



Can I pay cash?

There are no restrictions in Finland. Check with the trader, however. If you travel within the EU, you don't need to declare money you take with you to customs. When entering or leaving the EU, you must declare any sum of money of or equivalent to EUR 10 000 and above to customs using a [specific form](#).

What about the payment of VAT?

Within an intra-EU transaction new cars for export are sold without VAT. **A car is considered new if no more than 6 months have passed since the date on which it was first registered or if its mileage does not exceed 6 000 km. You will need to pay VAT in your country of residence.**

All other cars are considered second hand (more than 6 months since the date of first registration and mileage of more than 6 000 km). They are generally sold inclusive of VAT (24 %) if the supplier is a commercial seller (the supply is not liable to VAT if the supplier is a private person). You don't have to pay VAT in your country.

Is the seller obliged to provide a vehicle inspection?

No. But always check the date and contents of the latest inspection report if you are about to purchase a second hand vehicle. An annual vehicle inspection is mandatory for cars older than 5 years so if the last inspection took place recently, you have some proof of the road worthiness of the vehicle. Average cost of the inspection is EUR 75 but if you book online, you may find good bargains.

Is the Finnish vehicle inspection recognised in my home country?

Some countries recognise it. Check in advance with your national authority to avoid unnecessary costs. For further information, see the [country fact sheets on registration](#).

Can I have an expert carry out a check on the car at the seller's premises?

Yes, if the seller agrees and at your own expense.

What should I look out for in the contract of sale?

In Finland, a contract of sale is usually only used if a vehicle is to be paid for in installments. If payment is in full at the time of purchase, you will receive a [deed of sale](#). Make sure that the name of the seller is the same as the name given in the registration document, only buy from the registered owner of the vehicle to avoid problems with ownership, motor insurance and taxes.

Check for vehicle tax payments which are due or overdue. This can be done through an online service and is free of charge. For details, please contact the Finnish Transport Safety Agency (Trafí).

Can I cancel a signed contract?

- If the contract is concluded on the seller's premises, you have no legal right to withdraw (unless the contract includes the possibility of withdrawal).
- If the contract is a distance sale contract and you have not yet collected the car from the seller's premises, you can withdraw from the contract before delivery. You can also withdraw up to 14 days from delivery of the car to your address. If you collect the car at the seller's premises, the contract is usually concluded there. In such cases, either the contract will not foresee the right to a cooling off period, or it will actually exclude it. Good to know: when you make the purchase at a car dealership in Finland the sale's contract is not signed until the credit has been granted. This always happens within 30 minutes to make it possible for the trader to check if the consumer has a clean credit score.

What documents should the seller provide?

- A deed of sale or contract of sale;
- The registration certificate ("Rekisteröintitodistus").

Check also if other documents are needed in the country where you intend to [register](#) the car.

Should I apply for temporary plates to drive the car home?

Contact the competent authority for information.

Competent authority: Trafí

e-mail: kirjaamo@trafi.fi

You may also be able to apply for transit plates from your home country. Check with your relevant national authority.



Regular national plates

If you wish to drive home with the national plates still on the car, are you obliged to return them to the competent registration offices, either in the country of previous registration or in the registration country?

A vehicle must be deregistered when it is taken abroad and will no longer be used in Finland. A vehicle may be deregistered in the ordinary manner before being transported abroad. There is no requirement to return the plates to the registration authorities in Finland.

If the vehicle has been verifiably transported abroad, it may be deregistered abroad at an inspection site, on the basis of a foreign registration certificate or a decision to release issued by Finnish Customs in which the removal from Finland is verified. The tax period and validity of the motor liability insurance will end when the vehicle is deregistered due to being taken abroad.

When a vehicle is taken to another EEA state and registered there, the registration authority of that state should notify Trafi of the vehicle registration. Based on the notification, the vehicle will be marked in the Vehicular and Driver Data Register as deregistered due to having been taken abroad.

Do I need temporary insurance?

When driving the car home, you must be covered by insurance allowing you to drive on public roads. You will have to show a proof of insurance to obtain the temporary plates. Contact the Finnish Customs and/or Trafi for more information.

If I have a complaint about a cross-border purchase, whom do I contact?

Contact your local ECC: www.ecc.fi

What out of court dispute resolution body is available in Finland?

The Consumer Disputes Board, Hameentie 3, P.O. Box 306, 00531 HELSINKI; Fax: +358 29 566 5249; e-mail: kril@oikeus.fi; Tel: +358 29 566 5200 (switchboard).

To whom do I report cases of fraud?

The police. Reports can be submitted at the police station or online. Reports in English must be made at the police station or using a printable form which can be found at https://www.poliisi.fi/crimes/report_of_an_offence.