



## Consumer Protection

### Understanding dealer fees



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### Find out what documentation & administration fees mean

#### The price shown on the vehicle

The price you see on the window sticker, as well as any other advertisement, must be the total price. This is the full amount you have to pay to purchase the vehicle (with the exception of taxes).

This number needs to include:

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

#### Dealer fees in advertising

Dealer fees may be displayed in the following ways:

- An ad may prominently display a price of \$15,395 plus a \$250 doc. fee
- Dealer fees may be shown in the small or fine print of the ad
- If there are no additional fees stated anywhere in the ad or on the vehicle sticker, you have the right to assume that they are already included in the total price

#### Dealer fees during negotiations

Dealer fees are not illegal and there is no set amount for the fee or fees. However, it is improper if they are added unexpectedly at the end of a transaction, described as mandatory, or presented as government fees.

Dealer/broker agent fees are charged by most dealerships. Regardless of the amount, dealers must inform you of these extra fees during any negotiations about the final price. Dealer fees cannot be added once a price has been negotiated and agreed to.

#### Finance placement fees

If you're financing your vehicle, "finance arrangement" or "finance placement" fees may appear on your documents. These are often negotiable fees that are charged by some dealers to arrange financing with a bank or finance company. However, it is improper for a dealer to indicate the fee is required by the lender if it is not. Note that these fees must also be disclosed to you before you sign the agreement and need to be included in the Annual Percentage Rate (APR) calculations.



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**Remember:**

- If prices vary for the same vehicle in different active ads by the same dealer, you are entitled to the lowest price
- Ask about all dealer and finance placement fees – they are often negotiable
- Any additional fees added after negotiating a final price are likely illegal

If you have any questions, please contact [VSA Consumer Services](#).

NOTE: This is to provide general information and is not intended to be legal advice.