

CARS Act Records: Keep 2 Years

California Civil Code §1784.44. Keep each record for 2 years from the day it was created, in any legible form, the same way you keep your other records. Missing records are a violation on their own.

1. Total-price advertising

- Every ad and internet listing that shows a vehicle's total price, features, or financing terms.
- Your first written reply to each customer about a specific vehicle, a monetary amount, or a financing term. Give the customer a copy if they ask in writing.

2. Deal paperwork

- Purchase orders and financing or lease documents the customer signed, even if the contract was never approved or assigned.
- All written sales, financing, and leasing communications with anyone who signed.

3. Add-ons

- Service contracts and GAP agreements.
- Proof you paid each add-on provider on time (within 10 days unless your agreement allows later and coverage is not affected).
- Loan-to-value calculations on every contract with GAP.
- Signed add-on disclosures and consents.

4. Cancellations

- Cancellation requests.
- Proof of each refund.
- Proof the trade-in was returned.
- Cancellation receipts and Condition at Delivery sheets.

5. Written complaints

- Every written complaint. Survey responses, reviews, and internet testimonials do not count and do not need to be kept under this rule.