SAMPLE REPORT · EXAMPLE RECORDS

Sample finance and stolen check report

This is what the Finance & Stolen Check (£4.99) shows when records are found: outstanding finance* with the lender*, agreement type* and start date*, and a stolen* report with the police force*, each with what it means and what to do next.

*Data provided by Experian

FINANCE & STOLEN CHECK · AB16 CDE · 13 NOVEMBER 2026 · OUR SUMMARY

2 records need your attention

Read each one below before you pay anything. Each record has our guide on what it means and what to do next.

Vehicle history records

Data provided by Experian

Outstanding finance

⚠ 1 agreement recorded

Finance type	HIRE PURCHASE
Finance company	A FINANCE CO
Agreement start	1 January 2020
Term	12 months
Finance company phone	01234 567891

WHAT IT MEANS · GETFREECARCHECK GUIDE

A car with finance owing belongs to the lender until it's paid off. Ask the seller to settle it and show you the lender's settlement letter before you pay, or pay the lender directly.

Stolen

Reported stolen

Date reported	1 January 2020
Police force	COUNTY POLICE FORCE
Police force phone	01234 567891

WHAT IT MEANS · GETFREECARCHECK GUIDE

Don't buy it. Call the police force above (or 101) and quote the registration.

Vehicle history records: data provided by Experian, as supplied on 13 November 2026. The guides in yellow are GetFreeCarCheck's own.

UK AB16 CDE

Ford FIESTA

Blue · Petrol · 1.0 litre · first registered 18 Mar 2016 · 16 plate (March 2016)

✓ MOT valid ✓ Mileage consistent ✓ Likely ULEZ compliant ✓ No open recalls

FREE CHECK VERDICT

Check 2 advisories at the last MOT: price in the work.

MOT history

7 tests · 6 passed · 1 failed · expires 17 Mar 2027

Advisories at the last MOT (9 Mar 2026)

- Nearside Front Tyre worn close to legal limit/worn on edge
- Front Brake disc worn, pitted or scored, but not seriously weakened

Not a fail yet, but each one is work to price in or ask the seller about.

✓ Pass **9 Mar 2026** 71,240 miles

Advisory Nearside Front Tyre worn close to legal limit/worn on edge

Advisory Front Brake disc worn, pitted or scored, but not seriously weakened

Pass **12 Mar 2025** 63,410 miles

No defects or advisories recorded.

Pass **11 Mar 2024** 55,120 miles

Advisory Offside Rear Brake pipe corroded, covered in grease or other material

Fail **4 Mar 2024** 55,098 miles

Major fail Nearside Front Coil spring fractured or broken

Advisory Offside Rear Brake pipe corroded, covered in grease or other material

Pass **15 Mar 2023** 46,820 miles

No defects or advisories recorded.

Pass **14 Mar 2022** 38,990 miles

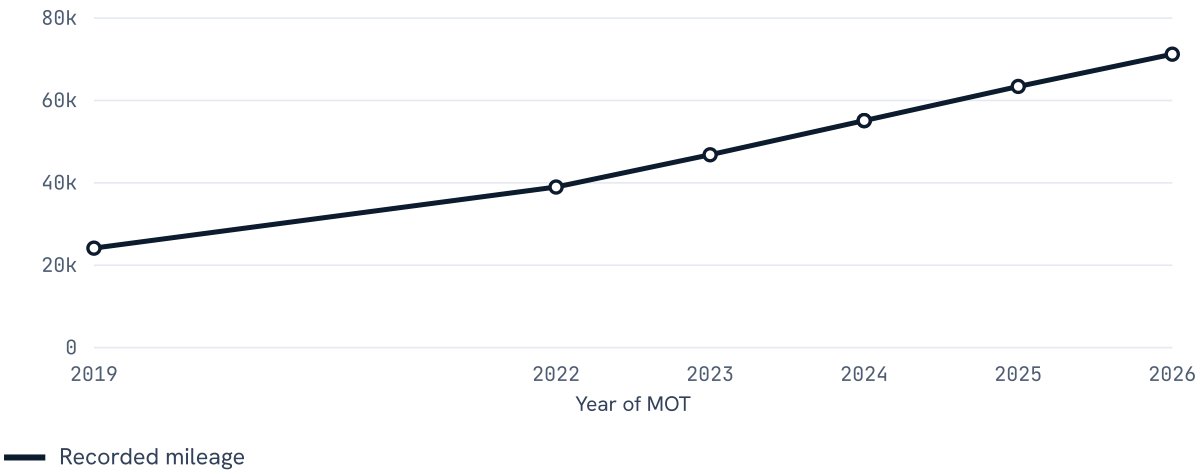
Minor Windscreen washer provides insufficient washer liquid

Pass **12 Mar 2019** 24,150 miles

No defects or advisories recorded.

Mileage

Mileage rises steadily across 7 MOT readings. About 6,800 miles a year (the UK average is about 7,100).



ULEZ and clean air zones

Likely ULEZ compliant

Petrol cars need Euro 4, which most cars first registered from January 2006 meet.

Charges in London and every UK zone

Car tax

Cars first registered from March 2001 to March 2017 are taxed on CO2, from £20 (band A) to £790 (band M) a year.

Car tax calculator

Ford Fiesta reliability

Ford Fiestas fail 33.9% of first MOTs: 19% more fails than cars of the same age and mileage. 2016 cars fail 29.9%.

What fails most on this model

- Stop lamp not working · 5.29%
- Suspension ball joint excessively worn · 3.69%
- Coil spring fractured or broken · 2.6%

Full Ford Fiesta reliability report 2016 Ford Fiesta

Checked 13 Nov 2026, 09:00. MOT and vehicle data from the DVSA MOT history service. ULEZ and tax are estimates from the fuel and registration date. Contains public sector information licensed under the Open Government Licence v3.0.

Sources: Experian (vehicle history), the DVSA (MOT history) and Brego (valuation), on 13 November 2026.