

CAR BUYING CHECKLIST (Swiss 2026 Edition)

SECTION 1: THE BUYER'S INSPECTION (THE SURVIVAL KIT)

- The MFK Pulse Check:** Is the *Motorfahrzeugkontrolle* less than 12 months old? In 2026, many Swiss buyers refuse anything older than 6 months to avoid the "maintenance cliff."
- The 13.20A Scan:** Verify the *Fahrzeugausweis*. Does it have the **Type Approval (Field 24)**? In 2026, cars with a valid **eCoC (electronic Certificate of Conformity)** are exempt from certain Swiss type approvals—ensure this data is already in the IVZ system.
- Service History Audit:** Is the *Serviceheft* complete? Look for the stamps of authorized Swiss technicians. If it's a 2024+ model, ensure the **Digital Service Log** is accessible via the infotainment.
- Tire Intelligence:** Check the DOT code. Are the sets younger than 5 years? In Switzerland, rubber hardening is considered a safety fail before the tread even wears out.
- The Test Drive:** Listen for the roar. Test the **Level 2+ Automated Driving Systems** (Highway Pilot) on the A1/A2. Verify that the "Takeover Request" alerts are functioning according to 2026 Swiss safety standards.

SECTION 2: THE SELLER'S EXIT STRATEGY

- The Detailing Protocol:** Professional interior deep-clean and engine bay steam-clean. *Note:* A clean engine bay in 2026 must also show no signs of marten (Marder) damage to the high-voltage orange cables.
- The Paperwork Fortress:** *Kaufvertrag* drafted. **NEW 2026 LAW:** Note that while you can exclude a warranty (*Garantie wegbedungen*), you cannot legally exclude liability for defects hidden with "intent" (*Arglist*).
- Digital Deregulation:** Use the **2026 Digital Self-Registration** portal to deregister. No more waiting at the *Strassenverkehrsamt*.

- The 2026 Reset:** Ensure all digital profiles (Tesla, MyBMW, MercedesMe) are wiped. The buyer shouldn't have access to your home address or garage door codes.

SECTION 3: FINANCIAL & LEGAL SHIELD

- The CO2 Ledger: CRITICAL 2026 RULE.** Verify that the CO2 sanction (if a private import) is paid in full. As of Jan 1, 2026, plates will **not** be issued if there is a pending CO2 balance at the SFOE.
- Credit Scan:** Obtain a fresh *Betriebsauszug* (Debt Registry Extract). In 2026, this is the "Passport of Trust" in Swiss private sales.
- Interest Rate Cap:** Verify the APR. As of Jan 2026, the legal limit for cash loans has been adjusted downward to **10%**. Do not sign anything higher.
- Vollkasko Deployment:** Ensure Full Casco is active. In 2026, insurers transmit the certificate electronically to the IVZ instantly—verify the "Confirmation of Insurance" is in the system before you click "Register."

SECTION 4: THE 2026 ESSENTIALS (SWISS SPEC)

- The E-Vignette:** Ensure the 2026 Digital Vignette is linked to the license plate (valid until Jan 31, 2027).
- The CH Sticker:** Mandatory if you plan to cross into France, Italy, or Germany.
- Safety Kit:** Swiss-compliant warning triangle is **mandatory**. While high-vis vests aren't strictly required by Swiss law yet, they are mandatory for passengers in all neighboring countries—keep one for every seat.
- The 60-Day Window:** Remember the **2026 Code of Obligations update:** You now have **60 days** to report a defect once discovered. Do not let a seller rush you into a "7-day" agreement.

The Takeaway: "In the Swiss market, detail is the difference between a driver and a commander. Don't just own the car. Rule the process."