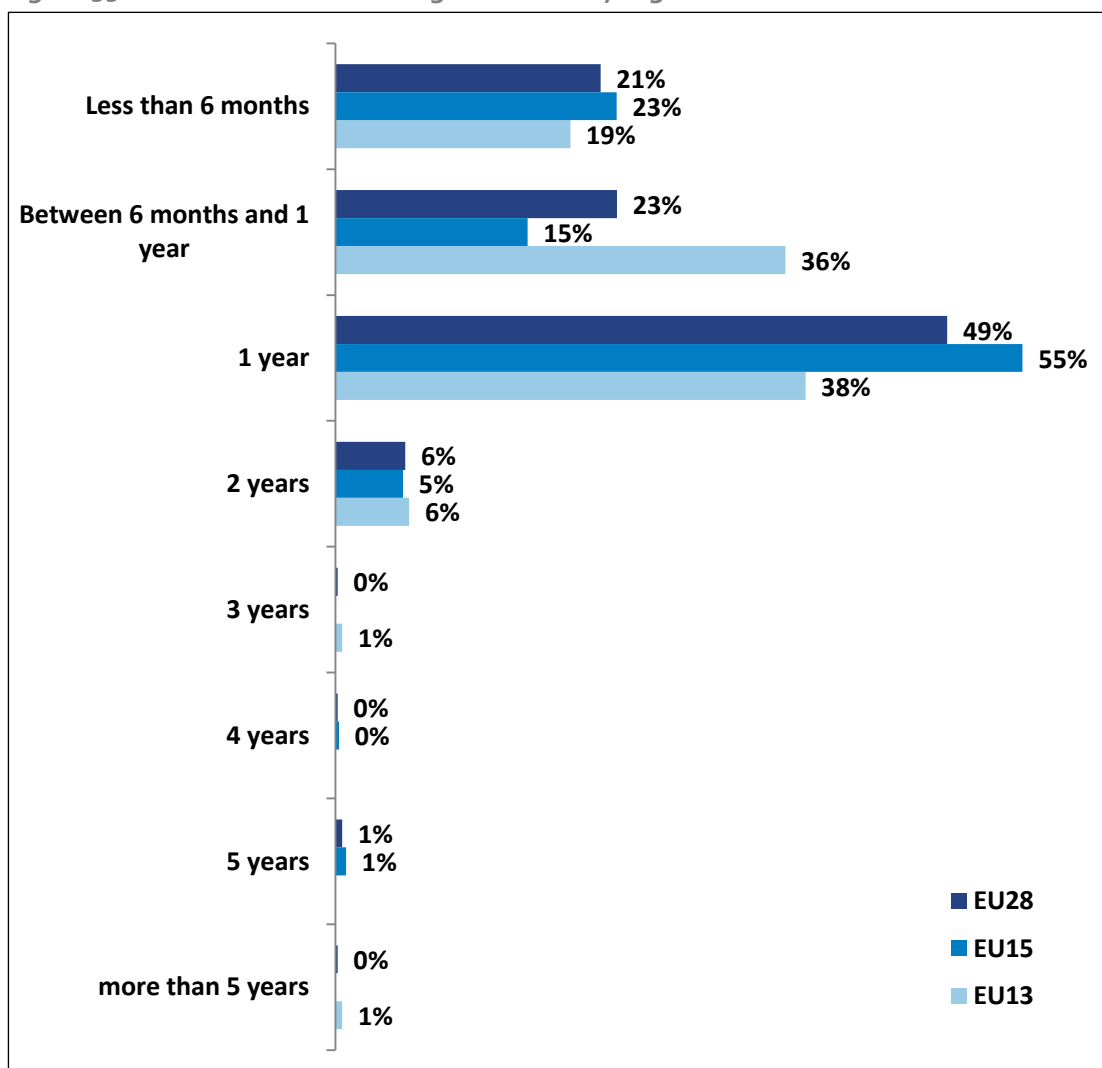


Source: Mystery Shopping Q24: What is the duration of the commercial guarantee? (EU28 N=538)

When analysing by region, it is notable that EU15 countries were more likely to say that the commercial guarantee would last for 1 year (55% versus 38% in the EU13). Conversely, dealers in

the EU13 were more likely to state that the commercial guarantee would be valid for 6 to 12 months (36% versus 15% in the EU15).

Figure 35 Duration of commercial guarantee – by region



Source: Mystery Shopping Q24: What is the duration of the commercial guarantee? (EU28 N=538)

At **country level**, the following key findings were noted:

- Countries where dealers gave mostly a commercial guarantee with a duration of **less than 6 months** were: Estonia, Lithuania and the United Kingdom ($\geq 70\%$), followed by Denmark, France, Latvia ($\geq 50\%$);
- Countries where dealers gave mostly one **between 6 months and 1 year** were: Croatia, Malta and Bulgaria ($\geq 60\%$), followed by Poland and Slovakia (50%);

- A guarantee of duration of **1 year** was mostly given by dealers in: Cyprus (100%), Portugal, Luxembourg, Belgium and Spain ($\geq 90\%$), followed by Ireland ($\geq 80\%$), Italy, Germany, Austria, Slovenia ($\geq 70\%$) and Romania and Greece ($\geq 60\%$);
- **2 years** of commercial guarantee was mostly given in: Iceland (60%) and Czech Republic (58%);
- Countries that gave **more than 2 years** of commercial guarantee, in rare cases, were: Poland (3 year), Belgium (4 and 5 year), France, Germany and Norway (5 year) and Slovakia (more than 5 years).

Table 62 Duration of commercial guarantee – by country

	Less than 6 months	Between 6 months and 1 year	1 year	2 years	3 years or more	Average (years)
EU28	21%	23%	49%	6%	1%	0.89
EE	88%	-	13%	-	-	0.34
LT	71%	14%	14%	-	-	0.43
UK	71%	13%	13%	-	-	0.46
DK	55%	28%	7%	10%	-	0.62
LV	50%	-	50%	-	-	0.63
NL	46%	46%	-	8%	-	0.63
FI	41%	36%	18%	5%	-	0.65
SE	48%	35%	4%	13%	-	0.68
MT	19%	69%	13%	-	-	0.69
HR	8%	83%	8%	-	-	0.73
FR	52%	14%	24%	7%	3%	0.78
PL	20%	50%	25%	-	5%	0.83
SI	18%	9%	73%	-	-	0.84
BG	-	60%	40%	-	-	0.85
EL	-	39%	61%	-	-	0.90
HU	12%	47%	29%	12%	-	0.91
IE	8%	8%	85%	-	-	0.92
LU	8%	-	92%	-	-	0.94
ES	6%	3%	91%	-	-	0.95
RO	6%	24%	65%	6%	-	0.96
PT	-	7%	93%	-	-	0.98
CY	-	-	100%	-	-	1.00
AT	-	17%	75%	8%	-	1.04
IT	-	4%	79%	18%	-	1.17
SK	-	50%	40%	5%	5%	1.23
BE	-	-	90%	3%	6%	1.28
DE	-	4%	78%	13%	4%	1.29
CZ	-	-	42%	58%	-	1.58
IS	-	-	40%	60%	-	1.60
NO	40%	40%	7%	7%	7%	0.93

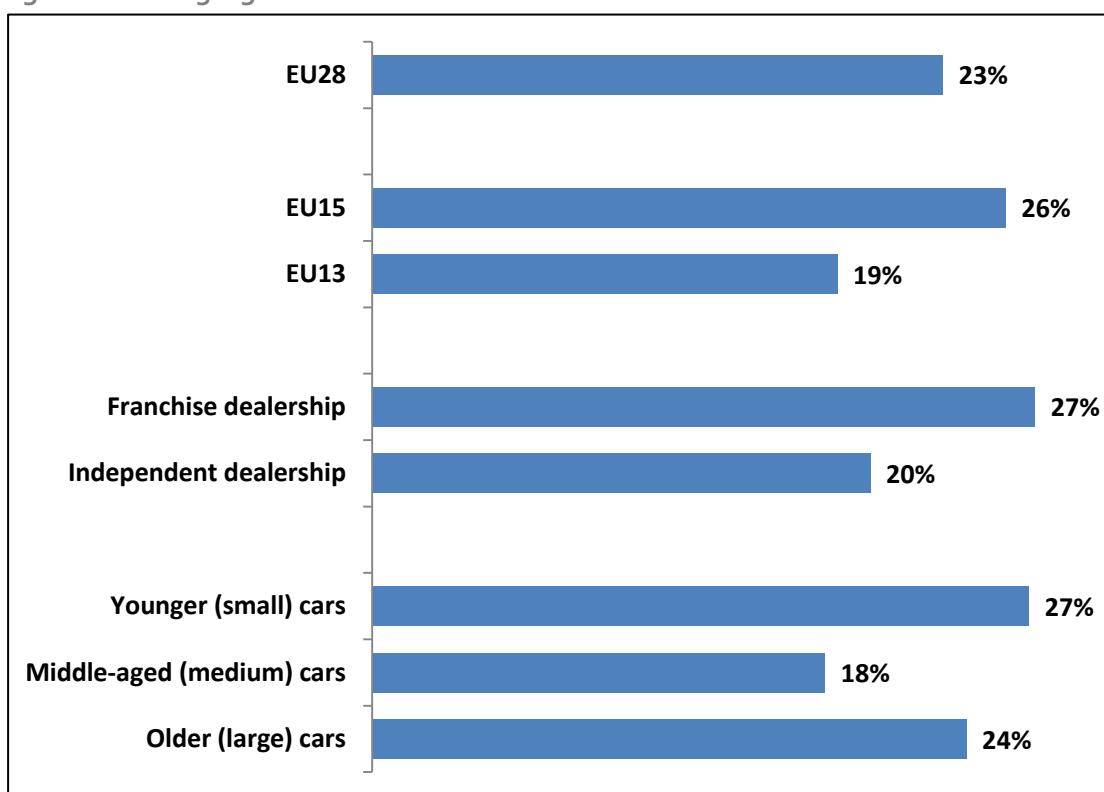
Source: Mystery Shopping Q24: What is the duration of the commercial guarantee? (N=573)

3.5.1.4 Mentioning that the commercial guarantee was offered in addition to the statutory rights from a legal guarantee

Furthermore, only in 23% of the cases did the sales person mention that the commercial guarantee offered was in addition to the statutory rights from a legal guarantee. Dealers in EU15 countries (26%) and franchise dealerships (27%) were more likely to mention that the commercial guarantee

was offered in addition to the statutory rights from a legal guarantee. When it came to younger cars, dealers mentioned the most (27%) that the commercial guarantee offered was in addition to the statutory rights from a legal guarantee.

Figure 36 Mentioning that commercial guarantee was offered in addition to the statutory rights from a legal guarantee



Source: Mystery Shopping Q25: Was it mentioned by the sales person that the commercial guarantee offered was in addition to the statutory rights from a legal guarantee? (EU28 N=667)

When looking more in depth at all countries, Bulgaria, Cyprus, Estonia, Greece, Ireland, Latvia and Malta didn't mention at all that the commercial guarantee offered was in addition to the statutory rights from a legal guarantee. On the other hand, more than half of the dealers in Austria and Denmark mentioned this.

Table 63 Mentioning that commercial guarantee was offered in addition to the statutory rights from a legal guarantee – by country

% mentioned	
EU28	23%
DK	55%
AT	54%
SI	47%
FI	46%
CZ	44%
RO	40%
IT	38%
LU	38%
DE	33%
PL	31%
SK	30%
UK	24%
NL	23%
PT	23%
SE	23%
ES	17%
BE	14%
FR	10%
LT	9%
HR	9%
HU	8%
BG	0%
CY	0%
EE	0%
EL	0%
IE	0%
LV	0%
MT	0%
IS	20%
NO	5%

Source: Mystery Shopping Q25: Was it mentioned by the sales person that the commercial guarantee offered was in addition to the statutory rights from a legal guarantee? (N=709)

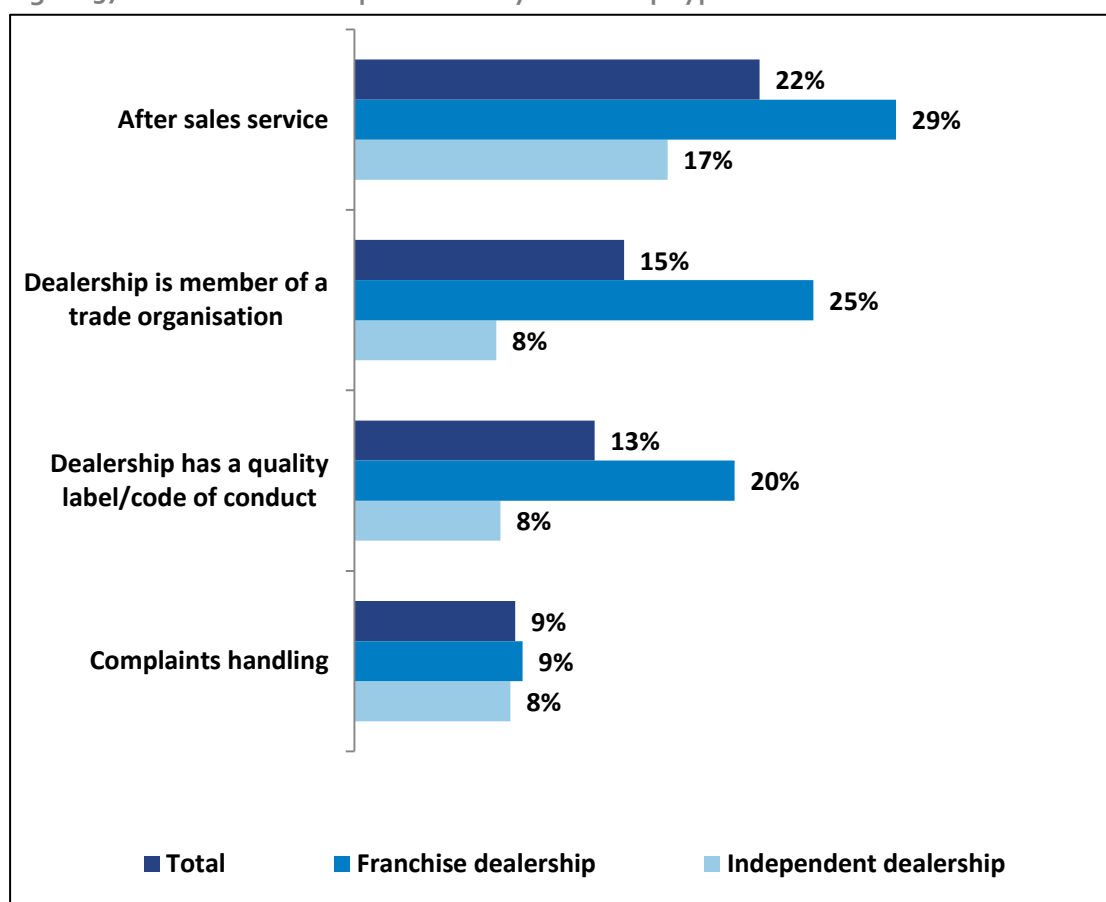
3.5.2 Focus on extra information

On top of all the information above, mystery shoppers needed to indicate whether they got extra information on after sales service, complaints handling, the dealer being a member of a trade

organisation and having a quality label or code of conduct, either via the dealer directly (i.e. verbally) or by reading information that was provided to them. In 22% of the cases, there was extra information provided on after sales service. Complaints handling was only mentioned by 9% of dealers.

All extra information items were provided more often by franchise dealerships rather than by independent dealers, as shown in the graph below.

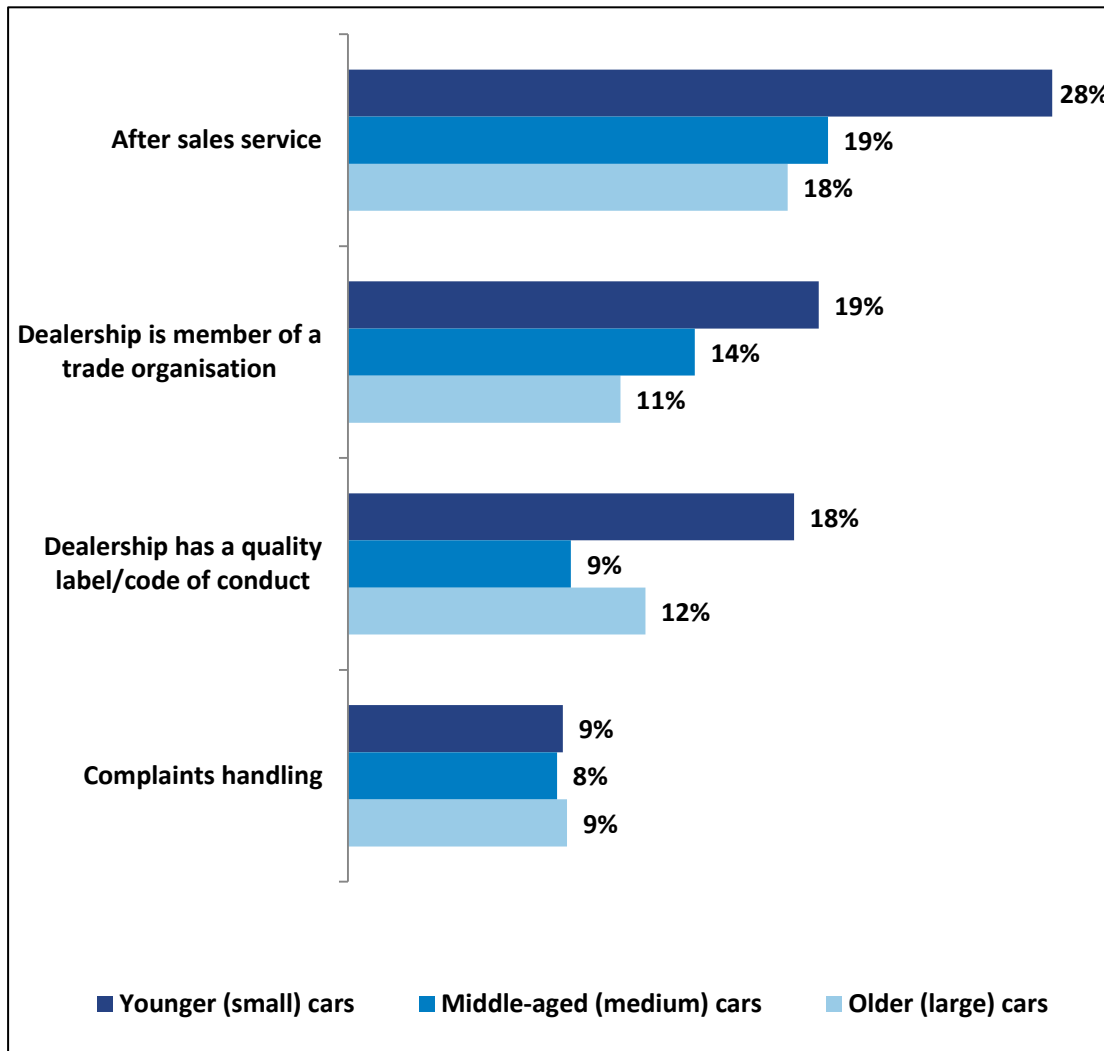
Figure 37 Extra information provided – by dealership type



Source: Mystery Shopping Q26 and Q28: Were you informed, either verbally by the sales person or by reading the information that they provided to you, that...? (EU28 N=1139)

When looking at car segments, dealers provided more extra information when the shopper was interested in a younger car.

Figure 38 Extra information provided – by car segment



Source: Mystery Shopping Q26 and Q28: Were you informed, either verbally by the sales person or by reading the information that they provided to you, that...? (EU28 N=1139)

Looking at **EU regions**, it can be seen that dealers from the EU15 countries more often provided extra information, except when it comes to complaints handling.

Table 64 Extra information provided – by region

	EU28	EU15	EU13
After sales service	22%	23%	20%
Dealership is member of a trade organisation	15%	16%	13%
Dealership has a quality label / code of conduct	13%	15%	11%
Complaints handling	9%	6%	12%

Source: Mystery Shopping Q26 and Q28: Were you informed, either verbally by the sales person or by reading the information that they provided to you, that...? (EU28 N=1139)

At country level, dealers from Iceland did not provide any extra information at all. Also Malta scored very low, with only 5% of the cases where information was given about complaint handling. The country that scored the best was Ireland, especially on information about after sales service and dealers being members of a trade organisation.

Table 65 Extra information provided – by country

	After sales service	Dealership is member of a trade organisation	Dealership has a quality label / code of conduct	Complaints handling
EU28	22%	15%	13%	9%
AT	13%	5%	5%	3%
BE	20%	12%	22%	2%
BG	12%	0%	2%	0%
CY	35%	15%	20%	20%
CZ	25%	18%	10%	25%
DE	18%	8%	5%	3%
DK	18%	25%	27%	8%
EE	13%	3%	0%	0%
EL	24%	6%	4%	4%
ES	30%	43%	8%	5%
FI	14%	4%	0%	2%
FR	35%	3%	3%	8%
HR	21%	10%	5%	13%
HU	10%	18%	18%	10%
IE	60%	45%	35%	5%
IT	35%	30%	20%	13%
LT	17%	27%	10%	3%
LU	15%	0%	0%	0%
LV	23%	17%	10%	33%
MT	0%	0%	0%	5%
NL	10%	33%	60%	10%
PL	33%	27%	32%	17%
PT	18%	13%	20%	5%
RO	20%	10%	13%	5%
SE	20%	15%	10%	13%
SI	33%	5%	3%	10%
SK	20%	15%	15%	15%
UK	20%	3%	8%	7%
IS	0%	0%	0%	0%
NO	15%	15%	13%	0%

Source: Mystery Shopping Q26 and Q28: Were you informed, either verbally by the sales person or by reading the information that they provided to you, that...? (N=1199)

In 27% of the cases, mystery shoppers that went to the dealer received some kind of printed material to take with them when leaving the dealership.

At franchise dealers, this took place in 29% of the cases, whereas at independent dealers in a lesser amount (25%).

When looking at the different car segments, printed material was given to the mystery shoppers for 27% of the younger cars, 29% of the middle-aged cars and 24% of the older cars.

At country level, dealers from EU15 countries gave twice more often (34%) printed material versus EU13 countries (18%). The countries with the highest proportion of dealers providing printed material to mystery shoppers were Finland (80%), France and Sweden (both 60%). Countries where dealers didn't give printed material at all were Cyprus and Latvia.

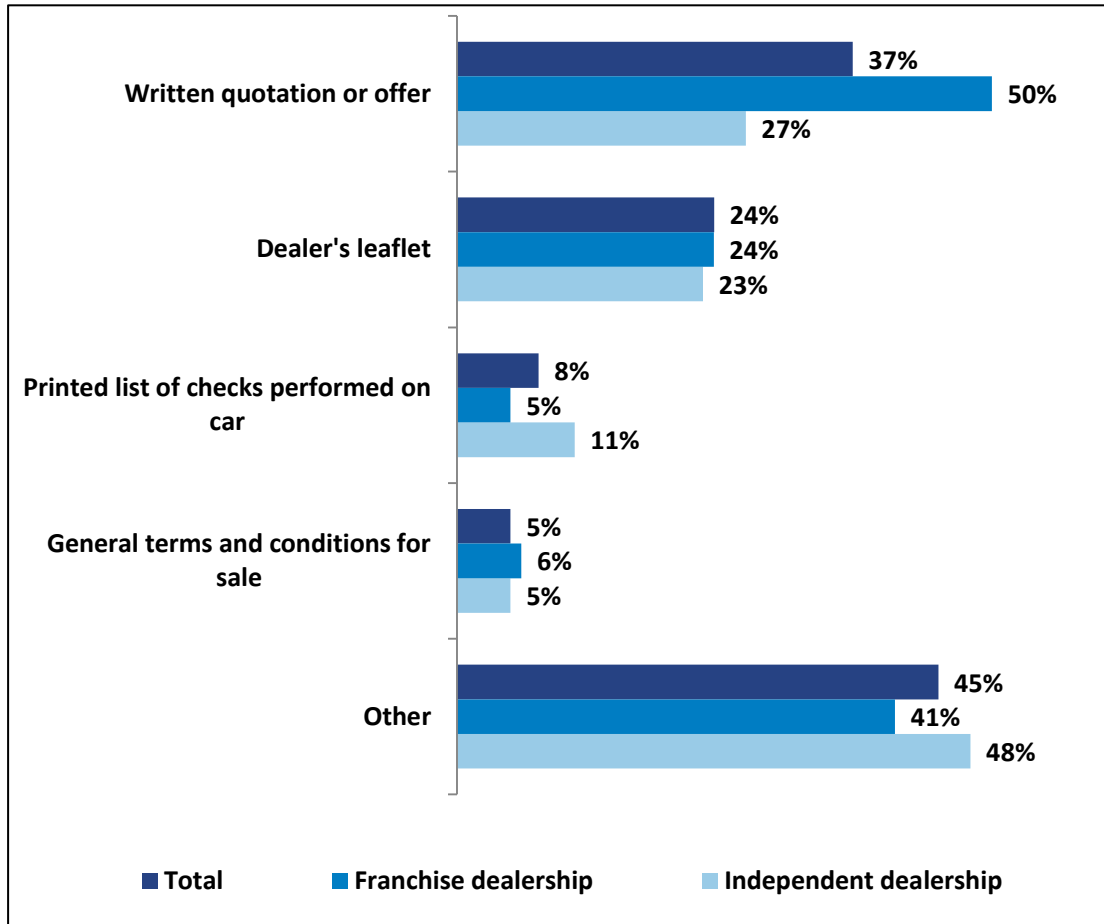
Table 66 Printed material – by country

Printed material	
EU28	27%
FI	80%
FR	60%
SE	60%
CZ	55%
LU	50%
ES	45%
SI	45%
HR	37%
NL	35%
PT	30%
EL	28%
DE	25%
MT	25%
AT	20%
UK	20%
IT	19%
BE	16%
DK	16%
HU	15%
EE	13%
PL	13%
IE	10%
RO	10%
LT	7%
SK	5%
BG	4%
CY	0%
LV	0%
IS	20%
NO	40%

Source: Mystery Shopping Q27: Did the sales person give you any printed material to take with you when you left the dealership? (N=600)

When receiving printed material, it was most of the times a written quotation or offer (37%) or a dealer's leaflet (24%). Franchise dealers gave a written quotation or offer at much higher percentages (50% versus less than 30% of independent dealers).

Figure 39 Printed material – by dealership type



Source: Mystery Shopping Q27: Were you given any printed material to take with you when you left the dealership? If yes, which printed material (EU28 N=153)

When looking at the different car segments, it can be seen that a written quotation or offer was given more often by dealers of older cars. For younger ones, leaflets from dealers, as well as the general terms and conditions, were given more often versus for the other car segments.

Table 67 Printed material – by car segment

	Younger (small) cars	Middle-aged (medium) cars	Older (large) cars
Written quotation or offer	38%	33%	41%
Dealer leaflet	30%	22%	19%
Printed list of checks performed on car	6%	11%	9%
General terms and conditions for sale	8%	2%	7%
Other	46%	47%	39%

Source: Mystery Shopping Q27: Were you given any printed material to take with you when you left the dealership? If yes, which printed material (EU28 N=153)

The following table highlights the differences between the EU15 and the EU13. Dealers in EU15 countries were giving significantly more written quotations or offers (50% vs. 8%), while those in EU13 countries were giving by far more printed lists of checks performed on the car (22% vs. 2%). A dealer leaflet would be given almost equally in both regions. Due to the small base size, differences could not be analysed at individual country level.

Table 68 Printed material – by region

	EU28	EU15	EU13
Written quotation or offer	37%	50%	8%
Dealer leaflet	24%	24%	23%
Printed list of checks performed on car	8%	2%	22%
General terms and conditions for sale	5%	3%	10%
Other	44%	41%	51%

Source: Mystery Shopping Q27: Were you given any printed material to take with you when you left the dealership? If yes, which printed material (EU28 N=153)

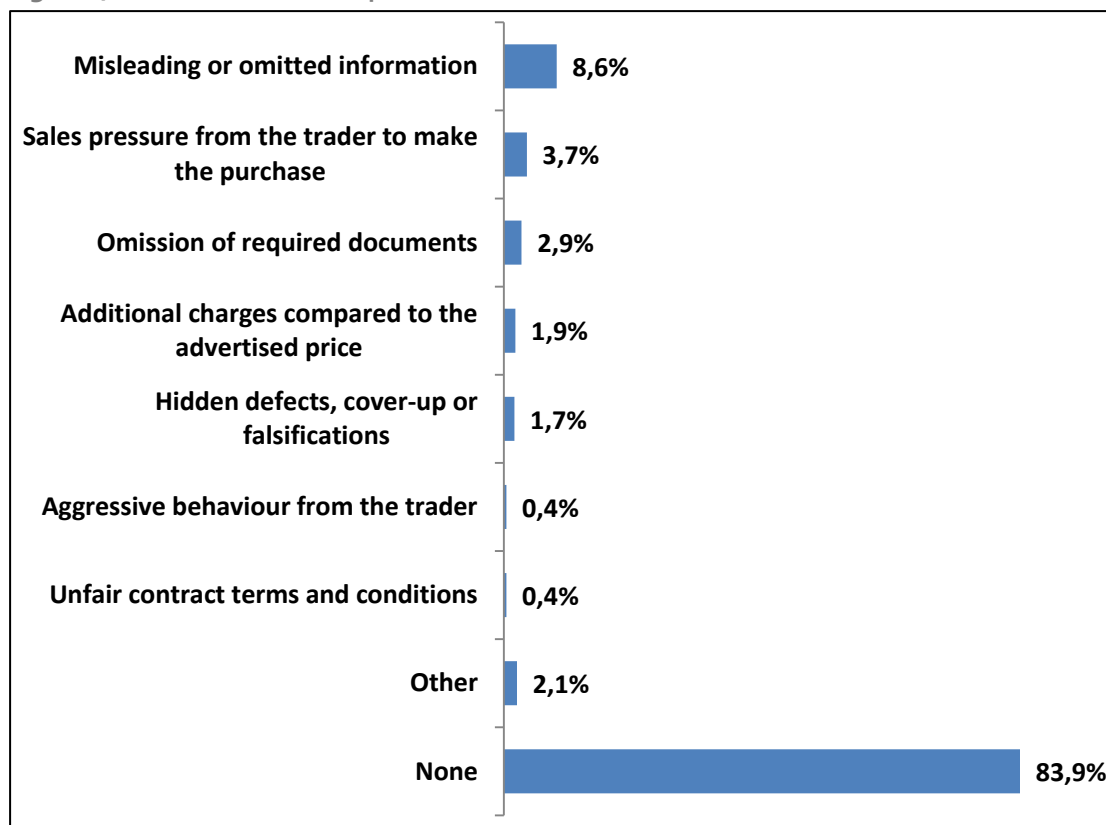
3.6 Unfair commercial practices

The exercise required mystery shoppers to report on eight different types of unfair practices experienced in order to determine the extent to which they occur when consumers are in the process of purchasing a second-hand car.

At EU28 level, 84% of mystery shoppers did not experience any unfair practices, in comparison to 75% in the consumer survey. This means that around **16% experienced one or more unfair commercial practices**. The most frequently reported unfair commercial practice related to the trader providing misleading or omitted information (9%, the same incidence as in the consumer survey).

A key reason behind there being fewer unfair commercial practices reported in the mystery shopping exercise than the consumer survey is that many problems with a car can only be identified post-purchase. For example, 'hidden defects, cover-up or falsifications' accounted for 11% in the consumer survey and just 2% in the mystery shopping exercises, because many hidden defects can only be found once the consumer is in ownership of the car and has had experience of using it. Thus, the fact that 16% of mystery shoppers did experience unfair commercial practices is indicative of a high proportion of unfair dealer practices, considering that the mystery shopper only engaged with the car for a relatively short period of time.

Figure 40 Unfair commercial practices



Source: Mystery Shopping Q30: Considering this Mystery Shopping exercise, did you experience any of the following unfair practices (from the trader)? (EU28 N=1139)

At franchise dealerships 12% of mystery shoppers reported that they experienced unfair commercial practices, whereas at independent dealerships this rose to 19%. The proportions of almost all the suggested unfair practices, except for additional charges, were higher amongst those who visited an independent dealership. Data for each unfair practice per type of dealership is shown in the table below.

Table 69 Unfair commercial practices – by dealership type

	EU28	Franchise dealership	Independent dealership
Any unfair commercial practice	16%	12%	19%
Misleading or omitted information	9%	6%	10%
Sales pressure from the trader to make purchase	4%	2%	4%
Omission of required documents	3%	2%	4%
Additional charges compared to advertised price	2%	2%	2%
Hidden defects, cover-up or falsifications	2%	1%	2%
Aggressive behaviour from the trader	0%	0%	1%
Unfair contract terms and conditions	0%	1%	1%
Other	2%	2%	2%

Source: Mystery Shopping Q30: Considering this Mystery Shopping exercise, did you experience any of the following unfair practices (from the trader)? (EU28 N=1139)

For the younger car segment, 14% of mystery shoppers reported experiencing unfair practices, whereas the proportions were higher for mystery shoppers who assessed middle-aged cars (16%) and older cars (18%). Data for each unfair practice per car segment is shown in the table hereafter.

Table 70 Unfair commercial practices – by car segment

	Younger (small) cars	Middle-aged (medium) cars	Older (large) cars
Any unfair commercial practice	14%	16%	18%
Misleading or omitted information	7%	10%	8%
Sales pressure from the trader to make purchase	3%	3%	5%
Omission of required documents	3%	3%	3%
Additional charges compared to advertised price	3%	1%	2%
Hidden defects, cover-up or falsifications	1%	2%	2%
Aggressive behaviour from the trader	0%	1%	0%
Unfair contract terms and conditions	0%	0%	1%
Other	1%	3%	3%

Source: Mystery Shopping Q30: Considering this Mystery Shopping exercise, did you experience any of the following unfair practices (from the trader)? (EU28 N=1139)

Unfair practices were less common in EU15 countries, with 14% of mystery shoppers reporting unfair commercial practices from dealers, versus 18% in the EU13 countries. Data for each unfair practice in the EU28, EU15 and EU13 is shown below.

Table 71 Unfair commercial practices – by region

	EU28	EU15	EU13
Any unfair commercial practice	16%	14%	18%
Misleading or omitted information	9%	5%	13%
Sales pressure from the trader to make purchase	4%	5%	2%
Omission of required documents	3%	2%	4%
Additional charges compared to advertised price	2%	3%	1%
Hidden defects, cover-up or falsifications	2%	2%	1%
Aggressive behaviour from the trader	0%	0%	1%
Unfair contract terms and conditions	0%	0%	1%
Other	2%	2%	3%

Source: Mystery Shopping Q30: Considering this Mystery Shopping exercise, did you experience any of the following unfair practices (from the trader)? (EU28 N=1139)

Considering **analysis by country**:

- The only country where **no unfair practice** was experienced is Luxembourg. The Czech Republic, Slovenia and Sweden also scored very well, with 98% of mystery shoppers reporting no unfair practices;
- Countries with the highest proportion of reported **unfair practices** were Malta, Italy, Portugal, Romania, Slovakia and Poland. In those countries in 30% to 40% of the exercises, unfair practices were experienced;
- **Missing or misleading information** was reported more for dealerships in Malta (40%), Romania (28%) and Poland (25%) than elsewhere;
- In Portugal (25%), **sales pressure to make the purchase** was more commonly reported than elsewhere;
- **Missing documents** were more likely to be reported for dealerships in Greece (15%) and Slovakia (15%) than the sample as a whole;
- **Additional charges** were more reported in Italy (13%) and the Netherlands (10%);
- **Hidden defects, falsifications or cover-ups** were more reported for dealers in Italy and Greece (both 10%);
- **Aggressive behaviour** and **unfair terms and conditions** were more commonly reported in Poland (both 8%).

Table 72 Unfair commercial practices – by country

	Misleading or omitted information	Sales pressure from the trader to make the purchase	Omission of required documents	Hidden defects. cover-up or falsifications	Additional charges placed on the price of the car	Unfair contract terms and conditions	Aggressive behaviour (verbal or physical)	Other	Summary: any unfair commercial practices	No
EU28	9%	4%	3%	2%	2%	0%	0%	2%	16%	84%
MT	40%	-	5%	-	-	-	-	-	40%	60%
IT	18%	8%	3%	10%	13%	5%	-	3%	38%	63%
PT	8%	25%	5%	3%	3%	-	-	-	35%	65%
RO	28%	5%	5%	-	5%	-	-	3%	35%	65%
PL	25%	10%	8%	8%	3%	8%	8%	3%	33%	68%
SK	18%	5%	15%	-	-	-	3%	-	33%	68%
BG	13%	3%	10%	3%	5%	-	-	15%	30%	70%
EL	15%	-	15%	10%	5%	-	-	5%	23%	78%
DK	5%	13%	3%	-	-	-	-	3%	18%	83%
NL	-	8%	3%	-	10%	-	3%	3%	18%	83%
ES	5%	3%	5%	-	3%	-	-	3%	18%	83%
UK	8%	10%	-	-	3%	-	-	3%	18%	83%
HR	-	-	-	-	-	-	-	15%	15%	85%
HU	8%	5%	3%	5%	-	-	-	3%	15%	85%
FI	5%	-	-	3%	5%	-	-	3%	13%	88%
IE	-	10%	-	-	-	-	-	-	10%	90%
LV	10%	-	-	-	-	-	-	-	10%	90%
LT	10%	-	-	-	-	-	-	-	10%	90%
AT	5%	-	-	3%	-	-	-	3%	8%	93%
EE	8%	-	-	-	-	-	-	-	8%	93%

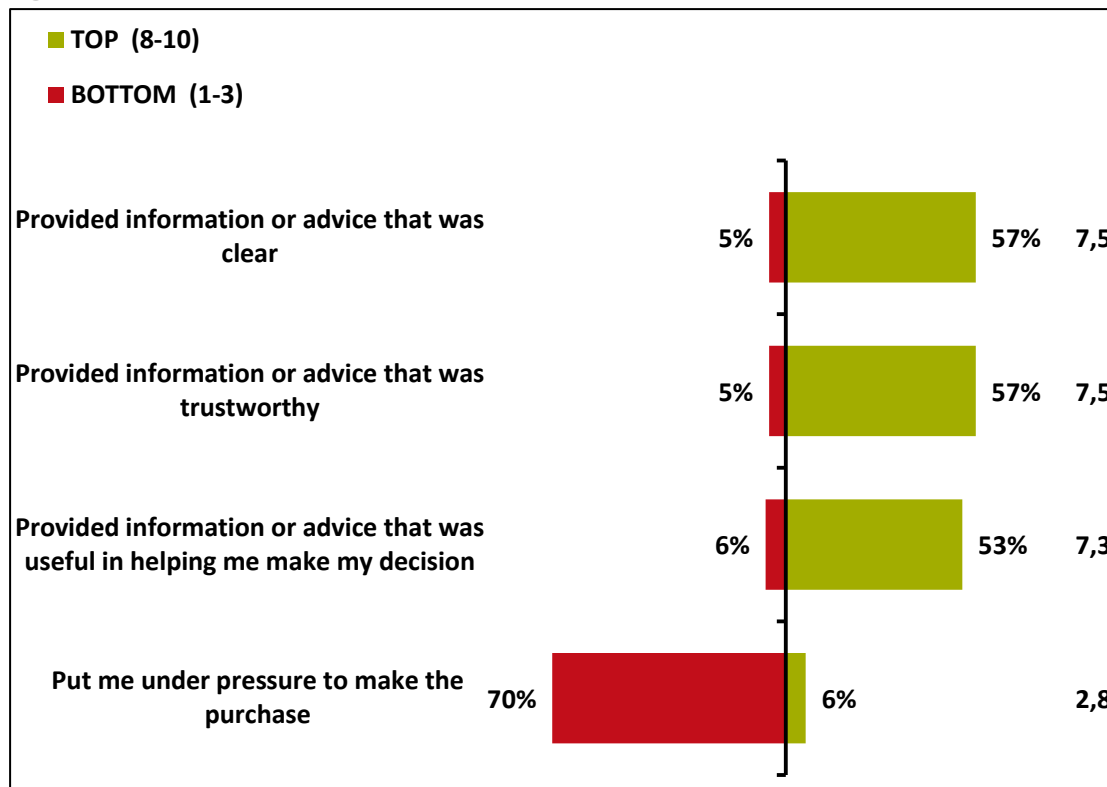
	Misleading or omitted information	Sales pressure from the trader to make the purchase	Omission of required documents	Hidden defects. cover-up or falsifications	Additional charges placed on the price of the car	Unfair contract terms and conditions	Aggressive behaviour (verbal or physical)	Other	Summary: any unfair commercial practices	No
FR	3%	-	-	3%	3%	-	-	-	8%	93%
BE	3%	-	-	-	3%	-	-	3%	5%	95%
CY	5%	-	5%	-	-	-	-	-	5%	95%
DE	3%	-	-	5%	-	-	-	-	5%	95%
CZ	-	3%	-	-	-	-	-	-	3%	98%
SI	3%	-	-	-	-	-	-	-	3%	98%
SE	3%	-	-	-	-	-	-	-	3%	98%
LU	-	-	-	-	-	-	-	-	0%	100%
IS	-	-	-	5%	-	-	-	-	5%	95%
NO	5%	-	5%	3%	3%	3%	3%	-	10%	90%

Source: Mystery Shopping Q30: Considering this Mystery Shopping exercise, did you experience any of the following unfair practices (from the trader)? (N=1199)

3.7 Assessment of the information or advice provided by the dealer

Since so much important information was given by the trader or sales representative, it is interesting to examine how this traders' information was perceived by consumers. Overall, the information given by traders was perceived as **clear**, **trustworthy** and **useful**, with half or over half of mystery shoppers at overall level giving a high score to these three elements. However, 6% felt under pressure when making the purchase of a second-hand car and 1 in 20 mystery shoppers reported that the information was not at all clear, trustworthy and useful.

Figure 4.1 Assessment of the Dealer



Source: Mystery Shopping Q29: Thinking about this Mystery Shopping exercise, to what extent do you agree with the following statements? (EU28 N=1139)

The table below details the difference in average score for each of the four statements, showing clearly that performance was highest at franchise dealerships and lowest at independent dealerships (except for the statement on pressure exerted by dealers).

Table 73 Assessment of the dealer – by dealership type

	Franchise dealership	Independent dealership
...provided information or advice that was clear	7.8	7.3
...provided information or advice that was trustworthy	7.9	7.3
...provided information or advice that was useful in helping me make my decision	7.6	7.1
...put me under pressure to make the purchase	3.0	2.7

Source: Mystery Shopping Q29: Thinking about this Mystery Shopping exercise, to what extent do you agree with the following statements? Please answer using a scale from 1 to 10, where 1 is Strongly disagree, and 10 is Strongly agree. The trader/sales representative... (EU28 N=1139)

This assessment was also made according to car segment. The differences in average scores for each of the four statements show that the performance was lower when the dealer was contacted for an older car, except for the negative statement assessment, where dealers exerted more pressure to consumers who wished to purchase a younger car.

Table 74 Assessment of the dealer – by car segment

	Younger (small) cars	Middle-aged (medium) cars	Older (large) cars
...provided information or advice that was clear	7.7	7.5	7.3
...provided information or advice that was trustworthy	7.8	7.5	7.2
...provided information or advice that was useful in helping me make my decision	7.5	7.3	7.2
...put me under pressure to make the purchase	3.0	2.4	2.9

Source: Mystery Shopping Q29: Thinking about this Mystery Shopping exercise, to what extent do you agree with the following statements? Please answer using a scale from 1 to 10, where 1 is Strongly disagree, and 10 is Strongly agree. The trader/sales representative... (EU28 N=1139)

In the EU15, mystery shoppers reported being under pressure to make the purchase much more than in the EU13. There were no other differences between the two regions.

Table 75 Assessment of the dealer – by region

	EU28	EU15	EU13
...provided information or advice that was clear	7.5	7.4	7.5
...provided information or advice that was trustworthy	7.5	7.4	7.6
...provided information or advice that was useful in helping me make my decision	7.3	7.3	7.4
...put me under pressure to make the purchase	2.8	3.2	2.4

Source: Mystery Shopping Q29: Thinking about this Mystery Shopping exercise, to what extent do you agree with the following statements? Please answer using a scale from 1 to 10, where 1 is Strongly disagree, and 10 is Strongly agree. The trader/sales representative... (EU28 N=1139)

The **countries** where dealers were assessed the highest on all three positive statements (clear, trustworthy, and useful) were Croatia and Cyprus. Those scoring the lowest were: Italy, Poland, Iceland, Malta, Luxembourg and Spain. The countries scoring the highest on the negative statement (put me under pressure) were Portugal, Italy and Ireland.

Table 76 Assessment of the dealer – by country

	...provided information or advice that was clear	...provided information or advice that was trustworthy	...provided information or advice that was useful in helping	...put me under pressure to make the purchase
EU28	7.5	7.5	7.3	2.8
AT	7.8	7.6	7.4	1.6
BE	7.0	7.1	6.7	2.6
BG	7.0	7.1	7.0	2.2
CY	8.5	8.5	8.6	2.0
CZ	7.8	7.6	7.5	2.6
DE	8.0	7.8	7.3	2.3
DK	7.4	7.7	7.4	3.4
EE	7.0	7.3	6.9	3.3
EL	7.4	7.3	7.3	3.8
ES	7.0	6.7	6.8	2.7
FI	8.6	8.4	8.0	2.7
FR	7.6	7.7	7.6	3.0
HR	8.7	8.7	8.3	2.2
HU	8.0	8.3	7.7	2.8
IE	8.2	8.4	8.2	4.1
IT	6.6	6.6	6.6	4.2
LT	7.0	7.2	7.0	2.0
LU	6.8	6.4	6.7	3.0
LV	7.6	7.9	7.8	1.3
MT	6.5	6.9	6.7	1.2
NL	7.3	7.3	7.0	3.3
PL	6.9	6.5	6.2	3.5
PT	7.2	7.2	7.0	4.8
RO	7.7	7.7	7.7	3.6
SE	7.5	7.7	7.7	2.8
SI	7.9	8.0	8.1	1.2
SK	7.4	7.4	7.0	2.7
UK	7.2	7.4	7.2	3.4
IS	6.3	6.6	6.4	1.1
NO	8.5	8.6	8.2	1.4

Source: Mystery Shopping Q29: Thinking about this Mystery Shopping exercise, to what extent do you agree with the following statements? Please answer using a scale from 1 to 10, where 1 is Strongly disagree, and 10 is Strongly agree. The trader/sales representative... (N=1199)

3.8 Summary: dealer practices

- In approximately 85% of cases, the car matched completely with what the mystery shopper had seen/read in an advert:
 - For those cars not matching the advert, the main differences were exterior damage followed by interior damage;
- When unprompted, 7 out of 10 dealers would provide spontaneously information concerning the age, price, mileage and condition of car interior/exterior;
- Information on engine size and mechanical condition was spontaneously communicated by approximately 6 out of 10 dealers;
- Most other information was much less than commonly provided spontaneously;
- Contrary to when unprompted, when prompted, the dealer would provide the majority of information requested by the shopper for more than half of the cases. Information was provided more for the younger car segment and in franchise dealerships;
- The most common evidence used by dealers to demonstrate the accuracy of car mileage was the car's service history / logbook (in approximately 1 out of 3 cases);
- The most expensive second-hand cars were in Denmark, Norway and Finland. Once Purchasing Power Parities (PPP)⁵ was added into the equation, the most expensive sales prices were in Hungary and Malta;
- A price discount was offered by 26% of the dealers - 14% without reason and 12% when prompted;
- A test drive was offered by 62% of the dealers, whereas a commercial guarantee by 23% of dealers (30% in EU15 vs. only 15% in EU13), when unprompted;
- Franchise dealerships were most likely to provide extra information, such as after-sales service (29% vs. 17% by independent ones) and their membership of a trade association (25% vs. only 8% by independent);
- 84% of mystery shoppers experienced no unfair commercial practices. Of those who experienced unfair commercial practices (16%), the most frequent one was misleading or omitted information (9%);
- Around half of mystery shoppers felt that the information given by traders was very clear, very trustworthy and very useful. These scores were higher for franchise rather than independent dealerships. However, 6% of respondents overall felt under pressure from the trader to conclude the purchase.

⁵ PPP is used to correct for differing income levels per country. More information is available at <http://epp.eurostat.ec.europa.eu/tgm/table.do?tab=table&init=1&plugin=0&language=en&pcode=tec00120>

Considering the topics described in this chapter, the key areas of poor market performance are as follows:

Reasons for poor market performance

- Just 5% of traders spontaneously provided information on consumer rights to a 'legal guarantee' (and only in 15 out of the 30 countries) and less than one in ten mentioned CO₂ emissions;
- Approximately only one in five dealers gave information unprompted on mileage checks to verify odometer accuracy and only one in four provided information on roadworthiness certificates. This figure rises to just over 57% and 66% respectively when dealers were prompted by the mystery shopper;
- Only 23% of dealers offered a commercial guarantee unprompted. After being prompted, 59% of dealers in total offered a commercial guarantee. Offering a commercial guarantee was more common in the EU15 (69%) than the EU13 (48%):
 - 21% of guarantees offered were for less than 6 months, 23% for between 6 months to less than a year and 49% for only a year;
 - Only 23% of these shoppers were informed that the commercial guarantee was in addition to their statutory rights that stem from a legal guarantee;
- Only one in five dealers gave information to mystery shoppers on after-sales service;
- Countries with the highest occurrence of reported unfair commercial practices were Malta, Italy, Portugal, Romania, Slovakia and Poland. In those countries, 30% to 40% of mystery shoppers reported experiencing unfair practices:
 - 9% of all mystery shoppers stated that the dealer provided misleading or omitted information;
- Only just above 50% of dealers were assessed very satisfactorily by mystery shoppers, with regards to the quality of the information being provided to consumers.

