

For information and help on fair trading issues call the Office of Fair Trading

General enquiries

13 32 20

Language assistance

13 14 50

TTY for hearing impaired

1300 723 404

Aboriginal enquiry officer

1800 500 330

Consumer, Trader & Tenancy Tribunal

1300 135 399

Motor Vehicle Repair Industry Authority

9712 2200

Registry of Co-operatives & Associations

1800 502 042

Or visit a Fair Trading Centre at:

- Albury • Armidale • Bathurst • Blacktown • Broken Hill • Coffs Harbour
- Dubbo • Gosford • Goulburn • Grafton • Hurstville • Lismore • Liverpool
- Newcastle • Orange • Parramatta • Penrith • Port Macquarie • Queanbeyan
- Sydney • Tamworth • Tweed Heads • Wagga Wagga • Wollongong

Visit our website for details

www.fairtrading.nsw.gov.au

13 32 20



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Fair go

How Fair Trading can help
Aboriginal and Torres Strait
Islander people



www.fairtrading.nsw.gov.au

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Government

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Introduction

The Office of Fair Trading understands that not everyone gets a fair go and that is why its services can help you and your community.

This brochure can give you information on how to use Fair Trading's services so that you know more about your rights and responsibilities. If you experience problems with shopping, buying a car or renting, then Fair Trading staff can help you find out where you stand.

How we can help you?

We provide information and help for consumers and traders on general questions about renting, shopping, cars, credit, home building, plus co-operatives and business.

Are you a consumer?

If you buy any product, like fruit and vegies, a vacuum cleaner, a fridge, a car or clothes for your kids, then you are a consumer. If you get a service from anyone, like the hairdresser or the plumber, you are a consumer. Even if you are renting something (including your home), you are a consumer.

Are you a trader?

If you sell anything, like artifacts, arts and crafts, food, clothing or any other goods, then you are a trader. If you own or run a business that gives any type of service, like a restaurant, hairdresser, lawnmowing, plumbing or electrical business, then you are a trader.

Shopping

When you go shopping you have rights!!

You should know what your rights are so you get a fair go. Drop into your nearest Fair Trading Centre or call us for more information about shopping. We can tell you what your rights and responsibilities are and give you assistance with any shopping problems.

We can help you with

- lay-bys
- refunds
- returning goods
- faulty goods
- warranties
- guarantees
- repairs



Buying a car, bike or boat

Before you buy a car or other motor vehicle from a private sale make sure you protect yourself against repossession with a REVS certificate! To check if there is money owing on a vehicle, just call REVS on 13 32 20. You can also visit the REVS web site at www.revs.nsw.gov.au to do your own REVS check and buy a certificate using your credit card.

REVS can also tell you if the car or bike has been reported stolen or written-off by an insurance company. This information is given to us by the NSW Police and the Roads and Traffic Authority, however, REVS cannot guarantee this information.

Call into your nearest Fair Trading Centre for information on buying a car, motorbike, trailer or boat.

Car or bike repairs

If you have any problems with the cost or the quality of repairs to your car or motor bike, call the Motor Vehicle Industry Branch on 9712 2200 or visit www.fairtrading.nsw.gov.au

We can help you with

- buying a car
- car warranties
- licensed car dealers
- car repairs
- service problems
- information on motorbikes/boats



Credit

Think first before you apply for credit because it's easy to borrow too much money. Make sure you can afford the repayments before you get into debt.

If you have difficulty paying off your debt, loan or credit card because of illness, unemployment or other good reasons, we may be able to help you negotiate with your credit provider. Your nearest Fair Trading Centre can also let you know about your rights and responsibilities before applying for credit. You can also call Fair Trading on 13 32 20 or the Credit and Debt Hotline on 1800 808 488.

Book-up

Book-up is credit given by a shop-keeper so that you can buy from their shop without paying up front. However, if you or the shopkeeper do not keep good records, you could overspend without realising it.

If you are having problems with your book-up account call Fair Trading on 13 32 20.

We can help you with

- buy now pay later
- financial hardship
- credit provider problems
- credit counselling
- credit contract problems



Renting

We can give you information on your rights and responsibilities if you are a land council, housing co-operative, landlord, real estate agent or a tenant. You can talk to us about all your tenancy needs, even if you live in a unit or a caravan. Call Fair Trading on 13 32 20 or an Aboriginal enquiry officer on 1800 500 330. Ask for the *Renting guide*, this has information that you need to know about your rights and responsibilities.

Strata living

If you want to know more about living in or managing a unit, flat or townhouse that's in a strata scheme, then we can help you. Call us on 13 32 20 to get some information on strata living or a copy of our *Strata living* booklet. If there is anything you don't understand our staff will be happy to talk to you.

We can help you with

- urgent repairs
- rent increases
- eviction
- owing rent
- bond money
- ending your tenancy



Retirement villages

If you have thought about moving into a retirement village, talk to us about what you should know before moving in.

If you live in a retirement village and have had problems with management we may also be able to help you, but remember that this will depend on the terms of the contract that you have already signed. Drop into your nearest Fair Trading Centre or call us for information about retirement villages.

Buying or selling your home

Buying or selling a house is a big commitment and not a simple process. Take the time to get all the information together first and get legal advice before you do anything. If you are dealing with a real estate agent and are having a problem with them, we may be able to help. For more information call 13 32 20.

We can help you with

- choosing a village
- management problems

We can help you with

- using a real estate agent
- doing it yourself
- licensed or not?



Building, renovating or repairing your home

We can tell you what you need to know about a builder or tradesperson before you build, renovate or repair your house. We have information brochures that help explain your rights.

If you plan to have any building or trade work done that will cost more than \$1,000 make sure you have a written contract with your chosen builder or tradesperson. You can check if the tradesperson or builder is properly licensed with the Office of Fair Trading by calling 13 32 20 or visiting www.fairtrading.nsw.gov.au

If you are not satisfied with the work done on your house, call us for information on what you can do.



We can help you with

- builders
- contractors and sub-contractors
- plumbers
- electricians
- proper insurance

Builders and tradespeople

If you are a qualified builder or tradesperson you need to know about your rights and responsibilities. Before you do any building work you need to be licensed by the Office of Fair Trading. If you are not licensed to do the job you are breaking the law and risk being fined. If you are unlicensed and a customer owes you money the Office of Fair Trading cannot help you, so make sure you are licensed and registered with us to avoid problems.

We can help you with

- builders and tradespeople
- contractors and sub-contractors
- building licensing
- insurance
- compliance



Starting a business

The first thing to do before starting your business is to find out if you need a licence. To get information on setting up your own business, including the NSW and Commonwealth licences that your business may need, ring the Office of Fair Trading's Business Licence Information Service on 13 32 20.

If you plan to operate your business in other than your own name, then you will need to register it with us. You can lodge your application at any Fair Trading Centre.

For more information on business registration call into your nearest Fair Trading Centre.

We can help you with

- starting your business
- incorporation of associations
- registering business names
- rights and responsibilities

We can help you with

- your responsibilities
- advice
- co-op information
- incorporated associations

Co-operatives and associations

A co-operative is an organisation that promotes the economic, social and cultural needs of its members. A co-operative is owned and controlled by its members for their joint benefit. If you want to form a co-operative, the Fair Trading's Registry of Co-operatives & Associations can help you. We can give you information and advice on what you need to know.

Incorporating an association is a simple and inexpensive way of establishing a legal entity. It is an alternative to forming a company and is particularly suitable for small community-based groups.

If you want a co-operative or incorporated association formation kit or need more information, just call the Registry on 1800 502 042.



Safety and standards

If you buy something that you think is not safe, one of the first things that you should do is ring us and tell us what the problem is. Even if you have taken something home and used it before you found that it wasn't safe, we need to know about this. Call Fair Trading on 13 32 20 or our Safety and Standards Branch on 8467 4400.

If you make or sell anything, you need to make sure it meets relevant product safety standards. If you want to know more about product safety, drop into your nearest Fair Trading Centre and pick up some of our helpful information.

We can help you with

- toy safety
- swimming pools
- bikes
- electrical products
- furniture
- nursery furniture
- sunglasses
- bike helmets
- gas appliances



Trade measurement

If you are in a business where you use scales, measures or scanners for weighing, measuring and pricing goods, then they must be accurate. To make sure that your customers are getting what they pay for just call Fair Trading on 13 32 20 or Measurement and Technical Services on 8467 4400 and we can give you information. The inspectors will be able to answer any technical questions you may have. This also includes any questions from consumers on trade measurement (weights and measures).

We can help you with

- petrol pumps
- liquor measures
- information on packaged goods
- advertising
- instrument information
- measuring of goods



When things go wrong

If your problem cannot be sorted out with the other person involved then we may be able to help. Come in and talk to a Customer Service Officer about your consumer/trader problem. The Office of Fair Trading is there for you in the first instance and has Aboriginal staff to help you work out the problem. In some cases mediation may be offered.



Consumer Trader and Tenancy Tribunal

The Tribunal is a specialty body for resolving disputes. It deals with different types of matters, including:

- rental bond and tenancy matters
- store bought items or services
- purchase or repair of new or used cars
- finance or credit
- owning a unit in a strata or community scheme
- building, repairing or renovating your own home
- residential parks
- retirement villages.

Tribunals are not as formal as courts. People are given the opportunity to speak for themselves without lawyers. This keeps your matter quick, simple and affordable.

For more information please contact your nearest Fair Trading Centre or the Tribunal.

