

NSW Fair Trading

Think Smart Multicultural Education Strategy

2016-2019

For Culturally and Linguistically Diverse (CALD) communities



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Introduction

Trade practices in Australia are different from many other countries, and many newly-arrived migrants are not aware that in Australia consumers have rights and responsibilities.

Culturally and Linguistically Diverse (CALD) communities are particularly vulnerable because of their lack of fluency in English, poor literacy and numeracy skills, and different cultural beliefs and practices that can be barriers to understanding consumer and tenancy rights and accessing information.

In addition, there are those who come from countries where consumer rights do not exist and there are no protections for consumers if things go wrong. In light of these challenges, the need for effective consumer education has never been greater.

...the need
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Who we are

NSW Fair Trading is the State Government agency responsible for protecting consumers' rights. We provide free assistance and information for consumers and traders on fair and ethical business practices in New South Wales. We provide information to consumers about options to resolve disputes with traders and in some cases our staff can contact the trader and attempt to negotiate a settlement.

We can:

- deliver information to local communities on shopping and renting rights
- provide options to mediate or resolve complaints with consumers and traders
- answer customer enquiries on matters such as:
 - shopping and consumer guarantees
 - product safety
 - renting, buying and selling a home
 - home building and renovating
 - strata and community living
 - retirement villages
 - dispute resolution
 - co-operatives and associations
 - charitable fundraising.

For more information including information in community languages visit our website at Fairtrading.nsw.gov.au



Background and achievements

The diversity of the population in New South Wales warrants a focused multicultural education strategy to help meet the educational needs of CALD communities on consumer and tenancy rights and the Australian Consumer Law (ACL).

Since 2002, NSW Fair Trading has run a community-based partnership initiative called 'Think Smart'. The program focuses on building long-term relationships with community organisations and multilingual media who are pivotal in delivering information and education to CALD consumers. Think Smart partners also play a role in identifying specific consumer issues facing these communities.

In November 2012, NSW Fair Trading developed its first *Think Smart Multicultural Education Strategy* to strengthen the work undertaken through its Think Smart program. This new *Strategy* builds on the original and sets our goals for the next three years.

The *Strategy* is aligned with the Fair Trading Multicultural Policies and Services Program (MPSP) and Fair Trading's business priorities.



Achievements from the 2012-2015 Strategy

Key achievements under the previous *Think Smart Multicultural Education Strategy* are outlined below.

Engagement with stakeholders	Education and information tools
<ul style="list-style-type: none">• Seminars for Think Smart partners, community workers, service providers, consumers and traders from CALD backgrounds• Annual Fair Trading Think Smart Multicultural Conference• Regular yearly multicultural media briefings hosted by the Minister responsible for Fair Trading• Regular participation at the Refugee Support Network (RSN) quarterly meetings• Regular participation in the Multicultural Co-ordinators quarterly meetings (Multicultural NSW).	<p>Publications in community languages produced for consumers and traders were:</p> <p>Traders</p> <ul style="list-style-type: none">• <i>Gas appliances</i> - 3 languages• <i>Guarantees on goods when selling</i> - 3 languages• <i>Investigating your business</i> - 3 languages• <i>Safe electrical goods</i> - 8 languages• <i>Selling safe products</i> - 5 languages• <i>Selling unsafe products could cost your business</i> - 2 languages <p>Consumers</p> <ul style="list-style-type: none">• <i>Christmas shopping checklist</i> - 8 languages• <i>Shopping and consumer guarantees</i> - 4 languages• <i>Protect yourself from underquoting</i> - 5 languages
<p>Education campaign for consumers and traders</p> <ul style="list-style-type: none">• 2015 – Training providers education campaign for consumers <i>Know your rights before signing up for a training course</i>• 2015 – Product safety education campaign for CALD traders (in particular Chinese traders)• 2014 – Toy safety education campaign for CALD traders (in particular Chinese and Vietnamese traders)• Media releases and articles translated in key languages for the multicultural media.	<p>Educational videos produced for consumers were:</p> <ul style="list-style-type: none">• <i>Renting a home: a tenant's guide to rights and responsibilities</i> video - 17 languages• <i>My Consumer rights</i> animatic video - 11 languages• <i>Rental Bonds Online</i> video - 5 languages• <i>Help with tenancy problems</i> video - 4 languages.

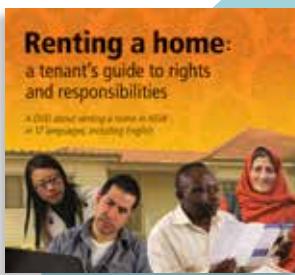
Education and community awareness initiatives

Consumer rights seminars, information sessions and workshops in collaboration with Think Smart partners and other service providers. Community workers, organisations and leaders were targeted along with consumers and traders. They were held at the following locations:

- Auburn
- Blacktown
- Cabramatta
- Carramar
- Fairfield
- Granville
- Haymarket
- Hurstville
- Kogarah
- Lidcombe
- Liverpool
- Marrickville
- Parramatta
- Petersham
- St Marys
- Sydney
- Willoughby

Small business seminars were conducted for CALD traders targeting the following language groups:

- Emerging communities (Burmese, Eritrean, Ghanaian, Karen, Kenyan, Khmer, Laos, Sierra Leone, Sudanese)
- Arabic
- Assyrian
- Cantonese
- Filipino (Tagalog)
- Hindi
- Korean
- Mandarin
- Tamil
- Vietnamese



The image contains three circular promotional cards for NSW Fair Trading, all featuring the NSW Government logo and the Fair Trading brand. The top card is for 'Rental Bonds Online videos' in multiple languages, with a phone number 13 32 20 and website www.fairtrading.nsw.gov.au. The bottom-left card is for 'Help with tenancy problems videos' in multiple languages, with the same contact details. The bottom-right card is for 'My Consumer Rights' and 'DVD in 11 languages about your rights and responsibilities when buying goods and services in Australia', also with the same contact details.

Objectives 2016-2019

The objectives of this *Strategy* are to:

- identify initiatives that respond to the education needs of CALD consumers on consumer protection
- build ongoing awareness and understanding of the services provided by NSW Fair Trading to CALD consumers
- promote greater awareness and understanding of the Australian Consumer Law to CALD consumers
- enhance community partnerships between NSW Fair Trading and CALD communities through the Think Smart Program
- improve reporting and remedies for disputes with CALD consumers
- provide ongoing support to Think Smart partners through the provision of linguistically and culturally appropriate educational materials to improve awareness on consumer literacy among their CALD clients
- identify service improvement opportunities for NSW Fair Trading.

Meeting our objectives requires a collaborative approach with our Think Smart partners, community organisations and other key settlement providers delivering services to CALD communities.

The *Strategy* implements Fair Trading's objectives to:

- educate consumers and traders on their rights and raise awareness of the role of Fair Trading within the community
- develop initiatives to improve the consumer literacy of vulnerable consumers
- communicate changes to consumer and trader laws as a result of legislative reform.



Target audience

The target audience of the *Strategy* are:

- Think Smart partners
- Community workers, leaders, organisations and service providers delivering services to CALD communities
- CALD communities especially small and emerging communities
- Older CALD people
- Newly-arrived migrants, refugees, humanitarian entrants and asylum seekers
- Adult Migrant English Program (AMEP) providers and recipients
- Traders from CALD backgrounds
- Overseas students.



Key issues

In 2015, Fair Trading carried out a review of the *Think Smart Multicultural Education Strategy* and conducted face-to-face consultations with Think Smart community partners, community workers, leaders, representatives and other CALD service providers. There were no significant gaps found and many of the issues identified were similar to the 2012 Strategy.

The key issues of concern to CALD communities were:

- **Buying goods and services – issues experienced by consumers**

- lack of understanding of their consumer rights especially among those from countries where the concept of consumer rights does not exist
- lack of understanding of contracts in relation to services such as phone, internet, electricity and gas
- buying a car: lack of understanding about cooling-off periods
- buying on credit: hire-purchase, interest free periods and credit card charges
- health related purchases: special deals offers (two for one deals) such as purchases of eye glasses, dentures and hearing aids
- white goods and other house appliances: warranties, refunds, exchange and faults
- cold calling: door-to-door sales and telemarketing
- Registered Training Providers: inappropriate marketing and using incentives as bait, misleading sale tactics
- scams: cyberspace (email, internet ads, social media) and itinerant tradespeople.



Key issues (continued)

- **Buying goods and services – issues experienced by consumers with traders**
 - CALD small businesses lack awareness of their responsibilities
 - receipts becoming illegible over time
 - voluntary liquidation by businesses: consumers losing money deposited from their orders.
- **Tenancy/renting matters - issues experienced by renters/tenants**
 - lack of understanding of lease agreements
 - lack of ability to conduct a proper inspection of rental dwellings
 - lack of understanding and the ability to complete a condition report
 - strata laws (who is responsible for repairs and relationships with neighbours)
 - no rental history, especially in the case of newly-arrived refugees and humanitarian entrants
 - lack of understanding by real estate agents and landlords about CALD tenants' issues.
- **Incorporating an association - issues experienced by community members**
 - lack of understanding and knowledge about forming a community group and incorporating an association especially for new and emerging communities due to low or no proficiency in English.

In addition, many CALD communities lack confidence to report or lodge a complaint when things go wrong due to limited understanding about the process and procedures involved.

...many CALD communities lack confidence to report or lodge a complaint...



Key priorities

The key priorities for this *Strategy* are to:

- address areas of concern identified during the consultations
- target the most vulnerable such as small and emerging communities, refugees and humanitarian entrants and new migrants including overseas students
- strengthen partnerships
- raise greater awareness of the Australian Consumer Law (ACL).



Proposed communications mix

The *Strategy* ensures that information about Fair Trading is accessible to the diverse CALD community in NSW through the following channels:

Publications

Translated plain language publications in identified community languages and in appropriate formats (print and online)

Website

Information in community languages and text to speech voice reader

Multi-media

Multilingual audio, video and multi-media resources

Social media

Twitter, Facebook, YouTube and phone apps

Enewsletter

Think Smart program enewsletter for CALD community organisations and multilingual media

Community education

Targeted face-to-face information sessions, open days, presentations, conferences, workshops and seminars, as well as participation in community expos and migrant interagency meetings

Multicultural events

Information delivered through participation at multicultural community festivals, religious events and other identified relevant events

Media

Articles in multilingual newspapers, language radio programs and other community language online channels.





Evaluation and monitoring

This *Strategy* will be reviewed annually to assess progress of initiatives and to determine priorities for the following year.

Evaluation will include:

- feedback from Think Smart community partners, community workers, settlement services and other service providers delivering services for CALD communities
- assessment against specific measures identified in the Action Plan.

ACTION PLAN

Strategy	Action	Measures	Timeframes
PLANNING			
Integrate CALD initiatives into Fair Trading's communication plans	<ul style="list-style-type: none"> Ensure CALD initiatives are incorporated into Fair Trading's communication projects Engage senior management with CALD strategies 	<p>95% of projects have considered CALD audience needs</p> <p>Reports to senior management</p>	<p>Ongoing</p> <p>Annually</p>
CONSULTATION			
Develop a systematic approach to consultation with CALD communities	<ul style="list-style-type: none"> Build stronger partnerships and networks with Think Smart partners, key CALD settlement service providers and community organisations to ensure Fair Trading's objectives are achieved Establish and develop strong and meaningful relationships with ethno-specific community organisations to provide better opportunities to deliver and consult especially with hard to reach communities 	<p>Conducted two educational initiatives in collaboration with Think Smart partners and key CALD settlement providers</p> <p>Established three new partnerships with ethno-specific community organisations including new and emerging communities</p>	<p>Each year</p> <p>2016 - 2019</p>

Strategy	Action	Measures	Timeframes
CONSULTATION CONTINUED			
	<ul style="list-style-type: none"> • Seek regular feedback and identify emerging issues through seminars, workshops, information sessions with Think Smart partners, community workers and settlement service providers • Consult and identify issues through participation and presentations at Refugee Support Network, Migrant-Interagency, Multicultural Co-ordinators (Multicultural NSW) and other CALD settlement services meetings • Seek feedback through Fair Trading's <i>Customer Feedback Form</i> in 7 languages (Arabic, Chinese, English, Hindi, Korean, Spanish, Vietnamese) 	<p>80% feedback received on CALD issues is through these initiatives</p> <p>New issues are incorporated into the Action Plan</p> <p>Increase in feedback received</p>	<p>Ongoing</p> <p>Ongoing</p> <p>Ongoing</p>
EDUCATIONAL TOOLS			
Produce educational tools in an appropriate language and format for CALD communities especially for new and emerging communities including refugees and humanitarian entrants	<ul style="list-style-type: none"> • Develop information in community languages to raise awareness of Fair Trading's role and services including rights under the Australian Consumer Law 	<p>Produced:</p> <ul style="list-style-type: none"> • <i>Fair Trading - what we can do for you</i> brochure - 16 languages • <i>Buying a used car</i> video - 6 languages (7 topics) 	Oct 2016

ACTION PLAN (continued)

Strategy	Action	Measures	Timeframes
EDUCATIONAL TOOLS CONTINUED			
	<ul style="list-style-type: none"> • Develop a new video in collaboration with English language providers and key settlement services to encourage CALD consumers to report and lodge complaints with Fair Trading • Develop appropriate presentation resources about basic shopping and tenancy rights issues in partnership with English language providers, Think Smart partners and key settlement services to deliver Fair Trading information effectively • Develop consumer awareness themes and messages to alert and encourage CALD communities to take part in consumer rights activities and/or obtain consumer rights information from Fair Trading 	<p>Produced a new video on how to lodge a complaint in 6 languages</p> <p>Produced simple presentation slides and storyboards for English language teachers and community workers using existing resources</p> <p>Captured a series of case studies/stories of positive shopping experiences by English language students</p>	<p>Nov 2018</p> <p>Nov 2017</p> <p>Ongoing</p>
ACCESS AND EQUITY			
Increase CALD community groups awareness of Fair Trading's role and services by delivering education programs specific to their community needs	<ul style="list-style-type: none"> • Deliver information sessions designed to increase awareness of Fair Trading's role and services and of the Australian Consumer Law in English and in other languages • Participate in inter-agency events for CALD communities, such as multicultural festivals of significance eg (Chinese new year, moon festivals, Lunar New Year) open days and information stalls at local events 	<p>80% increase in attendance at outreach programs</p> <p>Increase participation at information stalls</p>	<p>Ongoing</p> <p>Ongoing</p>

Strategy	Action	Measures	Timeframes
ACCESS AND EQUITY CONTINUED			
	<ul style="list-style-type: none"> Promote existing information and resources to CALD communities through new channels and networks to spread consumer protection messages. 	Established new social media and other partners to share Fair Trading stories in multicultural media and language specific channels	Ongoing
Encourage access to information and active engagement with CALD consumers especially when there are new laws introduced and changes to legislation that may affect them	<ul style="list-style-type: none"> Develop appropriate information in community languages about the changes to associations incorporation laws to inform CALD communities Identify key language groups and develop appropriate information in their languages about the changes to strata laws to inform CALD communities Review the <i>New tenant checklist</i> fact sheet and enhancements to renting information in community languages on our website 	<p>Produced a fact sheet on the <i>Changes to the associations incorporation laws</i> in 10 languages</p> <p>Produced a fact sheet on the <i>Changes to strata laws</i> in 6 languages and other written resources in community languages</p> <p>Reviewed and produced the <i>New tenant checklist</i> fact sheet in 12 other languages</p>	Oct 2017 Aug 2017 Nov 2017

ACTION PLAN (continued)

Strategy	Action	Measures	Timeframes
ACCESS AND EQUITY CONTINUED			
	<ul style="list-style-type: none"> Develop and promote simple and culturally appropriate information to help increase community awareness on Fair Trading issues Investigate the opportunity to deliver further presentations and/or information to people attending English language classes under the AMEP 	<p>Presentations and inclusion of articles into language media including social media such as WeChat, SBS radio and Chinese magazines and newspapers</p> <p>25% increase in Fair Trading education programs delivered to AMEP students in collaboration with English language providers</p>	<p>Ongoing</p> <p>Ongoing</p>
Improve pathways (information assessment and referral)	<ul style="list-style-type: none"> Review Fair Trading's website language pages including translated information for currency, accuracy and accessibility for CALD consumers Promote translated information from our website to Think Smart partners and key settlement services to encourage CALD communities and their clients to access our information 	<p>Addition of language pages on the website - (Burmese, Chinese (Simplified), Dari, Karen, Nepali and Swahili)</p> <p>Produced a flyer to drive CALD consumers to visit our translated information on our website</p>	<p>Sept 2017</p> <p>Ongoing</p>

Strategy	Action	Measures	Timeframes
ACCESS AND EQUITY CONTINUED			
	<ul style="list-style-type: none"> Expand promotion of information and educational resources to CALD communities including overseas students through identified language media and other culturally appropriate channels 	New language social media initiative developed (at least one)	Ongoing
INTERNAL CULTURAL COMMUNICATION CAPABILITY			
Facilitate the ability of Fair Trading frontline/outreach staff to communicate appropriately with CALD communities to help deliver information effectively.	<ul style="list-style-type: none"> Co-ordinate cross-cultural communication training including the appropriate use of interpreters for frontline staff Provide expert advice/guidance on multicultural and language issues to media and support outreach programs and other Fair Trading services Establish benchmark for use of Fair Trading Services through the Telephone Interpreting Service (TIS) (by language groups) in order to inform the Departments Community Language Allowance Scheme (CLAS) program 	Co-ordinated two staff in-house training sessions on cultural awareness and the appropriate use of interpreters Positive feedback Media stories in multilingual media Benchmark established Review of CLAS language requirements	Oct 2019 Ongoing Ongoing

Note:

The matrix contains the activities planned to be implemented for the next three years as part of the *Strategy*. Activities conducted on a regular or ongoing basis do not specify timeframes.

As the *Strategy* moves into implementation, additional conversations will take place in the spirit of partnership and continuous improvement.

Acknowledgement

NSW Fair Trading wishes to acknowledge the contribution of our Think Smart partners, government agencies, community organisations, workers, leaders, individuals and groups who participated in the consultations held at Auburn, Newcastle, Parramatta and Wollongong, to help develop the *Think Smart Multicultural Education Strategy 2016-2019*.

AACA	Ethiopian Community	NSW Health - HARP/ Healthy Cities
Anglicare	Family Referral Service – Newcastle	NSW Multicultural Seniors Association
Arabic Council of Australia	Federal Department of Human Services	Pakistan community
Auburn Diversity Services	Hazara community	Philippine Community Council of NSW
Auburn Police (Local Area Command)	Hills Community Health - Western Sydney Local Health	Punchbowl Scholl as Community Centre
Australian Afghan Association	Hindu Council	Settlement Services International (SSI)
Australian Lebanese Association	Hunter Community Legal Centre	Shellharbour City Council
Australian Red Cross	Illawarra Filipino Migrant Women's Group	Shelter NSW
Australian Services Union	Illawarra Multicultural Services	South West Multicultural and Community Centre
Bankstown City Council	Illawarra Muslim Aid	St Vincent de Paul
Barnardos South Coast	Illawarra TAFE	Sudanese community
Brazilian Community Council of Australia (BRACCA)	Indian community	TAFE – Illawarra
Burmese Community	Indonesian community	TAFE – Newcastle
Catholic Care – Wollongong	Justice Connect	Tenant's Union of NSW
Catholic Care Refugee Service	Kachin community	The Saiva Manram
Chinese Australian Services Society (CASS) Group	Karen community	Turing Point
Community Migrant Resource Centre	Margaret Piper & Associates	WCC
Department of Health Services - Centrelink	Metro Assist	Note: This list is indicative and not comprehensive.
Electoral Office Burwood Strathfield community	Navitas - English	
Eritrean community	Newcastle Police (Local Area Command)	
	Northern Settlement Services	

