In this issue:

 Buying a vehicle from a dealership

Buying a vehicle from a dealership includes steps similar to buying

from a private owner, but there are some distinct differences. Most dealerships offer a variety of payment options (financing) and warranties which are not available from private owners, but prices are usually higher.

Step 1: Obtain a Letter of Attorney (LOA) and get it notarized (stamped). You can accomplish this at the Joint Service Vehicle Registration Office (JSVRO) at Bldg 5638 on Camp Foster. *This is the key piece of documentation for the title transfer.

To obtain an LOA:

Buyer must present: SOFA License and Military ID and first time buyers must present copy of PCS Orders to Okinawa.

Step 2: Find a dealership, decide on a vehicle, and agree on a selling price and type of warranty.

Step 3: Determine payment method. Options may include paying cash in full, or financing the vehicle with or without a down payment (Dealerships vary in their requirements for down payments) *Some dealerships offer in-house financing while others require an outside lending source.

Step 4: Buyer must present to the dealership: Military ID, SOFA license, Letter of Attorney (LOA), *Property Damage Insurance (PDI) policy, and for first time buyers a copy of PCS Orders to Okinawa before dealership can process the necessary paperwork to register the vehicle.

*Buyer must purchase a Property Damage Insurance (PDI) policy, commonly known as "American insurance." To purchase a PDI policy, the buyer must present the insurance office with certain vehicle information (dealerships are familiar with this requirement and will provide you this information) and the military ID. These policies can usually be paid in \(\text{Yen, dollars or with a credit card.} \) Once the buyer purchases a PDI policy, they must return a copy of this policy to the dealership to enable them to finish the vehicle registration process. Some dealerships have insurance agents located on or near their lots for convenience.

Step 4: After a few days, the dealership should contact the buyer to pickup the vehicle.

Step 5: After picking up the vehicle, proceed to the JSVRO, and drive around to Lane 2. The buyer will present all vehicle paperwork to the representative and receive back the Road Tax sticker and new base vehicle registration paperwork. Adhere the road tax sticker to the inside of the windshield. This completes the process.

Notes:

- (1) First time PDI policies must be purchased AT A MINIMUM, in a 3-month increment.
- (2) Follow-on renewals may be purchased anywhere from 1-12 month increments UNLESS the PDI policy has expired. At this point, the 3-month minimum is required again.
- (3) PDI policy prices are very similar for basic policies.
- (4) Each year of accident-free driving normally lowers the policy premium.
- (5) The Japanese Compulsory Insurance (JCI) policy is included in the vehicle purchase price (needs renewed every 24 months).
- (6) The Road Tax fee is normally included in the vehicle purchase price (renewed annually).

Disclaimer: This information is compiled from local Okinawa websites and is intended as a quick reference guide only. III MEF does not imply ownership of this information nor endorsement of any particular dealership or insurance company. For further details, contact the Joint Services Vehicle Registration Office at 645-7481 or visit them at

http://www.mcbbutler.marines.mil/BaseInformation/VehicleRegistration.aspx