A STUDY OF THE PROFITABILITY OF A CAR IMPORT TO FINLAND

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ABSTRACT

Cars are imported to Finland from other EU member countries on a daily basis. There has been a conversation about the profitability of the car import and my objective was to find out the current situation. The author have imported several cars to Finland and have noticed that the margin of profit has at least diminished. The author carried out this study in order to make known all the expenses, which concerns the import of a car. As countries from where the import took place, was used Germany and Sweden.

The theory focused on the import methods and their expenses, on the purchase process on both of the chosen countries and on the current situation of car taxation in Finland. In order to find out these matters the author used expertise of his own and the acknowledgement, which was available on the internet and on the literature.

As a research method was used empirical research method. The author had experience from importing a car from Germany but Sweden was an unknown territory. Therefore the information had to be gathered from different sources.

The result of the study was that the car import is still profitable if the import is done with the car brand and model in question. The important matter was to compare cars with low Co2 emission and cars with high Co2 emission, because the car taxation is based on emissions. The aim of the study was to give hints and guidelines for the car importation.

The place of purchase, the car brand and model and the import method effects to the profitability. It would be interesting to find out what would be the importation methods and the overall costs when the import takes place from other EU member countries such as France or Belgium.

Keywords  car, import, profitability, Germany, Sweden, European Union

Pages  37 p.
Tämän opinnäytetyön tavoitteena oli löytää kaikki henkilöauton maahantuontiin liittyvät kulut ja kustannukset. Tarkoituksena oli selvittää autojen maahantuonnin kannattavuus. Tutkimuksen tavoitteena oli löytää ja antaa vinkkejä ja ohjeita henkilöauton tuontiin. Maat tutkimuksen perustana olivat Saksa ja Ruotsi.

Teoriaosuus keskittyi kuvaamaan maahantuontitavat ja niiden kulut, ostoprosessin molemmissa kohdemaissa ja autoverotuksen tämänhetkiseen tilan Suomessa. Lähteinä käytettiin maahantuojan kokemuksia ja kirjallisia aineistojia.

Tutkimusmenetelmä oli empiirinen.

Tutkimuksen lopputuloksena oli, että maahantuonti on kannattavaa, kun kyseessä on tutkimuksessa käytetty automerkki ja – malli. Tutkimuksessa verrattiin henkilöautoja, joilla oli pienet ja suuret Co2-päästöt, koska henkilöauton verotus Suomessa perustuu Co2-päästöihin. Henkilöauton ostopäikka, merkki ja malli, sekä maahantuontimenetelmä vaikuttavat kannattavuuteen.

Avainsanat  auto, maahantuonti, kannattavuus, Saksa, Ruotsi, Euroopan Unioni
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1. INTRODUCTION

To purchase a car from another EU member state can come in some cases a lot more affordable than to purchase it from Finland. The better and bigger supply of used cars is attractive and rarities are easier to find from abroad. Finnish car taxation model adds up the uncertainty of the final price because the car tax is not always predictable. In general, the import of a car model which can be found from Finnish markets is not difficult.

However, the number of imported used cars has decreased. Importing is not as profitable as it was a few years ago. One fact that has diminished the profitability is the tighten car taxation. The car taxation was changed in the beginning of April 2012 in the way that carbon dioxide emission limits were raised. That does effect to the taxation of imported cars.

The purpose of this thesis is to find out whether it is profitable or not to import a car to Finland from another EU member country, from Germany and from Sweden. There has been discussion about the diminishing profitability of the imports and the goal is to investigate the current situation. The author is going to find out the means and the most economical way to import a car to Finland. In this thesis the concentration is going to be on passenger cars. All the other expenses, which are included and which are not able to put out to tender such as taxes, registration- and register plate fees are also going to make known.

As countries it was chosen Germany because it is the most popular country from where cars are imported to Finland and Sweden because it is closest country and cars markets are larger than in Finland.

As a research method is going to be used the empirical research method. Over the years the author has imported eight cars from other EU member state; seven from Germany and one from Estonia. The author has earlier done some research about how much does it costs and how long does different kinds of transportation methods take to get the car into Finland. This is how the research question “Is it profitable to import a car from another EU member country?” was obtained.

There is neither a commissioner nor a company from where the author could have gotten this topic. This is a topic, which interests the author a lot. This topic very suitable for the author because there have always been interest in cars and all kind of transportation equipment.

In year 2002 Supreme Administrative Court gave its decision in the case of Antti Siilin versus Helsinki district customs. The case was about car taxation and value added taxes, which are to be executed to a used car which is imported from another EU member state by a private person. Antti Siilin had imported a car from Germany to Finland in 20.4.1997. He purchased it from car dealership and paid all the concerning taxes to Finnish customs (The Supreme Administrative Court – KHO, 2002.) He won the case, because EU ruled that the Finnish car taxation was discriminatory to the private car importer.

This decision was the turning point in car importing to Finland for me and all the other importers. Now everybody had an opportunity to go to abroad and get a car of their dreams at a reasonable price. I followed the discussion about this new situation. After a
while, the author decided to go to Germany and get a proper car. The author started to gather information but unfortunately there was not too much information available. At that time the internet was not a very good source of information concerning the import matter. The author bought magazines and read newspaper articles about importing.

The author imported first car from Hamburg Germany in 2003. There were many dealerships there and they had BMW’s, Mercedes’s, Audi’s and all kind of nice looking cars available just at half the price compared to what they cost in Finland. There was only two days of time on the location to purchase a car and do the paperwork. The car was found from a third dealership. It was Mercedes-Benz 230 E year model 1990; a car which was not possible to find from Finland at that price.

2. EXISTING KNOWLEDGE

2.1 Reasons to buy a car from abroad

Germany is the main country from where Finnish people import used cars. The Finns go to Germany because of the large supply and affordable prices. Germany has been a favourite country also because of good accessibility and good and trusted German way of doing business. (Autoliitto, 2013a.)

Sweden has not been very popular country from where cars have been imported. It changed in year 2008 because of the rate of Swedish krona sank compared to EURO and the vehicles got more affordable to purchase. (x-rates, 2013)

Sweden is interesting country from where to purchase a car from the Finnish point of view. There are much more cars available to purchase than there is in Finland. The supply is more diverse and cars have smaller mileage. The cars have usually winter equipment already installed.

2.1.1 Supply

Cars are imported from Germany because the markets are much wider than in Finland. There are currently 1.427.553 cars available in Germany according to the website mobile.de (www.mobile.de 16.01.2013). The supply, even within the precise car model, is significantly greater than in Finland. Different engine and accessory options are much better available. This gives the opportunity to find just the car that you are trying to find.

Reason to purchase a car from Germany is not always economical. Sometimes it is easier to find a rare car model from Germany where the supply is greater. (Savolainen & Savolainen 2011, 8.)

In Sweden there are currently 92.332 vehicles available (www.byttbil.com 23.01.2013). The supply is greater than in Finland but it does not match to the German supply. However, desirable car models can be found from Sweden almost as well as from Germany. For instance, the author had difficulties to find enough similar car models to the comparison from Finnish used car supply.
2.1.2 Pricing

New cars are notably cheaper in Germany than they are in Finland. It is due to two facts; first, there is no precise car tax like there is in Finland. The only tax involved when purchasing a new vehicle in Germany is value added tax. (www.autovero.fi, 2005.) Value added tax is 19 % in Germany and in Finland 24 % (www.veronnaksajat.fi, 2013a). Second reason is the competition in German car markets, the markets itself. The supply and demand are not in balance and this keeps the prices fairly low.

In Sweden, cars are also much more affordable than in Finland. It is because of the same reason as in Germany. In Sweden, there is no car taxation when a new car is purchased. Government collects taxes only from the usage of the vehicle, fuel taxes and charges from usage. Value added tax in Sweden is 25 %. (www.veronnaksajat.fi, 2013a.)

2.1.3 Mileage

German cars usually have lower mileage than cars, which are for sale in Finland. Germans tend to change their cars more often than Finnish people and because there is no car taxation in Germany, the change is much more affordable for them. (www.vartiainen.info, 2013). That partly explains the low mileage of the German cars. Also diesel powered cars may have significantly smaller mileage in Germany. There is no similar diesel fuel tax as there is in Finland. That is why many households end up purchasing a diesel-powered car in order to save expenses in fuel consumption. Diesel fuelled car consumes less fuel than gasoline fuelled car. (www.autovero.fi, 2005).

Swedish households tend to drive more and more with diesel-fuelled cars. The reason for that is purely economic. Government taxes harder those vehicles, which have more carbon dioxide emission and diesel-fuelled cars have small carbon dioxide emission nowadays (Tuulilasi, 2007).

2.1.4 Condition

Cars in Germany are generally in better shape than in Finland. The climate in Germany is warmer so it is rare that roads get icy. Therefore there is no need to spread salt on the roads like there is in Finland. Salt is the main reason why cars start to corrode and therefore German cars do not start to corrode as easy as cars used in Finland. The winter time is long and usually cold in Finland and that does wear out the car more than a warmer climate. In Germany majority of the roads are paved with asphalt and are generally in better shape than in Finland.

There are many gravel roads in Finland unlike in Germany. That is why the cars get into less stress in German highways. There are also general maintenance issues, which are in the nature of people. Germans tend to keep good care of their cars and do the maintenance work regularly. (www.vartiainen.info, 2013.)

In Germany taxation is directed to the use and the emission of the car but not to the accessories. Therefore cars are much better equipped than in Finland where taxation is directed also to the accessories. That is why German car dealerships often offer accessory packages for free when purchasing a new car. (www.vartiainen.info, 2013.)
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This is one of the reasons why cars in Germany are so much more desirable than in Finland.

There is in Sweden quite a similar climate as in Finland. In southern parts of Sweden the climate is gentler. However, the cars are used in almost the same conditions as they are in Finland. There are cars for sale in Sweden which are in extremely good condition and which are well maintained. These cars are not, of course, so affordable. Swedish people tend to take care and maintain their vehicle much like Finnish people do. Cars also match Finnish consumers purchasing habits. (Salon Auto Agent, 2013.)

2.2 New and used car categories

New Cars

According to tax authorities, a new car is a car, which is registered no more than six months ago or the mileage is less than 6000 kilometres. (Verohallinto, 2013.) For that reason a few months old car can be acknowledged as a new car. In Germany car markets are more developed than in Finland and the competition is hard. For this reason it is possible to purchase “a new car” at a reasonable price. These few months old cars are generally used as test drive cars in dealerships. (Savolainen & Savolainen 2011, 8.)

It is profitable to import a new car to Finland, especially from Germany. EU legislation rules that value added tax is always paid to the country from where the item is purchased. Exception to this general rule is regulation, which concerns new means of transport, such as automobiles, motorcycles, vessels and aircrafts. The regulation says that new means of transportation are always taxed in the country where they are going to be used. If a value added taxpayer buys a car from another EU member country and imports it to Finland the seller in the other member country has the right to sell the car without value added tax. Buyer must pay value added tax and Finnish car tax in Finland. (Verohallinto, 2013.)

0-3 years old cars

The value of used cars diminishes rapidly. When purchasing a car from Germany a certain benefit is that VAT which is included to the price of the car is lower in Germany than in Finland. If the car is not too old, the manufacturers guarantee may still be running but this need to be checked from the official importer. (Savolainen & Savolainen 2011, 8.)

3-12 years old cars

A car in Finland has a life cycle approximately of 18 years. After that, it gets demolished. German cars usually get demolished 5 to 6 years earlier. This is another reason why German cars lose their value more rapid than in Finland. In general, the value of cars in Finland has diminished notably during the last five years. The difference between the value of German or Swedish and Finnish car has also narrowed down. Expensive executive and luxury cars, multipurpose cars and sports cars are still worth of import. (Savolainen & Savolainen 2011, 9.)
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12 years and older

In this category it is not profitable to import a car to Finland anymore. The only reason to import a car of this age is that you may easier find a car from Germany or from Sweden with lower mileage and in better condition than from Finland. Usually the cars of this age are sold by private person. (Savolainen & Savolainen 2011, 9.)

Diesel fuelled cars

In Germany the price difference between diesel and petrol fuelled cars is smaller than in Finland. Also the mileage is more often smaller in German diesel fuelled cars. In Sweden, on the other hand, the price difference is more like in Finland. This means that diesel-fuelled cars are more expensive. (www.nettiauto.com, www.mobile.de, www.bytbil.se)

Pickup trucks

Import of pickup trucks is not so profitable. The prices are not so low and with taxes, they can be even more expensive to import. There is not so much difference in condition between Finnish and German or Swedish cars. Pickup trucks are usually used as a tool and that is how they look. (Savolainen & Savolainen 2011, 9.)

Cars without car tax

Coaches, which have a mass bigger than 1875 kg and campers have no car tax. When buying a coach, the buyer needs to find out the Finnish regulations in order to avoid the car taxes. The regulations concern the size and placement of the doors, the height of middle section and other specific regulations for the heating system. As a coach, it is possible to register a vehicle, which has nine seats in addition to driver. For example, Volkswagen Transport can be registered as a coach (Savolainen & Savolainen 2011, 9.)

Museum aged cars, rare models and other special cars

These kind of cars usually interest car enthusiasts. When purchasing this sort of car the profit is not the key factor. There is a wider supply also in this segment on abroad compared to Finnish supply. Before purchasing a special car, it is important to find out Finnish laws and regulations in order to get the car registered. (Savolainen & Savolainen 2011, 9.)

Crashed and unrepaired cars

Crashed and unrepaired cars would be a great importing subject to a capable person. However, customs decline to set a taxing value to these kinds of cars. In order to get the car taxed, the car has to be repaired into condition in which it can be driven and inspected. The cars, which have small sheet metal injuries or other damage, but can be driven and inspected may be worth importing. Small damage may decrease the taxing value. (Savolainen & Savolainen 2011, 10.)
Export only cars

In German car advertisements, there may be mentioned “only to dealer or export”. The cars concerning this are usually cheap. This is because a German dealer wants to sell the car to another dealer or to an exporter. Consumer protection laws do not apply to this kind of trade and therefore the seller does not have any engagement afterwards. Within these cars, you may find really good car but also bad ones. In an advertisement, there can also be note “sale assignment”. This means that even this car is sold from dealership officially it is sold by a private seller. That is how a dealer can bend the consumer protection law. (Savolainen & Savolainen 2011, 10.)

2.3 From where to purchase a car?

As it was said earlier, Germany is a large country and the climate is warmer than in Finland. The climate can also vary relevantly between northern and southern parts of Germany. In northern Germany, the climate is much colder than in the southern parts of country. Warmer climate is gentler to the car than colder climate and it can be seen in comparison of condition between cars used in Finland and in Germany. Finnish cars tend to have, for example, much more corrosion than German imported cars.

Northern Germany is geographically better placed considering the import itself to Finland. You can purchase a car and get back to Finland within two days. If the car is purchased from southern parts of Germany, it adds up at least one day to the trip. Audi, BMW and Mercedes-Benz are manufactured in southern Germany and that is why southern Germany is their main market area. In that region, cars are much better equipped and are used in much gentle climate than cars, which are sold and used in Finland.

In Sweden, the car is most likely purchased from the Stockholm area or from western coast. The Stockholm area is favourable because it is easy to transport the purchased car to the harbour. The Swedish car industry is located on the west coast. Volvo is made in Gothenburg and Saab is made in Trollhättan. (www.en.wikipedia.org/Trollhättan, www.en.wikipedia.org/Gothenburg, 2013.) The climate on the western coast is warmer and the cars are generally in better condition than in Stockholm area.

2.3.1 Dealerships

A used car can be purchased from dealership or from private person. Both types of sellers have their own pros and cons. When buying from dealership, it is their obligation to give all the available information of the car such as what maintenance work have done to the car, have the car been in an collision or the reliability of mileage. Dealerships are also combined by the consumer protection laws, which are valid all over EU. Also, dealerships have the expertise, which private sellers often do not have. There are different sizes of dealerships in Germany. They vary from dealerships, which have thousands of cars in stock to dealerships with only few cars in stock. (Savolainen & Savolainen 2011, 17.)

Bigger used car dealerships usually have newer cars from where to choose and they are in much better shape. Smaller dealerships sell those cars that larger ones do not want to have in their supply or find otherwise not so interesting. These reasons are older model,
2.3.2 Private seller

The other way of purchasing a car is from private seller. When you purchase a car from private seller it is important to evaluate not only the condition of the car but also the reliability of the seller. It is only wise to be cautious in this type of trade. You can evaluate the reliability of the seller with these following facts:

- The seller has owned the car for a long time and the car have been used by the seller.
- The seller sells the car from his/her own yard and the home looks clean.
- There are no other cars to be sold.
- The seller let the buyer know all flaws of the car and gives three days guarantee.
- The seller comes along when buyer want to check the accuracy of the maintenance book in the service station.
- The seller agrees to carry out the registration procedure with the buyer. (Savolainen & Savolainen 2011, 18.)

2.4 Selection of the car

First and most important matter is to confirm the identity of the car. The easiest way to start the inspection of the car that you are about to purchase is to look at the universal appearance of the car and look under the hood. It is always better to have a look in daytime so the lighting is proper.

When purchasing a car you need to check:

- The appearance of the car; windscreen, painting, corrosion, dents, upholstery etc.
- The functionality of the car; lights, doors, windows, locks, safety belts, heater etc.
- The engine compartment; battery, oil, cooling liquid, breaking liquid, leaks etc.
- Test drive; start/restart of motor, breaks, gears, clutch, warning lights etc.
- The chassis; corrosion, shock absorbers, ball joints, leaks, signs of accidents etc.
- The service manual; comparison of marked kilometres and the odometer mileage etc. (Savolainen & Savolainen 2011, 22.)

The main rule is; if you have doubts, then it might be wise to continue searching.

2.5 Notable matters

Germany is a large country and there are a lot of cars from where to choose. The country is full of car dealerships and nearly three billion annual sales in new cars guarantee the extent of supply. (Autoliitto, 2013a.) You may find interesting car from Frankfurt and from Hamburg and when you look at the map; these two cities do not seem to be so far away from each other. However, the distance is about 500 km. Sometimes there may be a lot of traffic and it can take several hours just to get from another side of the city to the other.

There are lots of dealerships in Germany and in Sweden, 2943 dealerships in Hamburg region (www.mobile.de, 2013) and 376 dealers in Stockholm area (www.byttbil.se,
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2013). Compared to Finland, in Helsinki area there are only 99 dealers (www.nettiauto.com, 2013). Swedish car markets are more like in Finland but the supply is not as extent as it is in Germany. It does have many kinds of dealers in that number. Some dealers have operated for several decades and have a good reputation. They also may have a certain brand in which they have specialized such as Volvo. These kinds of dealers are considered reliable and purchasing a car from there can be done with good confidence. In the other hand, there can be a complete opposite. Dealer who has only few cars in stock and do not know anything about the car which is being sold may not be so trustworthy. The dealer can give false information on the phone and is ignorant towards buyer.

German and Swedish people usually do the maintenance of the car regularly and put some kind of marking to the service manual. If this manual is missing, there may be something wrong with the car. Mileage may be false or the car has not been in proper service in a long time. The identification certificates are generally in order. TÜV and Transportstyrelsen, German and Swedish inspection authorities, keep good care of that. When purchasing a car, the registration manoeuvre is so precise that there is almost no room at all to mistakes. The most common sins dealers are guilty of are giving false information, minimizing damage and forgery of mileage.

Since the German climate is warmer than in Finland, the German cars do not always have the same winter equipment. That is why it is necessary to check which equipment’s are installed to the car, which is being purchased. Seat heaters are not a common accessory in Germany and it need to be taken into account. Afterwards installed heaters may cost up to thousands of Euros and therefore it is not economical. It also needs to be taken into account that which time of the year is at hand. German cars do not usually have winter tyres and if it is wintertime it is almost impossible to drive the car in Finland with summer tyres. The winter tyres made to Central European conditions differ from tyres, which are made for Northern Europe. First of all, there are no spikes allowed in Germany. Secondly, the development of the Central European winter tyres aims to the better driving features on the wet and dry tarmac and not to the icy conditions like there are in Northern Europe. (Caravan –magazine, 2013.)

Resale in Finland of the imported car is even nowadays a bit hard. Majority of Finnish people thinks that all of imported cars especially German cars have tampered mileage and they have been in a crash at some point of life. It takes a lot of hard work to convince the consumers that that is not the fact. Still there are a lot of suspicions towards these great items. Many Finnish consumers purchase an old Finnish taxi car, which has at least 300.000 kilometres on the odometer rather than from Germany or from Sweden imported nice looking car with a lot of extra accessories and drastically fewer kilometres on it.

Tampered mileage

In Germany tampering the mileage has been forbidden by law since 17.8.2005 but it is still commonly offered in small advertisements in newspapers. It is easy to fix the mileage of modern digital odometers with computer. Usually it does not need any disassembly of car parts. You just need to plug in the computer. If buyer wants to reveal the tampering, it will need some work. First you need to check all the papers which can proof what kind of maintenance have been done to the car. If there are not any tickets or
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receipts available then it should ring alarm bells. Then you can always take contact to the previous owner and ask about the car and the mileage. (Autoliitto.fi, 2013a.)

Nowadays there is also equipment available, which can be plugged into the cars computer. The real kilometres stay in the memory of computer and so it can be revealed. However, this works only with newer car models. In this matter, it is also important to use common sense. The general condition of the car gives hints if the odometer has been tampered. In Germany the mileage of the car is registered when the car has its routine inspection. However, this information is not available to no one else but to the owner of the car. It is also important to demand a marking to the contract of the actual odometer reading. In this way the dealer is responsible of it. (Autoliitto.fi, 2013a.)

2.6 EU legislation

Qualification approval procedure has been introduced within every EU member state. With this procedure it is ensured that the qualification standards are similar in every member state and thus do not prevent trade between states. In this way, it is ensured that the imported car can be registered also in Finland. (European Commission, 2013.)

Qualification approval procedure is a procedure where official confirms the cars technical requirements. In Finland qualification approval officer is Trafi. Cars, which have a qualification approval, receive a declaration of conformity. It can be found within the car documents or from the manufacturer’s database whether the vehicle has an approval or not. (Trafi, 2013a.)

When the vehicle is imported from other EU member state to another, it has to be registered within six months. If the imported vehicle is new and has a qualification approval, there can be no demand on other technical documents. If the vehicle is used, officials may require the routine inspection only if similar document is needed in the state from where the vehicle has been purchased. (European Commission, 2013.)

2.7 Error liability act

Error liability act was confirmed in year 2002. On the grounds of the act the dealership is responsible for one year of the errors which appears at time of sale. The dealer is responsible of the errors which appear within six months from the time of sale and which can be assumed to be on the car at the time of sale. The errors do not automatically lead to the annulment of purchase but the dealer has the right to repair the car. If two repair occasions do not fix the problem, the buyer has the right to annul the purchase. In reality this happens very seldom. The dealer can add a list of errors so the buyer cannot complain afterwards. The buyer has to remember that the error liability act is valid only if the seller is a dealership and buyer is a private person. It is not valid in the deal between two businesses or between two private persons. (Autoliitto, 2013a.)

2.8 Taxation

When used car is imported to Finland, there is a car tax to be paid. The car tax is determined by the customs from the vehicles carbon dioxide (Co2) emission. The emission is announced as grams (g)/kilometre (km). Cars’ taxation percentage varies between 5 to 50 per cent. If there is no Co2 emission information available, the taxation
is based on the vehicles gross weight and the used fuel type. These tax percentages are used to the new and used cars. (www.veronmaksajat.fi, 2013b.)

The new car taxation law became valid in April 1st 2012. The lowest car taxation percentage were lowered from 12,2 % to 5%. The lowest percentage will be applied when Co2 emission is 0 grams/kilometre. The highest tax percentage were tighten from 48,8% to 50% and it will be applied when emission is 360 grams/kilometre or more. The tax percentage decreases within cars which have emission less than 110g/kilometre and tightens when the cars emission is more than 110g/kilometre. The tax within new cars which have mediocre emission, 135,5g/kilometre tightens approximately 2%. The taxation tightens approximately 7% at the biggest. (Tulli, 2011a.)

Used cars’ taxation value is mainly the same as the similar cars’ common resale price. The taxation value can be determined on the base of asking price with conventional deductions. Conventional deductions of used car are 5% from asking price with €750 or €1500 addition depending on which amount gives the greater deduction. The amount of deductions can be no more than 30% of asking price. (www.veronmaksajat.fi, 2013a.)

The customs use the MAHTI pricing system which is also available for the consumer. Customs gather the price information of new and used cars to MAHTI and the car taxation of imported car is based on MAHTI system.

The prices of used cars in MAHTI system are based on the information, which has been gathered from the markets. Individual features of the car affects also to the vehicles taxation value. (Tulli, 2011b).

Example:

Vehicle registered abroad in 01.06.2005

Taxation percentage 17,1 from table 1, based on actual Co2 emission 103 g/km

General asking price of the vehicle in Finland 25 000,00 €

Conventional deductions (5 % x 25 000 € + 750 €) 2 000,00 €

General retail price ergo taxation value of the vehicle 23 000,00 €

Car tax (17,1 % x 23 000 €) 3 933,00 €
(Tulli, 2013c.)

2.8.1 Case Antti Siilin

In 1997 Antti Siilin imported a used car. He was not satisfied with the Finnish taxation and the ruling of it and he took the case to the Supreme Court with the help of the attorney Petteri Snell. Supreme Court requested a statement from EU court which then ruled that car taxation law in Finland was discriminatory to the importer (verdict 19.9.2002, matter C-101/00 Siilin). The change in car taxation law meant that when a private person imports a car from another EU member state the tax due to be paid cannot be greater than the remaining tax value of the similar car which has already been registered in Finland. (Lehtomäki (edit.), 2012.)
This was the case, which changed Finnish car markets drastically. Now almost everybody had a chance to go to Germany and purchase a car other than old Datsun, including me. German car markets were and are much wider than Finnish markets and cars are a lot affordable. Even the tax collector was not able to tax imported car so powerful anymore.

3. CURRENT SITUATION

When the car has been purchased it will need to get imported to Finland. There are many different ways to do that. In order to answer my research question it was needed to find out the most affordable way. For this investigation, the author is using the most common methods of import. From Germany, they are driving via Denmark and Sweden, driving by using highway via Baltica and by ferry from Germany to Finland. From Sweden there is only one reasonable way to import; by ferry.

The author is going to use the expenses, which consists out of importing one car, which is less than five metres long and one person. The import takes place on weekday in off-season time when the fees are lower. The expenses are calculated from the lowest notified fees. The car to be purchased is already checked on the internet in order to save time in the country of destination. The whole trip should be done within three days. When driving back from Germany I will add to the expenses one night in a hotel.

In this study, the trip starts from Finland and goes to Germany and back and to Sweden and back. The starting point may vary between cities Tampere-Helsinki-Turku. The locations from where the car is purchased are; in Germany Hamburg and locations within radius of 200 kilometres and in Sweden Stockholm and locations within radius of 200 kilometres.

3.1 Purchase process in Germany

The purchasing process when purchasing a car from private person differs relevantly from the same procedure in Finland. In order to purchase a car the new owner has to acquire insurance, export license (Ausfuhr-, Zoll-, kurzzeit- or Exportkennzeichen), and register the car in register office (kfz-Zulassungstelle). Before the car can be registered, the seller has to remove it from the national register database. When the car has been removed from the database, new owner has to acquire insurance from the licence plate manufacturer. After that buyer has to go to the register office and register the car. (Autoliitto, 2013a.) Export licence cost at cheapest €36.60 which includes insurance (www.kurzzeitkennzeichen-online.net).

At the office buyer needs several documents; identification document i.e. passport, insurance document for the car, inspection and exhaust gas document and register documents. When the car has been register to the new owner, it is time to go back to the shield manufacturer who fabricates license plates. With these license plates buyer goes back to the register office and they will attach insurance stickers to the licence plate. Then the whole procedure is finished and buyer may start his way back home. (Savolainen & Savolainen 2011, 28.)
When these matters are taken into account it can be profitable to purchase a car from private seller. There may be significant price difference between cars when buying from dealership or from private person, so it is worthwhile to do the comparison.

3.1.1 Important German car documents

When used car is sold in Germany, there has to be following documents at hand;

1. Registration document (Zulassungbescheinigung), part I and part II. Cars, which are register before 1.10.2005 car ownership certificate (Fahrzeugbrief) and car technical document (Fahrzeug-/Zulassungschein). Ownership certificate declares the present owner and previous owners. Car technical document indicates that inspection, tax and insurance issues are in order. Certificate gets renewed after every inspection or after changes in address, tax or insurance issues. From the certificate can also be seen the next date when the car needs to be inspected.

2. The car has to be inspected in order to get it registered for export. Inspection certificate (TUV-Protokoll or Hauptuntersuchungsprotokoll) is necessary to be at hand at that time. German inspection certificate is valid also in Finland if it is no more than six months old at the time of Finnish register inspection. (Savolainen & Savolainen 2011, 29.)

Without these documents, the car cannot be sold or register in Finland.

3. Other important documents involved are bill of sale (Kaufvertrag) and service book (Serviceheft). Bill of sale declares that the car has been paid and the change in ownership is valid. It is also worthwhile to put the announced mileage of the car on the bill of sale in order if there comes any suspicions about it afterwards. Service book is an important certificate, which shows that the car has been serviced properly and the mileage is correct. It is also precious when the car is sold forward in Finland. If there is no service book, it is always an issue that causes suspicions about the true mileage and the condition of the car. (Savolainen & Savolainen 2011, 29.)

3.1.2 Import methods and costs from Germany

There are many airline companies offering flights to Germany. The charges vary relevantly depending on when the flights have been booked. I am going to find out different prices when the flight is booked one week before the departure. I am going to use the most inexpensive flights from Tampere and from Helsinki.

<table>
<thead>
<tr>
<th>Route</th>
<th>Company</th>
<th>Estimated travelling time</th>
<th>Expense</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tampere-Bremen</td>
<td>Ryanair</td>
<td>2 hrs. 10 min.</td>
<td>€43</td>
</tr>
<tr>
<td>Tampere-Hamburg</td>
<td>SAS</td>
<td>4 hrs. 45 min.</td>
<td>€248</td>
</tr>
<tr>
<td>Helsinki-Bremen</td>
<td>SAS/Lufthansa</td>
<td>6 hrs. 50 min. (2 stops)</td>
<td>€480</td>
</tr>
<tr>
<td>Helsinki-Hamburg</td>
<td>SAS</td>
<td>4 hrs. 40 min. (1 stop)</td>
<td>€126</td>
</tr>
</tbody>
</table>

A study of the profitability of a car import to Finland

The most affordable way to get to Germany is by plane. Ryanair flights from Tampere to Bremen every other weekday. The fee increases depending on how close of the departure date the ticket is booked.

In this case the total fee is €43.

Table 2 Car rental fees in Germany

<table>
<thead>
<tr>
<th>Rental agency</th>
<th>Duration</th>
<th>Expense</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hertz</td>
<td>1 day</td>
<td>€76.51</td>
</tr>
<tr>
<td>Europcar</td>
<td>1 day</td>
<td>€78.08</td>
</tr>
</tbody>
</table>


The car is needed because in most cases the purchasing process requires driving between different dealerships or getting the purchased car registered. In the car rental fees, there are no significant differences.

The total fee for one day car rental is €76.51.

3.1.3 By driving via Denmark and Sweden

When the driving method is in question, driving via Denmark and Sweden is very easy way to import a vehicle to Finland. The fastness of this route depends on how many kilometres the driver is able to drive nonstop. It is necessary to consider the traffic safety and it is not advisable to drive when you are tired. That is why it is advisable to spend one night in hotel.

This route is very favourable if the vehicle is purchased from northern parts of Germany. The route goes from Bremen to Puttgarden Germany, through Copenhagen Denmark and to Stockholm Sweden. The final destination is Turku in Finland is reached by a ferry. This route consists of well-maintained roads, two ferries and from the big bridge, The Öresund Bridge which is located between Copenhagen Denmark and Malmö Sweden. The overall mileage from Bremen to Stockholm is 1097 kilometres and it takes approximately 12 hours to drive this route if it is driven continuously. The ferry trip from Stockholm to Turku takes 10hours 30minutes. Estimated overall travelling time on this route is 22hours 30 minutes (https://maps.google.fi/)

Table 3 Ferry fees Puttgarden-Rodby

<table>
<thead>
<tr>
<th>Route (ferry)</th>
<th>Company</th>
<th>Estimated travelling time</th>
<th>Expense altogether (1 vehicle, max. 5 metres long + 1 person)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Puttgarden-Rodby</td>
<td>Scandlines</td>
<td>0 hrs. 45 min.</td>
<td>€67</td>
</tr>
</tbody>
</table>

(www.scandlines.com, 2013)

The ferry travels between Germany and Denmark.

Table 4 Bridge toll fees at the Öresund Bridge

<table>
<thead>
<tr>
<th>Öresund Bridge toll fees 2013</th>
<th>Passenger car 3-6 metres</th>
<th>Expense</th>
</tr>
</thead>
<tbody>
<tr>
<td>One-way ticket</td>
<td>1 pcs.</td>
<td>€45</td>
</tr>
</tbody>
</table>

(www.se.oresundsbron.com, 2013)

The Öresund Bridge is located between Denmark and Sweden.
A study of the profitability of a car import to Finland

Table 5 One night in hotel

<table>
<thead>
<tr>
<th>City</th>
<th>Hotel</th>
<th>Expense/1 room/1 night</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jönköping(SWE)</td>
<td>A6 Hotel &amp; Hostel</td>
<td>€55</td>
</tr>
</tbody>
</table>

(www.booking.com, 2013)

Jönköping is located approximately on the halfway on the route from Bremen to Stockholm.

Table 6 Ferry fees Stockholm-Turku and Stockholm-Helsinki

<table>
<thead>
<tr>
<th>Route</th>
<th>Company</th>
<th>Estimated travelling time</th>
<th>Expense altogether (1 vehicle, max. 5 metres long + 1 person)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stockholm- Turku</td>
<td>Viking-Line</td>
<td>10 hrs. 30 min.</td>
<td>€48</td>
</tr>
<tr>
<td>Stockholm- Turku</td>
<td>TallinkSilja</td>
<td>10 hrs. 55 min.</td>
<td>€66</td>
</tr>
<tr>
<td>Stockholm- Helsinki</td>
<td>Viking-Line</td>
<td>16 hrs. 30 min.</td>
<td>€92</td>
</tr>
<tr>
<td>Stockholm- Helsinki</td>
<td>TallinkSilja</td>
<td>16 hrs. 30 min.</td>
<td>€89</td>
</tr>
</tbody>
</table>


The table shows the fees of two different shipping companies on the routes from Finland to Sweden.

Table 7 Fuel costs and consumption

<table>
<thead>
<tr>
<th>Type</th>
<th>Price/litre</th>
<th>Consumption litres/100 kilometres (Volvo V70 2.0D and Volvo V70 2.0)</th>
<th>Total consumption litres/1097 kilometres</th>
<th>Fuel costs Bremen – Stockholm (price x total consumption)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diesel</td>
<td>€1,51(GER)</td>
<td>5,9</td>
<td>64,70</td>
<td>€97,70</td>
</tr>
<tr>
<td>Petrol 95E</td>
<td>€1,63(GER)</td>
<td>8,6</td>
<td>94,30</td>
<td>€153,70</td>
</tr>
</tbody>
</table>


This table reports the consumption of the cars and overall fuel costs of the route from Bremen to Stockholm.

Overall costs on this route are; diesel powered vehicle €312,70 and for petrol powered vehicle €368,70.

3.1.4 via Baltica E67

The European route E 67 is an E-road running from Prague in Czech Republic to Helsinki in Finland by way of Poland, Lithuania, Latvia, and Estonia. It goes via Prague-Wrocław-Warsaw-Kaunas-Panevėžys-Riga-Tallinn-Helsinki. It is known as Via Baltica between Warsaw and Helsinki. The road is mostly ordinary road but there are plans on converting it to expressway. (www.en.wikipedia.org, 2013b.)

The route has one ferry trip from Tallinn to Helsinki. The roads are mostly renovated but there are parts of roads which are not yet renovated. All in all the roads are in relatively good condition. The traffic is busy especially in Poland and it is advisable to
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drive during the daytime. There are many trucks within the traffic and sometimes bypasses causes dangerous situations. Also, agricultural equipment offers excitement on the way. Car thefts are more common than in other parts of Europe and that is why it is necessary to consider carefully where to park overnight. It is advisable to use guarded parking lots. (Autoliitto, 2013b.)

Especially in Poland it is advisable to be cautious. The traffic in Poland is a great risk. There are thousands of road accidents every year in which people get killed. In 2009 there were the most deathly road accidents in the EU region. Road network itself is wide but the roads are mainly narrow and in poor condition. There are also only few expressways but with EU funding they are able to build more. (Ministry of Foreign Affairs of Finland, 2013.) There are also expressway fees in Poland. The fee is 62 PLN (€14.70) (Bank of Finland, 2013) on the expressway from Swiecko to Konin. The mileage in that route is 255 kilometres. (Autostrada A2, 2012.)

In 2007, Estonia, Latvia, Lithuania and Poland were accepted as Schengen states. The traffic inside Schengen area is free and there are no borders. Passport inspections are occasional so driving along Via Baltica has become more fluent. (Autoliitto, 2013b.)

This route is relatively long so it is necessary to reserve enough time. Heavy traffic and possible road works needs also to be taken into account when planning the trip.

The total mileage from Bremen to Tallinn is 1891 kilometres and it takes approximately 20 hours to drive this route (https://maps.google.fi/) and 2 hours on a ferry from Tallinn to Helsinki (www.tallinksilja.fi). Estimated overall travelling time on this route is approximately 22 hours.

Because of the long mileage, it is necessary to spend at least one night at a hotel during the trip.

Table 8 Expressway charges in Poland

<table>
<thead>
<tr>
<th>Expressway</th>
<th>Mileage, km</th>
<th>Fees</th>
</tr>
</thead>
<tbody>
<tr>
<td>A2, Swiecko-Konin</td>
<td>255</td>
<td>€14,70</td>
</tr>
</tbody>
</table>

(www.autostrada-a2.p, 2013)

There are two different expressways in Poland where charges are collected. Expressway A2 is located on the route via Baltica.

Table 9 One night in hotel

<table>
<thead>
<tr>
<th>City</th>
<th>Hotel</th>
<th>Expense/1 room/1 night</th>
</tr>
</thead>
<tbody>
<tr>
<td>Augustow(POL)</td>
<td>Kompleks Hotelowy Logos</td>
<td>€17</td>
</tr>
</tbody>
</table>

(www.booking.com, 2013)

To stay one night in hotel is necessary on the route via Baltica.
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Table 10 Ferry fees Tallinn-Helsinki

<table>
<thead>
<tr>
<th>Route (ferry)</th>
<th>Company</th>
<th>Estimated travelling time</th>
<th>Expense altogether (1 vehicle, max. 5 metres long + 1 person)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tallinn-Helsinki</td>
<td>TallinkSilja</td>
<td>2 hours</td>
<td>€67</td>
</tr>
<tr>
<td>Tallinn-Helsinki</td>
<td>Eckerö Line</td>
<td>2 hrs. 30 min.</td>
<td>€44</td>
</tr>
</tbody>
</table>


The route from Tallinn to Helsinki is busy. There are multiple choices from where to choose.

Table 11 Fuel costs and consumption

<table>
<thead>
<tr>
<th>Type</th>
<th>Price/litre</th>
<th>Consumption litres/100 kilometres (Volvo V70 2.0D and Volvo V70 2.0)</th>
<th>Total consumption litres/1891 kilometres</th>
<th>Fuel costs Bremen – Tallinn (price x total consumption)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diesel</td>
<td>€1.51(GER)</td>
<td>5.9</td>
<td>111.6</td>
<td>€168.50</td>
</tr>
<tr>
<td>Petrol 95E</td>
<td>€1.63(GER)</td>
<td>8.6</td>
<td>162.6</td>
<td>€265</td>
</tr>
</tbody>
</table>


This table reports the consumption of the cars and overall fuel costs of the route from Bremen to Tallinn.

Overall costs on this route are; diesel powered vehicle €244.20 and for petrol powered vehicle €340.70.

3.1.5 by ferry from Germany to Finland

Considerable alternative is to take a ferry from Germany to Finland. Unfortunately, the supply is not very large and prices are relatively high. Nowadays there are only two route options from where to choose, and only one shipping company, Finnlines, which offers trips from Germany to Finland. The shipping company Tallink did offer routes until year 2011 but they retreated from competition. Tallink said that the reason to retreat were hard competition, raised fuel expenses and economic recession. (Yle, 2011.)

Finnlines has two routes to Finland; from Travemunde to Helsinki and from Rostock to Helsinki. From Travemunde to Helsinki it takes circa 28 hours and from Rostock to Helsinki circa 32 hours.

Table 12 Ferry fees Germany-Finland

<table>
<thead>
<tr>
<th>Travemunde-Helsinki</th>
<th>Finnlines</th>
<th>28 hours</th>
<th>€492</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rostock-Helsinki</td>
<td>Finnlines</td>
<td>32 hours</td>
<td>€648</td>
</tr>
</tbody>
</table>

(www.finnlines.fi, 2013)

The total cost for a ferry trip from Germany to Finland is €492.
3.1.6 Outcome

According to the research the most affordable way to get the car to Finland is by driving the route which goes along Via Baltica. This may not be the most suitable route when the car is purchased from Bremen. The length of this route is considerably longer than via Denmark and Sweden but the expenses on this route are much lower.

The ferry from Germany to Finland is probably the most comfortable way but the ship-owner has set the price very high.

3.1.7 Case: Car from Germany

I started to plan a trip to Germany in order to purchase a car from there. This time the trip was going to be done with my friend for whom the car needed to be found. My friend gave me the instructions of what kind of a car he was looking. He wanted a middle or large sized family car with no more than 120.000 kilometres of mileage. The car should be diesel powered and with automatic transmission. He preferred typical car brands, which are most common in importing from Germany; Audi, BMW, Mercedes-Benz, Volkswagen or Volvo. The price range was €15.000-€25.000. Year model of the car should be no older than 2009. The car should be located in northern Germany and no further south than Bremen.

I started to narrow down the alternatives. There were thousands of cars in Germany, which fitted into the given instructions and to find them the Internet is a tool, which is to be used. There are two main websites from where to start looking; www.mobile.de and www.autoscout24.de. First, I needed him to make a choice between brands. Since he had already owned a Volvo and an Audi, he decided not to purchase another one. Volkswagen was too ordinary for him, so there were two brands left; BMW and Mercedes-Benz. From Mercedes-Benz the most interesting model was the E-model, because it was large enough. However, there were only two of them, which fitted to the price range and those individuals were not what he was looking for. That left BMW as only alternative which was to be searched. It was a lot easier to start looking a desirable car when there are not thousands of them from were to choose.

Eventually the car, which he wanted was BMW series 5 touring, powered by diesel fuel, less than 120.000 kilometres, no older than 2009 and with automatic transmission. I made a search within these limitations and I got 22 alternatives. I made a quick look to them and took out the cars, which were not desirable; low mileage with low price means almost every time that there is something wrong with the car, for instance accident repairs, engine problems etc. After that, there were four interesting cars left. I showed these cars to my friend and he made the final decision of which of those cars we were going to go and see. Two of them were at BMW official dealership in Bremen and two of them were at DAT Autohus, which sells few year old leasing used cars.

I send e-mail to these two dealerships and asked detailed information about these cars. The answers came back within the same day and based on given information we decided to go first to the BMW dealership. There were a car which was a bit expensive than planned but when purchasing a car it may sometimes be worthwhile to invest a little bit more than planned.
I send an e-mail back to the dealer and made an appointment with him. We agreed to meet on Monday the 4\textsuperscript{th} of February. The next step was to book airline tickets. We booked our flights from Ryanair because it is the cheapest way to get to Germany. Our tickets cost €53 a piece. We flew to Bremen and we took a taxi to the dealership. The dealership was only four kilometres from the airport so we did not need to rent a car. Eventually we got to the dealership and met the dealer. He showed us the cars and the other one was the one we were looking for. It was BMW 525d touring with mileage of 102,000 kilometres, automatic transmission, and with lot of extras. The price was €25,900 so it was a bit over the limit but the condition of the car ensured my friend and he decided to purchase it. The accepted payment methods were cash and bank transfer. My friend paid by cash, because it is the easiest way.

The original plan was that we purchase a car and drive to the Travemunde harbour on the same evening. The dealer said that it is possible but they would like to do the maintenance work for it, which is mentioned in the service book. They also did the routine inspection, changed break fluids and did overall check to the car. It all showed to us that how important the customer satisfaction is to them. We were in no hurry so it was our pleasure to stay one extra day in Germany and start our trip home the next day.

We received the car on the next day and started our journey. After 100 kilometres started a snow storm and all we had were summer tires. Fortunately, main highway was no icy and we got to the harbour. This was a good reminder that in wintertime it is necessary to have proper tires, because the weather may change rapidly.

The ferry trip took 28 hours and we got to the Vuosaari harbour on time, at 8 am on Thursday morning. There we had a mutual friend who brought us winter tyres. We changed the tyres and continued our trip. We got home after few hours and my friend had his new car at home, in one piece.

The next thing for him to be done is the import inspection and car tax notification. They need to be done in five days and the conclusion of the tax payments comes within a few weeks.

3.2 Purchase process Sweden

Changes in exchange rates with Swedish krona and differences in car taxation between Sweden and Finland have made some vehicle models more affordable to import from Sweden. Finnish people have for many years now import cars and motorcycles from Germany for use or for sale purposes. It takes much less effort to import a car from Sweden and even in reasonable price. Therefore, Sweden is an interesting option.

To import a vehicle to Finland from Sweden is much easier than from Germany; it takes a lot less time and a lot less bureaucracy. Sweden has its own characteristic ways when vehicle is being exported. In this case the vehicle is purchased from the Stockholm area and is being exported to Turku Finland.

3.2.1 Transporting purchased car in Sweden

The easiest way to get the purchased vehicle imported to Finland is to get the vehicle transported to the harbour in Stockholm by trailer. In this way you may escape from doing the temporary registration or the removal of the vehicle from registration system, deregistration, in order to get the vehicle exported. The changes in ownership need to be
done in the original registration certificate and the information needs to be sent to the Swedish Transport Agency, Transportstyrelsen. (www.koeajot.com, 2009.)

There are three different alternatives to get the car exported:

1. **To export the vehicle with deregistration through temporary registration.**

   If the used vehicle is sold to someone who lives in another country, it is recommended that seller applies for temporary registration. Temporary registration applies for one month and the vehicle must be removed from Sweden within this period. Temporary registration fee is SEK450, which is €53.25 at the current rate (14.02.2013, www.ecb.int) The seller should give notice that the vehicle is to be deregistered at the same time as the buyer applies for temporary registration. To be granted this kind of registration, the buyer must be living abroad permanently. It may also be granted for used vehicles that are unregistered. (Swedish Transport Agency, 2010.)

   In this alternative, the buyer must be able to provide a Swedish address because the Swedish Transport Agency will then send the temporary number plates that are issued for this kind of registration. This may take some time, as original copies of the application and traffic insurance certificate must be submitted and the matter processed. Furthermore, you should also expect it to take some time for the new owner to receive their temporary number plates in the post. Consequently, this method cannot be used if the buyer is only in Sweden for the day and does not have a Swedish address. (Swedish Transport Agency, 2010.)

2. **Deregistration through export**

   If one sells a used vehicle to a person living in another country and is unable to do the temporary registration, this will involve greater responsibility on the part of the Swedish seller. This is because the matter will be regarded as an export and not a change of ownership. If the vehicle is to be deregistered, the seller must send the following documents to the Swedish Transport Agency:
   - **Both of the vehicle's number plates**
   - **The original copy of Part 2 of the last registration certificate issued for the vehicle.** The seller should indicate on the document that the vehicle is to be deregistered, stating the reason ('export'), and should sign the document. As no registration of change of ownership will be made owing to the buyer not having a Swedish personal identity number, there is no requirement for the buyer to provide their signature or to be named, but of course this is a good opportunity to note the name of the buyer if you subsequently need to get in contact with them for other reasons.
   - **A copy of the buyer's country's customs document** clearly showing that the vehicle in question has been cleared for customs, or a copy of a registration certificate issued by the buyer’s country when the vehicle was registered there instead.
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The vehicle will be deregistered when the Swedish Transport Agency has received all three of these items. If any of the documents is missing, the vehicle will not be deregistered but will remain in the Swedish Road Traffic Registry with the seller still entered as the registered owner. It may take some time for the buyer to get the vehicle registered in the recipient country and consequently obtain a copy of the registration document. There may also be difficulties if the vehicle is going to be renovated or put in order first, which may all consequently take a long time.

The seller is then ultimately responsible for the three items mentioned in the list above being sent to the Swedish Transport Agency. (Swedish Transport Agency, 2010.)

3. **To export the vehicle without temporary registration or without deregistration through export.**

The easiest and fastest way for the buyer is to get the seller to transport the vehicle to the harbour in Stockholm. It is possible for the buyer to drive the car himself but then the vehicle need to be have Swedish register plates and sellers valid car insurance. When the vehicle has been transferred, in one way or the other, to the harbour, the seller is able to remove the vehicle from the registration system and end the traffic insurance of the car. At this point it is advisable to get a new insurance for the vehicle from the buyers own insurance agency. (Autoliitto, 2013c.)

This alternative is suitable for both, to the seller and for the buyer. The seller gets to keep all the documents and licence plates in order to get the vehicle deregistered. The seller does not have to wait that the buyer sends the license plates back to the seller to Sweden, after the vehicle has been registered to other country, in this case to Finland. (Autoliitto, 2013c.)

If the seller is not willing to proceed in this way, then it is necessary to transact with the Swedish Transport Agency.

3.2.2 Important Swedish car documents

In Sweden, you will need similar documents than in Finland, in order to make the purchase. The following documents are needed:

1. Swedish registration document. It is a document, which has two parts; I and II (Del I, Del II). Parts I and II reports the same facts as the German documents, but in the opposite order; Car technical document (I) indicates that inspection, tax and insurance issues are in order. Ownership document (II) declares the present owner. To the registration document of the vehicle is marked the new owner and new address. Both parts are needed when the vehicle is being taxed and inspected in Finland.

2. Routine inspection document. Swedish inspection document is, as well as German document, valid also in Finland, if it is done within six months from registration inspection. In this way, it is possible to save inspection expenses in Finland.
3. Bill of sale is not compulsory document to have but it is advisable to do it, especially when vehicle is purchased from abroad. (Autoliitto, 2013c.)

3.2.3 Import methods from Sweden to Finland

Sweden is rather close to Finland and therefore export costs are relatively low. The ferry tickets are affordable and the aeroplane tickets are not too pricy either.

There is only one reasonable way to get the purchased car to Finland, by ferry. The other way is to drive via highway E4 from Stockholm to Tornio and to Tampere. The route is 1644 kilometres long and it takes up to 18 hours to drive it (https://maps.google.fi/).

| Table 13 Ferry fees Finland-Sweden |
|---------------------------|----------------|----------------|----------------|
| Route                      | Means          | Company        | Estimated travelling time | Expense |
| Turku-Stockholm            | Ferry          | Viking-Line    | 10 hrs. 50 min.           | €20      |
| Turku-Stockholm            | Ferry          | TallinkSilja   | 10 hrs. 55 min.           | €21      |
| Helsinki-Stockholm         | Ferry          | Viking-Line    | 17 hrs. 30 min.           | €60      |
| Helsinki-Stockholm         | Ferry          | TallinkSilja   | 17 hrs. 30 min.           | €34      |
| Tampere-Stockholm          | Plane          | SAS            | 0 hrs. 55 min.            | €286     |
| Helsinki-Stockholm         | Plane          | Norwegian      | 1 hour                    | €78      |


The table shows that the most affordable means to get to Sweden is by a ferry from Turku to Stockholm. However, the trip takes so much time that it is more comfortable to take an airplane from Helsinki to Stockholm. A ferry trip adds to the overall travelling time considerably and that is why the aeroplane is a more reasonable method. However my task is to find out the most economical way to import a car so I am using a ferry.

The overall cost of ferry trip from Finland to Sweden is €20.

The car rental fees are nearly the same within these two companies. The car is needed because of the same reason than in Germany. In most cases, the purchasing process requires driving between different dealerships.

| Table 14 Car rental fees in Sweden |
|---------------------|-----------------|----------------|
| Rental agency      | Duration        | Expense        |
| Europcar           | 1 day           | €86.37         |
| Hertz              | 1 day           | €89.95         |


The total fee for one day car rental is €86.37.
In the next table I have investigated of the methods which come into question in order to travel to Sweden from Finland.

**Table 15** Ferry fees Sweden-Finland

<table>
<thead>
<tr>
<th>Route</th>
<th>Company</th>
<th>Estimated travelling time</th>
<th>Expense altogether (1 vehicle, max. 5 metres long + 1 person)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stockholm-Turku</td>
<td>Viking-Line</td>
<td>10 hrs. 30 min.</td>
<td>€48</td>
</tr>
<tr>
<td>Stockholm-Turku</td>
<td>TallinkSilja</td>
<td>10 hrs. 55 min.</td>
<td>€66</td>
</tr>
<tr>
<td>Stockholm-Helsinki</td>
<td>Viking-Line</td>
<td>16 hrs. 30 min.</td>
<td>€92</td>
</tr>
<tr>
<td>Stockholm-Helsinki</td>
<td>TallinkSilja</td>
<td>16 hrs. 30 min.</td>
<td>€89</td>
</tr>
</tbody>
</table>


The total cost for ferry trip is **€48**.

### 3.3 Payment methods

When you are purchasing a car from Germany or from Sweden, the easiest way to pay it is by cash. It is the fastest way because you do not have to wait the money transfer. Downside to this payment method is that you may lose your wallet or in worse case, you get robbed.

The second best way is to pay with bank transfer. It is easy and relatively fast in SEPA countries. There are 32 countries in Single Euro Payments Area, SEPA. It consists of all 27 EU member states and Iceland, Norway, Liechtenstein, Monaco and Switzerland are a part of SEPA. (Wikipedia, 2013d).

In SEPA area it is possible to transfer payment in EUROs to any other SEPA country, using IBAN, an International Bank Account Number. This is the fastest and economical way to transfer payment to abroad. The payment is at the destination within three banking days and from 2012 in one banking day. (Osuuspankki, 2012.)

![FIGURE 1. Members of the EEA, European Economic Area](image-url)
A study of the profitability of a car import to Finland

In Sweden the payment is also usually made by cash. Likely, the best way to pay from purchaser’s point of view is with Danske Bank online bank service but it requires the seller has an account in the same bank. As for other banks, the money transfer happens with delay and it may cost suspicions on the seller’s behalf. (www.koeajot.com, 2009.)

The only problem within bank transferring is that it may take more time than paying in cash. If the money is transferred in the morning, it may not show on the dealers account until in the evening and then all the paperwork work has to be done on the next day.

The other ways are to pay with credit card with traveller cheques or to use money transfer service such as Western Union or MoneyGram. These are not suitable ways of payment when purchasing a car. For instance you need to use automatic teller machine in order to make a withdrawal from Visa or MasterCard account and that is expensive, you need to cash out travellers cheques at the bank and that is also expensive and money transfer services does take their share out of transferred money also.

It is necessary to remember, no matter what payment method is used that never pay car in advance. It is almost certain that the money, which is sent in beforehand is lost.

3.4 Procedure in Finland

When the vehicle arrives to Finland, it is not necessary to visit the customs immediately. The vehicle can be used in Finland as long as there is a valid registration from another EEA state for the car and a traffic insurance, which is valid in Finland. The registration is due to the date tagged on the registration plates. In other case, in order to drive the vehicle in Finland transport permission is needed. The customs grants permission for three months and temporary plates can be picked up from inspection office. The taxpayer has to do the car tax notification within five days from the date of commissioning notification to the nearest car taxation office of the customs. (Trafi, 2013c.)

The vehicle needs to be registered to Finland. In order to get that procedure done the car has to go to the registration inspection. There is no time limitation for when to begin the registration inspection. In registration inspection, it is confirmed that the car fulfills the Finnish technical requirements. These requirements are verified on the base of the car itself and the documents of the car. The documents are foreign registration and technical documents. (Trafi, 2013c.)

In order to get the car registered in Finland the car tax has to be paid, traffic insurance must be valid and registration inspection have to be approved. The customs sends a bill to the taxpayer and the payment can be seen in the inspection office’s database. After that the taxpayer can claim Finnish license plates from the inspection office. (Trafi, 2013c.)

<table>
<thead>
<tr>
<th>Table 16 Temporary transport permission fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transportation permission</td>
</tr>
<tr>
<td>(<a href="http://www.trafi.fi">www.trafi.fi</a>, 2013b)</td>
</tr>
</tbody>
</table>

Temporary transport permission is required, if the transport plates received from abroad are not valid anymore or there are no transport plates at all. (Trafi, 2013b.)
A study of the profitability of a car import to Finland

**Table 17** Registration inspection fees

<table>
<thead>
<tr>
<th>Inspection office</th>
<th>Expense inspection</th>
</tr>
</thead>
<tbody>
<tr>
<td>A-Katsastus Hervanta</td>
<td>€203</td>
</tr>
<tr>
<td>Katsastusmies</td>
<td>€170</td>
</tr>
<tr>
<td>Kymppikatsastus</td>
<td>€125</td>
</tr>
</tbody>
</table>


Registration inspection is executed when the registration proceeding of the imported car is started. The fees vary notably between inspection offices.

**Table 18** Registration fee

| Registration fee+ plates, all stations | €16,60+€14=€30,60 |

(Trafi, 2013b)

Registration fees are not able to put on tender. The fees are determined by Finnish transport office, Trafi.

Total fees in Finland is **€172,20**.

4. ANALYSIS

In order to find out whether it is profitable or not to import a car to Finland, there will need to be done a comparison. It is necessary to add all the other expenses to the comparison. The expenses of importing a car consist not only out of the car itself but the methods of how to get to the car, how to travel on the destination and how to get back to Finland. In Finland, there are expenses which consist out of car tax and registration procedure.

In this comparison I used the most affordable means in order to get the car imported to Finland.

4.1 Total import expenses from Germany and Sweden

**Germany:**
- Flight Tampere-Bremen: €43
- Drive back Via Baltica, diesel fuelled car: €244,20
- Drive back Via Baltica, petrol fuelled car: €340,70
- Car rental in Germany, one day: €76,51
- Export plates: €36,60
- Subtotal: **€400,31** (diesel)
- **€496,81** (petrol)

- Temporary transport permission in Finland: €16,60
- Registration inspection in Finland: €125
- Registration fee including plates: €30,60
- Subtotal: **€172,20**

**Total:**
- Diesel powered car: **€572,51**
- Petrol powered car: **€669,01**
A study of the profitability of a car import to Finland

Sweden:
Ferry Turku-Stockholm €20
Ferry to Stockholm-Turku €48
Car rental in Sweden, one day €86,37
Export plates in Sweden €53,25
Subtotal: €184,62

Temporary transport permission in Finland €16,60
Registration inspection in Finland €125
Registration fee including plates €30,60
Subtotal: €172,20

Total: €379,82

The outcome of this part of the research was predictable. It is much affordable to import a car from Sweden, when only the expenses are taken into account. This is because of the distance between Finland and Sweden.

The most economical import route from Germany was a surprise. Even though the route Via Baltica is much longer than via Denmark and Sweden, it was still more affordable. It can be explained through the price level of Baltic countries.

4.2 Imported car model

For this comparison, there was selected two different types of cars; a car which is diesel powered and a car which is petrol powered. Volvo was chosen as a brand because it is common brand in both of the countries, in Germany and in Sweden, and it is a desirable brand in Finland. Volvo is in fifth place in most favourable imported car brands (Tulli, 2012). Since the taxation is based on Co2 emission, there was selected two different Volvo models; one with relatively low Co2 emission and the other with relatively high Co2 emission. The emissions are pronounced in g/km.

As a low emission car, it was selected diesel powered Volvo V70 2.0D with emission of 157 g/kilometre, which means 27.1 % car tax and as high emission car it was selected petrol powered Volvo V70 2.0 with emission of 206 g/kilometre, which means 36.2% car tax. (www.car-emissions.com, Tulli, 2013d.)

Both of the car types are equipped with manual transmission. The year model of the car is 2009 and the mileage is less than 125,000 kilometres. To the comparison I selected three cheapest cars for both categories; three diesel fuelled and three petrol fuelled cars.

I calculated the average price of the cars in order to get objective pricing for them.

The taxes are calculated in the following way: selling price from customs MAHTI – pricing system x tax percentage = total tax. The amount of tax for the diesel powered car is €19.793 x 0,271 = **€5,363,90** and for the petrol fuelled car €17.147 x 0,362 = **€6,207,20**
A study of the profitability of a car import to Finland

FIGURE 2. MAHTI pricing system

In order to get the imported and taxed cars total prices known, I will use the following formula: Tax Free price + import fees + taxes + registration fees = total sum.

4.3 German imported car prices

In Germany the supply of used cars is large. However the exact car model may be challenging to find. In this case there were several individuals from where to choose.

The price range within diesel fuelled cars is from €15.400 to €15.500. The average price of selected diesel fuelled cars is €15.450.

Total price: €15.450 + €400.31 + €5.363.90 + €172.20 = €21.386.41 \approx €21.386

The price range within petrol-fuelled cars is from €11.990 to €15.950. The average price of selected petrol-fuelled cars is €14.580.

Total price: €14.580 + €496.81 + €6.207.20 + €172.20 = €21.456.21 \approx €21.456

FIGURE 3. Car prices in Germany

4.4 Advantages and disadvantages of Germany

4.4.1 Advantages

+ The supply is enormous. If there is a need of a special car, it can almost certainly be found from Germany.
+ The climate is warmer than in Nordic countries and therefore cars are in better overall condition. Winter and especially freeze is very wearing to the cars in general.
A study of the profitability of a car import to Finland

+ Due to the warm climate there is no need of spreading salt on the roads. There are only few days in wintertime when the roads are salted. Therefore, cars do not corrode so fast.
+ The car is important to its owner in the German culture and therefore it is maintained well.
+ Cars are usually very well equipped due to the German taxation policy.
+ The purchasing process itself is easy to accomplish even though the paperwork can be bureaucratic.

4.4.2 Disadvantages

- Generally the cars do not have winter equipment. Winter tyres and engine block heater need to be purchased and installed in Finland if wanted.
- Germany is far away. The whole travelling time is at least two days.
- There are usually no room for bargain.
- Cash payment is recognized. Other payment methods are available but they may add the total travelling time considerably.
- The actual mileage in some cases may be impossible to know. Even though the tampering of mileage has been illegal for years, it still takes place.
- German imported cars are not as desirable as cars originally sold in Finland. The resale can be difficult.

4.5 Swedish imported car prices

In Swedish car prices the changes in the exchange rate need to be taken in to account. The rate is currently EUR 1 = SEK 8.4492 (14.2.2013).

The price range within diesel-fuelled cars in Sweden is from €20.700 (SEK 174.900) to €23.315 (SEK 197.000). The average price of selected diesel-fuelled cars is €21.769 (SEK 183.933).

Total price: 
\[ \text{€21.769} + \text{€184,62} + \text{€5363,90} + \text{€172,20} = \text{€27.488,72} \approx \text{€27.490} \]

The price range within petrol-fuelled cars is from €18.818 (SEK 159.000) to €20.002 (SEK 169.000). The average price of selected petrol fuelled cars is €19.212 (SEK 162.330).

Total price: 
\[ \text{€19.212} + \text{€184,62} + \text{€6207,20} + \text{€172,20} = \text{€25.775,02} \approx \text{€25.776} \]

FIGURE 4. Car prices in Sweden
4.6 Advantages and disadvantages of Sweden

4.6.1 Advantages

+ The trip to Sweden can be done within one day.
+ The language and culture are familiar.
+ Import expenses are relatively low.
+ Winter equipment’s are usually already installed.
+ The mileage of the cars is generally fairly low.
+ Swedish imported car is desirable car in resale.

4.6.2 Disadvantages

- Price level is higher.
- The transportation of the purchased car in Sweden is problematic. In the worst case it can take weeks before the car can be moved to the harbour.
- Sellers may sometimes refuse to sell to foreigners because there are risks involved for the seller.
- Cash payment is recognized also in Sweden. Bank transfer is also a common method due to the Nordic banks Nordea and Danske Bank.
- The biggest disadvantage is the currency. It can change the situation from good to worse in very little time; today it is affordable to import a car from Sweden and tomorrow it is not.

4.7 Price comparison

In the price comparison can be seen the overall prices of the cars; imported cars and cars for sale in homeland.

<table>
<thead>
<tr>
<th>Table 19 Complete car prices</th>
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<tr>
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<tr>
<td>Volvo</td>
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<td>Volvo</td>
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<td>Volvo</td>
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</tbody>
</table>

FIGURE 5. Car prices in Finland
A study of the profitability of a car import to Finland

The outcome is that it is profitable to import a car from another EU member country. When the car is imported from Germany the importer may save several thousands of euros, in this case €3.047 with diesel-fuelled car and €5.311 with petrol fuelled car.

The Swedish cars are not as profitable to import as German cars. Diesel fuelled car costs €3.057 more than the similar car, which is for sale in Finland. It has to take into account that Swedish cars, which were included into the comparison, had a very low mileage. In the other hand petrol-fuelled car is profitable to import. The saving in this case was €991.

5. RECOMMENDATIONS

It is reasonable to reserve more than one day on the location. Then it is possible to have a look to different alternatives even if they are far apart. It can save up to thousands of euros, if the decision to purchase is not done in hurry. As always is in the car purchasing, there is no reason to rush, and especially when the car is purchased from abroad. There can always be problems that need time to get solved.

The car taxes, which are due to be paid in Finland, are always the same. It does not matter where the car is imported from in the European Union. The registration procedure is also similar to any imported car. There will be no problems to get it done if the cars documents are in order and the car fulfils the standards of European Union.

5.1 Germany

If the car is purchased and imported from Germany, the following matters need to be taken into account:

- Germany is a large country and supply of the used cars is massive. It is important to reserve enough time in order to make the decision in peace. If there is enough time, then it is also possible to expand the area from where the car can be purchased.
- If the paperwork and registration is to be done by one’s own it may take some time and it is necessary to prepare oneself for one extra day on location. The opening times of the registration offices may vary between cities.
- Photos say a thousand words. Also lies. It is not wise to purchase a car on the base of photograph. The dealers are professionals when they are taking a picture of the car. There is a great risk of losing all of the money if the item is not what is expected. It is always important to carry out a test drive and to make sure that the cars identification papers are in order. If the car is exceptionally cheap, then there is almost for sure something wrong with it.
- There are many kinds of dealers operating in the business, especially in Germany. If possible, take some time and find out the background information of the dealer. The longer the dealer has been in business, the better it is in the customer point of view.
- In Germany there is no proper winter like there is in Finland. That is why the winter equipment’s of the car are usually incomplete. It is often necessary to purchase extra heater and winter tyres. That adds up costs.
- Even the tampering of the mileage have been forbidden by law for many years now, it is still available. It is important to try to find out if the mileage has been
tampered. That is why it is important to check carefully the car documents and
the condition of the car.
- The return route can be chosen when the car has been purchased. Nowadays the
movement within the countries of European Union is easy and it may be
worthwhile to drive back and have a look of the scenery.
- Resale of German imported cars can be challenging. To most people the term
“imported from Germany” does not rouse confidence.

5.2 Sweden

If the car is purchased and imported from Sweden, the following matters need to be
taken into account:

- The transportation of the purchased car in Sweden is challenging. For foreigner
it is not possible just to purchase a car and drive it to the harbour. To get the
transportation permit for the car is difficult and there is a great deal of
paperwork involved. The easiest way to transport the car is by trailer truck. Then
there is no need to get involved with the local registration office. This does add
up the overall cost, but not crucially.
- The car dealers are car dealers also in Sweden. The same rules apply also in
Sweden than in Germany. However, it may feel safer to purchase a car from
Sweden, because Nordic countries are greatly involved and consumer protection
laws are easier to maintain.
- Price level of the cars vary on daily bases. The rate of krona is nowadays poor
when compared to euro. The cars are quite expensive and therefore the import
can be unprofitable. However, the condition is usually better and the mileage is
lower on the Swedish cars when compared to similar Finnish cars.
- Swedish cars are equipped for the cold climate. Therefore, they usually have
extra heaters and winter tyres already installed or purchased.
- Sweden is a member of European Union and a member of Economic and
Monetary Union. However, Sweden, Denmark and Great Britain have a special
agreement, which guarantees that these states do not have to take EURO as their
currency. These three countries may keep their own currencies. That is why
when vehicle is purchased from Sweden, the exchange rate comes involved.
Exchange rates may be found from internet. For example, European Central
Bank offers daily rates to different currencies. When currencies are exchanged,
it is important to remember that there is different price for buying the currency
and for selling the currency. The exchange from 10.000 EUR to Swedish kronas
(SEK) may be affordable done in Finland. It has to take in consideration, if
exchange has been done in Finland and you bring back some of the exchanged
currency, you may lose the difference in exchange rate and commission fee. The
most affordable way to pay the vehicle would be bank transfer or if the vehicle
could be paid by cash. Many of sellers or dealers are not willing to accept the
payment in EUROs and demand instead the payment in Swedish krona.
A study of the profitability of a car import to Finland

It can be said that it is profitable to import a car to Finland. It is determined by the country from where it is purchased that how profitable it is or is it profitable at all. My research shows that when the car is purchased from Germany, it can save up to thousands of euros. If the car is purchased from Sweden the saving is small or there is no saving at all. Every purchased and imported car is handled individually by the Finnish customs and the exact amount of car tax is not predictable. From the web pages of Finnish customs it is possible to get directional amount of the tax which are to be paid.

6. CONCLUSION

In this thesis, the objective was to determine whether it is profitable to import a car to Finland from another EU member country or not. There has been speculation within different media's for and against it. In order to find it out the author had to investigate different import methods and different costs, which concern the import of a car. The intent was to get the car imported to Finland as quickly as possible because every extra day on the location adds up the overall import costs. The goal was to find out the least amount of cost with what it was possible to import a car from Germany and from Sweden.

As comparison, the countries chosen were Germany and Sweden. The import of cars from Germany have been going on for a decade because the cars are there affordable and generally in better shape. The supply of used cars is enormous and it is possible to find almost any kind of car at all. Import from Germany is rather easy and the procedure has been the same all the time. There is a lot of information available concerning the import from Germany.

Import of a car from Sweden came more mutual few years back when the rate of krona was weak and the cars were affordable. Nowadays the krona is much stronger currency and the cars in Sweden are more expensive. It was interesting to include Sweden in to the research and I was able find out how much the rate of krona influences to the final price. There was very little of information available about the car import from Sweden.
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and therefore inquiries had to be done from Finnish and Swedish traffic offices in order to form the big picture.

There were chosen three most usable methods to import a car from Germany and one method from Sweden. Conclusion was that the longest route was the most economical way to import a car from Germany. The price level of Baltic countries made that possible. From Sweden, there was only one reasonable import route and that was by the ferry from Stockholm.

In this thesis, one of the objectives was that the import takes place outside of the busiest season when the price level within hotels, ferries and even fuels is lower. The conclusion was that the most affordable way to import a car is by driving via Baltic countries though it may not be the most reasonable way. The route via Baltica can be recommended if the car is purchased from the eastern parts of Germany.

When the import takes place from Sweden, the implementation of transporting the car within Swedish soil is challenging due to the stiff traffic office and the laws and regulations concerning the deregistration. In this case, the conclusion was that the only reasonable way to import a car from Sweden is to get the car transported by trailer truck even it adds up import costs. This needs to take under consideration when the car is chosen.

The importer has to make a decision from where to purchase the car. The decision is made between dealer and private seller. Both have their own pros and cons. When the import is done for the first time, it is advisable to use professional help and use the dealer. Then all the paperwork is done for the purchaser. The paperwork can be difficult to carry out and when purchasing from private seller the purchaser is often the one who has to do the paperwork and registration.

Error liability act was confirmed in year 2002. On the grounds of the act, the dealership is responsible for one year of the errors, which appears at time of sale. The dealer is responsible of the errors which appear within six months from the time of sale and which can be assumed to be on the car at the time of sale.

The outcome of the thesis is that the import of the car is profitable if all of the parameters are taken into account. If the import has only one purpose, the economical purpose, then there need to be done a comparison between car brands and models and a comparison between import methods in order to find out with what kind of car there is the best chance to make profit. In this thesis was used Volvo as a brand and V70 as a model. This precise car turned out to be highly profitable, when the import takes place from Germany. The main reason to import is not always economical. Other reasons are that the cars especially in Germany are usually better equipped, they are in better all-around condition due to the warmer climate and better condition of road network, and the mileage is usually smaller.

Times and prices change, taxes change, customs change. This means that when the import is planned it is necessary to find out the current laws and regulations, price levels, taxation and other customs in order to avoid disappointments. The purchase of the car from abroad and to import it can be an adventure. People usually think that it is hard to accomplish but it is not difficult at all. The registration procedures differ from
A study of the profitability of a car import to Finland

Finnish procedure but the purchasing process is the same; it does not matter if the car is purchased from Germany or from Sweden. All you need is open mind and a good amount of common sense, as every time when a car is purchased. It is important to find out local customs and some background information of the seller. The internet is a great tool for that.
SOURCES

Lehtomäki, Kirsti (editor), 2012. Autoja, autoja. Kerava: Mobilia säätiö


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