Can I pay for a car in cash?

Yes, for amounts of up to BGN 9 999 (approximately EUR 5 110). Beyond that limit, payments should be made via a bank. The same applies also in any case where the purchase price is equal to or over BGN 10 000, even when the consumer pays not the total price but a part of it - then all parts of the price should go through a bank payment.

If the payment is in another currency then the limit of BGN 9 999 is calculated based on the exchange rate of the Bulgarian National Bank on the date of the payment.

When entering or leaving Bulgaria, you must declare any sum of money of or equivalent to EUR 10 000 and above to customs using a specific form.

What about payment of VAT?

Within an intra-EU transaction new cars should be 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. In practice, some sellers may require payment of VAT as a deposit, to be refunded once the car is registered in the buyer’s country. Check in advance with the seller how to claim the VAT refund, i.e. what documentation the seller needs from you. ECC Bulgaria’s experience shows that the seller may require proof that the car has been registered in the buyer’s country and that VAT has been paid. Be aware that you have no direct claim against the fiscal authorities, only against the seller, so you should claim any refund quickly.

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 (20 %) if the supplier is a commercial seller (the supply is not liable to VAT if the mileage does not exceed 6 000 km). They only have to provide the technical inspection document. In Bulgaria, it is not possible to buy a car online as, by law, the contract must be in writing, contain both parties’ details, the price and the description of the vehicle. The signatures of both parties must be witnessed by a notary.

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

In Bulgaria, it is not possible to buy a car online as, by law, the contract must be in writing, contain both parties’ details, the price and the description of the vehicle. The signatures of both parties must be witnessed by a notary. Read the contract carefully and only sign contracts you understand. Some traders try to exclude legal guarantee rights by claiming that the contract is a business-to-business contract or that the car is sold “without warranties” (only in business-to-consumer contracts would such a clause be considered null and void).

Can I cancel a signed contract?

- As the contract must be signed by both parties before a notary public, a cooling off period is not obligatory.
- If the contract is signed on the seller’s premises, you have no cooling off right by law (unless the purchase is financed by a loan and the contract of sale includes a clause allowing you to cancel it if credit is declined or if you use your legal right of withdrawal from the credit agreement).

What documents should the seller provide?

- The contract of sale or an invoice;
- The registration certificate (“СВИДЕТЕЛСТВО ЗА РЕГИСТРАЦИЯ”) composed of two parts: Part I is the proof of ownership; Part II should be carried by the driver and presented to the police in the event of checks;
- The European Certificate of Conformity (COC) is not mandatory, but you should obtain it as this will make registration of the car easier should the COC be needed in the country where you intend to register it. If the COC is not available from the seller, you can pay the manufacturer or a private company to check that the car conforms to EU standards and issue a certificate.

Is the seller obliged to provide a vehicle inspection?

The seller does not have to give the consumer a technical report. They only have to provide the technical inspection document. In Bulgaria, cars must pass their first vehicle inspection 3 years after they are first registered and then every year (average cost: EUR 20).

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

You can apply for transit plates from the competent authority: Regional office of the Traffic Police Directorate (in collaboration with the Ministry of the Interior) ; Tel: +359 2 9824901 (Sofia Regional office), for contact details of other regional offices, visit [www.mvr.bg/contactus.htm](http://www.mvr.bg/contactus.htm).

Tel: +359 2 9825000 (Ministry of the Interior)

**Approximate price:** BGN 30 (about EUR 15) ; **Timeframe:** issued immediately

**Validity:** 30 days.

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

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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?

When purchasing a car in Bulgaria with the plates on, you should deregister the car, return the plates to the Bulgarian Traffic Police and then drive to your residence country with transit plates. If you choose to use the regular Bulgarian plates for the way back, the plates need to be returned to the registration office of your country, which should then return the plates with a copy of proof of registration to Bulgaria, where the plates can then be deregistered.

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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 need to show proof of insurance cover to obtain transit plates. You can ask the seller to organise transit plates and insurance, otherwise you will have to apply from your country of residence. If the seller organises Bulgarian transit insurance, it is usually valid for 30 days. The cost varies depending on the insurance company and the type of vehicle.

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

Contact your local ECC: [www.ecc.bg](http://www.ecc.bg)

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

The Conciliation Commission (address: 4a Slaveikov Square, Sofia, Bulgaria). You can also contact your ECC to find out how they can help you.

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To whom do I report cases of fraud?

Send a letter to the local police or the local public prosecutor's office.