

**Where to get more  
information**

**Fair Trading 13 32 20**

**[www.fairtrading.nsw.gov.au](http://www.fairtrading.nsw.gov.au)**

**TTY** - Telephone service for the  
hearing impaired 1300 723 404

**Aboriginal enquiry officer**  
1800 500 330

**REVS** [www.revs.nsw.gov.au](http://www.revs.nsw.gov.au)



New South Wales  
Government

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# *student guide*



**understanding your  
consumer rights**

NSW OFFICE OF

**Fair Trading**

DEPARTMENT OF COMMERCE

for consumers  
& traders

# Know your rights and responsibilities

This handy booklet helps you understand your consumer rights and responsibilities.

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This booklet must not be relied on as legal advice. For more information about this topic, refer to the appropriate legislation.

## Contents

Mobile phones .....	2
Wheels .....	3
Renting .....	4
Shopping & refunds .....	6
Internet shopping .....	7
Credit .....	8
If things go wrong .....	9



## Mobile phones



### Before you buy:

- think about why you need one and how you will use it so you can choose a handset and a call plan that best suits you
- shop around (compare prices and services offered by the network providers)
- select your plan carefully - penalties usually apply for changing plans before the contract term expires
- check full conditions of capped plans (you may find that you are charged a higher rate if you exceed the cap)
- always read the terms and conditions of the contract before you sign it
- consider using pre-paid mobiles or cards
- contact the Telecommunications Industry Ombudsman at [www.tio.com.au](http://www.tio.com.au) if you have a dispute with your network provider.

#### Important

- Beware of scams and hidden costs when downloading ringtones.
- If you don't pay your phone bill, you may get a bad credit rating.

## Wheels



### To avoid hassles:

- shop around for finance as you don't have to use the dealer's finance
- get an independent mechanical inspection
- get independent advice if you have any doubts about the contract – if you sign a contract where the dealer is providing the credit, you can cancel the contract within 1 day, but you will be charged a fee
- make sure you budget for registration, petrol, maintenance and insurance.

When buying privately, contact REVS first. REVS will check if the vehicle is carrying a debt, has been reported stolen or written off by an insurer.

A REVS search certificate will give you conditional legal protection against repossession due to a previous owner's unpaid debt. More information? Visit [www.revs.nsw.gov.au](http://www.revs.nsw.gov.au)

## Renting

Thinking of moving into a unit or sharing a house with friends?



## Moving in

The landlord or agent must give you a copy of the residential tenancy agreement which includes a condition report to record the state of the place. This is a legally binding contract.

The condition report should be filled out when you get it. If there is anything missing, make sure you add it in. Be specific, as it could mean the difference between getting your bond back or not. Return it within 7 days.

The landlord or agent must give you a copy of the *Renting guide* fact sheet. Make sure you keep it! It provides important information on giving notice and getting your bond money back.

## Living there

Pay the rent on time, get a receipt and keep it safe. If you pay into a bank, you don't need a receipt from your landlord.

Look after the place and let the landlord or agent know if anything needs fixing. Check with the landlord before changing locks.

Don't disturb the neighbours. Get the landlord's written permission before someone else moves in.

Note: If your place is a flat or unit in a strata building there are extra rules to follow called by-laws.

## Your rights

When you're renting you have a range of rights under the law covering for example repairs, privacy, rent increases and moving out.

You can find more information in your tenancy agreement and in the *Renting guide*.

## Shopping & refunds

As a shopper you have certain rights. The goods you buy must be safe and must work the way they're supposed to. The information you get about a product or service must be accurate and the product must be labelled correctly.

You may ask the retailer for a refund, exchange, credit or repair when the product:

- has a serious fault that you couldn't see or weren't told about before you bought it
- doesn't do the job it's supposed to do
- doesn't match the sample you were shown
- is different to how it was described.

If you simply change your mind, you may only be able to get a refund if the store has a 'no hassle' refund policy.

## Internet shopping

Shopping in cyberspace certainly has its risks. However there are ways you can minimise hassles.

### To avoid hassles:

- be wary of offers that sound too good to be true
- know who you are dealing with and check the seller really exists by calling them, if dealing with them for the first time
- compare prices, postage, refund, warranty and return policies
- never give your password or personal bank details
- check the site is secure before paying. Look for a key or closed padlock icon at the bottom of the computer screen
- print out the payment or order confirmation and keep it in a safe place
- check the ScamWatch [www.scamwatch.gov.au](http://www.scamwatch.gov.au) and the National Fraud Information Centre (USA) [www.fraud.org](http://www.fraud.org) for the latest scams to avoid.

## Credit



Before you borrow money or sign up for a credit card you should work out how much you can really afford to repay, allowing for your regular expenses. It is tempting to accept a higher limit on your credit card but don't agree to it unless you know you can afford it.

### To manage your credit card:

- try to pay off the entire bill each month
- if you can't, pay as much as you can on top of the minimum payment to get your debt down faster
- take advantage of fee-free or interest free periods
- avoid cash advances
- use a debit card instead.

Get free, confidential financial advice on the Credit and Debt Hotline on 1800 808 488.

## If things go wrong

If you have a problem with something you have bought you should first try to sort it out with the seller. Take the receipt with you as well as any other bits of paper that relate to the sale (eg. a warranty or quote). Write down the names of the people you speak to and what was said.

If you can't come to an agreement with the seller contact the Office of Fair Trading on **13 32 20** or go to our website **[www.fairtrading.nsw.gov.au](http://www.fairtrading.nsw.gov.au)** to lodge a complaint.

### Important message

*Never sign anything that you haven't read or understood - especially if it has blank spaces. There's rarely a cooling-off period and if you do cancel, you may be up for a hefty cancellation fee.*

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Office of Fair Trading

**General enquiries**

**13 32 20**

**For more information on:**

- **buying a car**
- **shopping and refunds**
- **managing credit and loans**
- **renting a house or unit**
- **avoiding scams.**

*Money Stuff!*



*a website for students and  
teachers about buying stuff  
and renting*

**[www.moneystuff.net.au](http://www.moneystuff.net.au)**