

your refund rights

If you have a problem with something you bought you should try to negotiate a remedy with the trader who sold you the goods or provided you with the service. The remedy may be a refund, replacement, repair or compensation, and it would depend on the type of problem or fault and whether it is a major fault or a minor fault.

You are entitled to a refund if the goods you bought:

- have a defect
- don't do what they are supposed to do
- were purchased for a particular purpose relying on the trader's advice and the goods don't do what the trader said they would
- don't match the description or sample given to you by the trader.

You are not entitled to a refund if you:

- simply change your mind about something you have bought
- are responsible for the fault/defect
- discover that the item can be purchased cheaper elsewhere.

Everyone likes to get the best value when shopping. If you know your rights and how to exercise them, you can save yourself time and money. This guide can help you to plan your purchases. Make sure you shop around, compare prices and quality, and use credit wisely. If things go wrong, following the steps in this book can help you to resolve the problem. If you need help, contact Consumer and Business Services.

Disclaimer

Because this publication avoids the use of legal language, information about the law may have been summarised or expressed in general statements. This information should not be relied upon as a substitute for professional legal advice or reference to the actual legislation.

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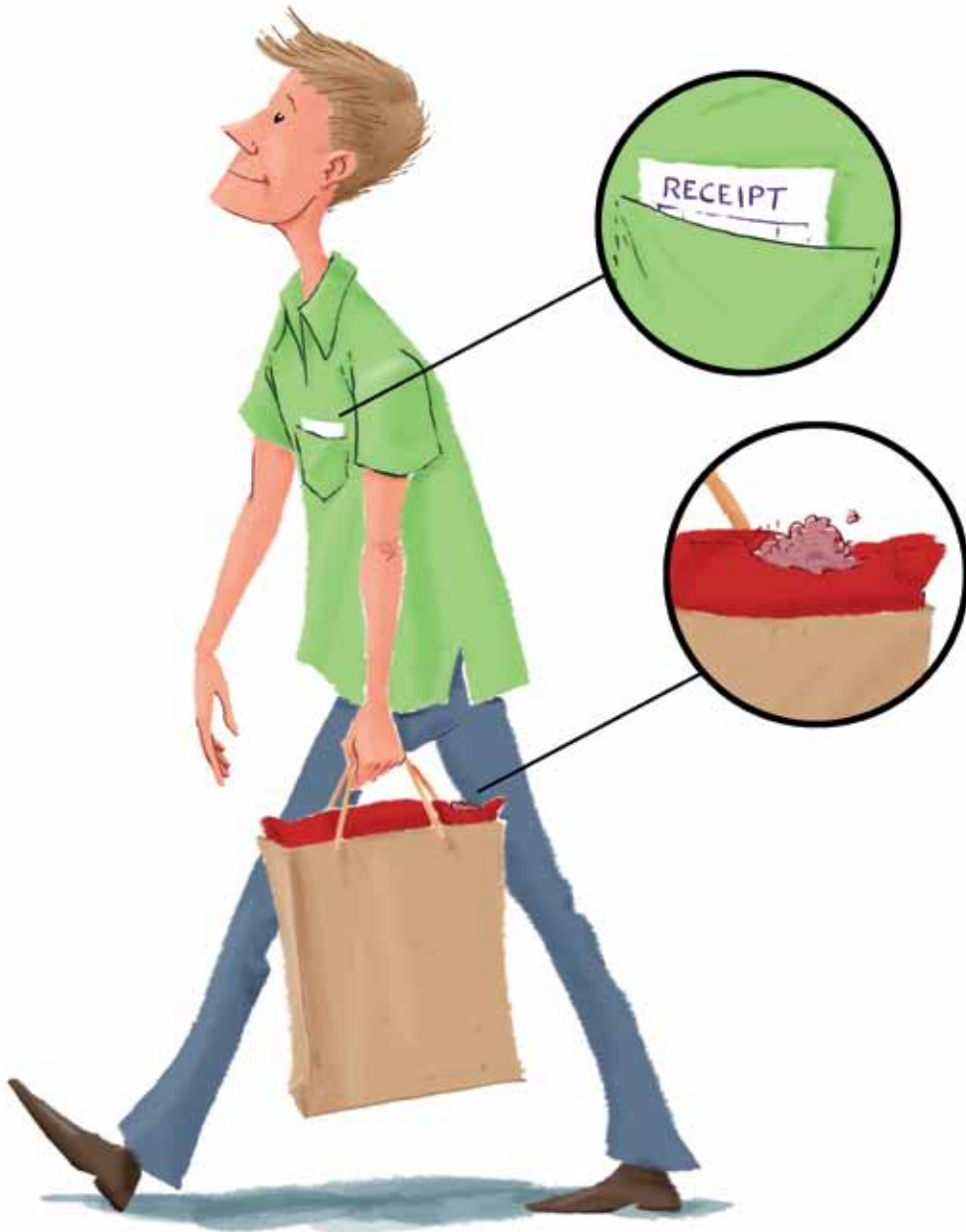
Talk about shopping is a simple guide to help you understand your rights as a consumer.

We all want to feel that we get treated fairly by others when we spend our money. Here are some tips about what you can do as well.

- It's a good idea to stop and think: Do I really need to buy this item?
- Get into the habit of comparing prices before you buy.
- Read relevant information, especially terms and conditions and any fine print.
- Always ask questions.
- Keep the receipts for the things you buy.
- Watch out for things that sound 'too good to be true' - it could be a trick!

Knowing your rights and how to exercise them can help you save time, money and trouble.





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Smart Shopping Tips



Think, compare, inspect - before you buy.

Smart shopping is all about being careful. You need to take your time and think about the purchase. If the thing you want to buy is expensive, then give yourself time to think about it, and compare some alternatives. There may be other choices you could make.

If you still think you need the item, go back and inspect it closely. You should also go to some other suppliers to compare prices. Find out more information about the item from other people besides the trader wanting to sell it to you.



Once you purchase the item, make sure you are given a **docket** or **receipt**, and keep it in case you need to return the item or make a claim under guarantee (see p. 10).

If you have a problem with something you bought and are not sure what to do next, contact Consumer and Business Services (CBS). Phone 8204 9777; 8.30am to 5.00pm, Monday to Friday (except public holidays). We are here to help you.



Lay-by

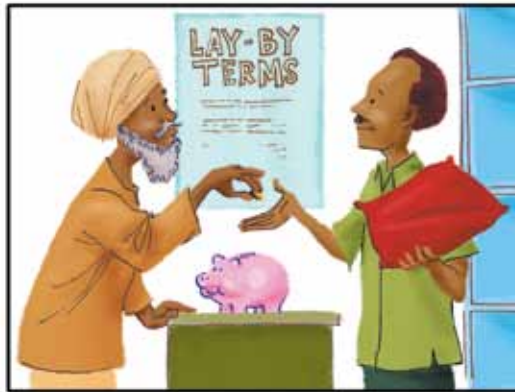
When you purchase something on lay-by the total price of the item is divided into smaller payment amounts over a period of time. You won't be able to receive the item until you have finished paying for it.

Before you decide to buy using lay-by find out what rules the trader has for buying in this way. Some traders may want you to pay an amount every week, with a limit of 2 – 3 months to pay it off entirely. Other traders may be more flexible.

The price of the item must be the same whether you pay for it on the day or lay-by it, although sometimes the trader may add a small fee for lay-by.

The trader must give you a copy of the lay-by agreement and it must have the following information:

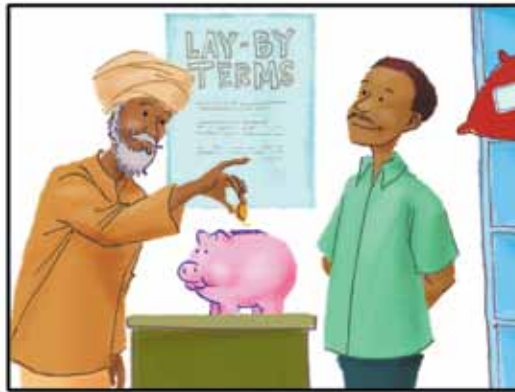
- the price of what you are buying
- the deposit you paid
- how much is still owing
- if there is a service fee and how much
- dates that payments are due
- if there is a cancellation fee (or termination charge)



Pay a little often, and keep each receipt.



Usually you need to pay amounts regularly over a period of time.



When you have finished paying for it, take it home.

If you can't meet the conditions of the lay-by the trader can cancel the lay-by contract. Before this happens, discuss your situation and see if you can come to an agreement that suits you.

If you decide to cancel the lay-by, any money you have paid should be refunded to you, minus the cancellation fee.

Refunds

Everything you buy must do its job properly and last a reasonable time depending on its price. If it doesn't there are things you can do. First, speak or write to the trader to see if you can come to an agreement that suits you both.

You have the right to a remedy (that is, you should be able to get your money back, or get an exchange or repair, depending on the problem) if the goods or services:

- are faulty
- do not do the job they are supposed to
- do not match the description or the sample you were shown.

Sometimes traders will display signs or print receipts that say things like they won't provide refunds, or that you aren't able to get a refund after 7 days. This is misleading. If you see any signs like these you should report the details to Consumer and Business Services.

Many shops will give a refund or exchange things even if there is nothing wrong with what you bought. However, the law says a trader doesn't have to give you a refund if you:

- changed your mind
- decided you can't afford it
- find the same thing cheaper somewhere else
- knew there was a fault when you bought it
- caused the fault
- bought the wrong size or colour.

Always keep your receipts when purchasing a product or service so that you can prove when and where you paid for it.



Whenever you shop, make sure to keep your receipts in case of any problems with the purchase item.

Guarantees

A consumer guarantee gives you protection if something goes wrong with what you bought and you did nothing wrong. You will be automatically protected under the Australian Consumer Law, as long as you bought from a trader or someone in business.

If you have problems with goods or services that you buy, first speak to the seller.

Certain products and services are covered by special laws. For example, there are specific laws about second hand motor vehicles and about building work.

The law aims to treat both you and the seller fairly. But it is not designed to protect you if you are careless or unreasonable in your demands.

What is fair will depend on things such as:

- the price you paid
- the type of product or service
- how much use it has had
- what information the seller told you about the product
- what you told the seller about why you wanted the product or service.

There is no time limit to make a claim, but you must do so within a reasonable time.

Even if you have used the goods a lot before the problem developed you may still be able to get a repair or refund. Contact CBS on (08) 8204 9777 for advice.

If an item has more than one price tag, the trader must not sell it to you at the higher price.



Pricing

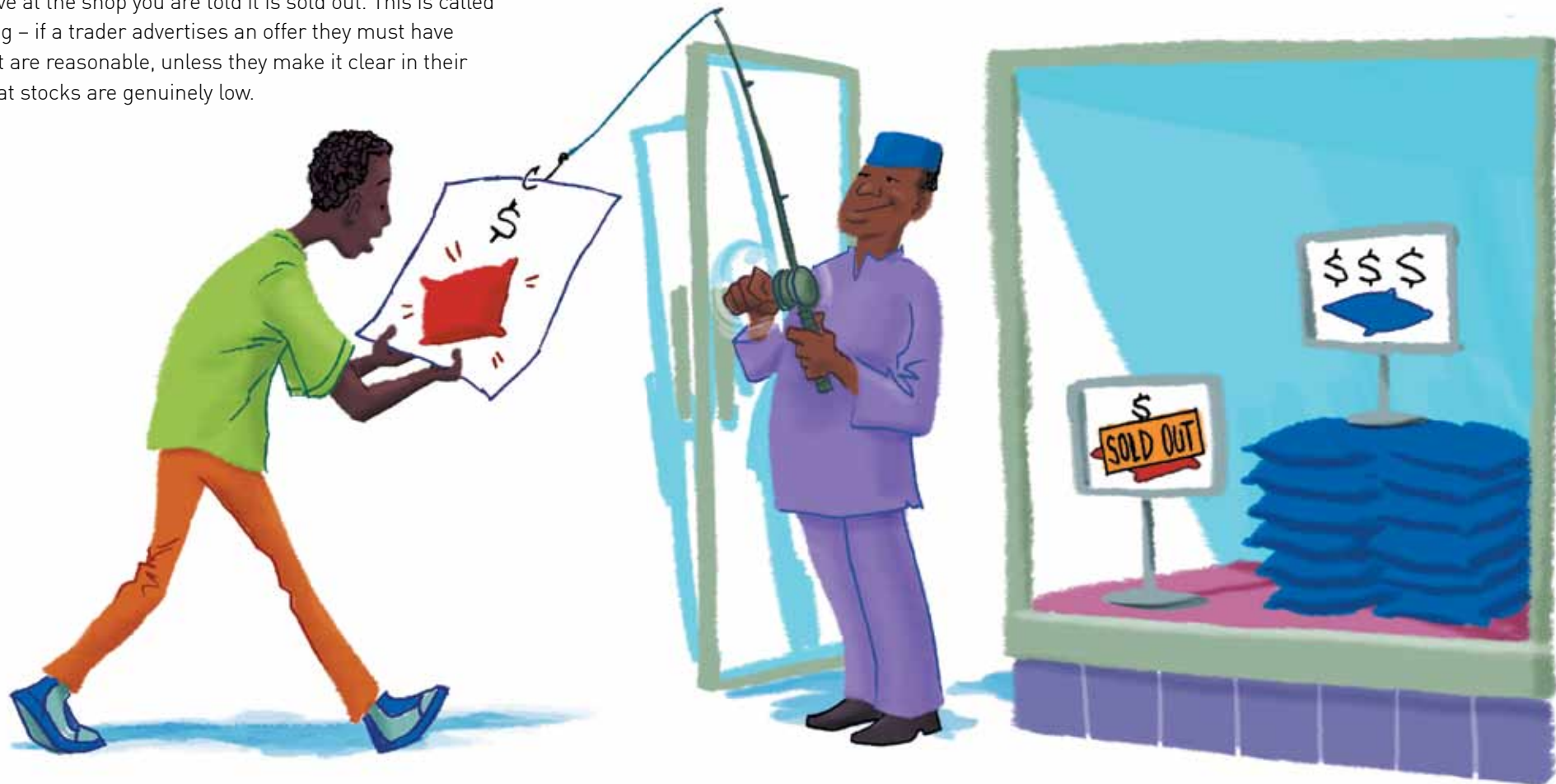
Prices should be shown on the item itself or on a shelf label near the goods. If an item is marked at a price and the salesperson tells you it is a mistake and the real price is higher, the trader may be committing an offence by displaying misleading advertising on the price tag.

Or, if you pick up an item with two price tags attached, the trader is committing an offence to sell that item at the higher price. However, if the trader does not want to sell the item at the lower price, they can choose not to sell it at all.

Advertising

Advertising can be a good source of information but it can also mislead. Beware of advertising that is clever and colourful, but doesn't tell you what you need to know. Make sure you get information that helps you make a decision based on things like price, quality and purpose.

Sometimes traders will advertise a product at a bargain price but when you arrive at the shop you are told it is sold out. This is called bait advertising – if a trader advertises an offer they must have quantities that are reasonable, unless they make it clear in their advertising that stocks are genuinely low.



If a trader advertises a product they must have reasonable quantities available for sale.

Bag searches

If there is a sign at the entrance to a shop to say that they have a bag checking policy, they can ask to look inside your bags, as long as they do not touch your belongings. If something inside your bag is blocking their view, they can ask you to move the contents around, but they cannot reach in and do it themselves. You can also expect that they will not ask to look in a small handbag or any bag that is unlikely to be hiding something taken from the store.

You have the right to refuse to allow a bag inspection. In these situations, the trader may:

- ask you to leave the store
- refuse to sell you any goods
- call the police if they believe you have been shoplifting.

Traders do not have the right to forcibly search your bags or stop you from leaving the shop. If the trader, or an employee, attempts to do either of these, you should ask to speak to the store manager or request that they call the police immediately.



Shop staff can look, but not touch.



If you refuse a check of your bags, you can be asked to leave.

If the trader suspects you have stolen something they may call the police.



If a staff person forcibly detains you, you can complain to the store manager or the police.

What do they really mean?

Sometimes advertisers use words or expressions to make their offers sound more attractive to you.

These offers may not be what they seem. Make sure you understand all terms and conditions, and work out if you are really going to save as much as the advertiser suggests.



Breakages aren't always your fault – they may be the result of poor display.

Shop breakages

Who pays? In some shops there are signs that say 'all breakages must be paid for' but this may not necessarily be the case.

If the breakage was entirely your fault, then the trader could reasonably ask you to pay for the goods. If you refuse, you could be taken to court.

If the accident happened because the trader displayed goods in a way that was negligent then you should not be expected to pay for the goods.

Service providers

If you need a tradesperson to do some work for you then make sure that they are properly **licensed** for that work. There are a number of jobs that require the tradesperson to be licensed, including plumbing, gas fitting, electrical and building work.



You can check to see if the tradesperson is properly licensed by looking on the CBS website – the **Licensing Public Register** has this information. You can also search the register to find a suitably licensed tradesperson in your area.

Get a **quote** wherever possible, and preferably a written quote before you ask someone to do work for you. If a deposit is required CBS suggests that you pay only 10 - 20% upfront, with balance paid at completion of the work.

Make sure you are happy with the work completed before you pay any outstanding amounts. If you are not satisfied with the work done call us for information.

Don't pay a tradesperson until they have completed the work and you are happy with it.



Savings for Christmas - not

Christmas hampers offer you 'great deals' and 'a great range' but in most cases you can shop cheaper at a supermarket.

You can select the items you want when you shop for yourself, rather than rely on the brand names and items selected by the hamper supplier. Also, many people have experienced problems with delivery time and place.

If you like the idea of paying a small amount on a regular basis then it is better to open a bank account specifically to save for Christmas shopping and deposit into it throughout the year.



Getting a loan

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The lower the interest rate, and the lower the fees, the better the deal you get.

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When you borrow money to buy goods, services or land now and pay the loan back with an extra charge later you are being provided with **credit**. The extra charge is called **interest**.

When you buy on credit you end up paying more because you have to pay back the amount you borrowed as well as the interest charged. Think about the **term** of the loan, which is the length of time that you want to borrow the money.

There are many different types of credit: credit cards, store cards, car loans, home loans and more.

Before you get credit, ask yourself if you really need the item you are buying with credit and if you will be able to afford the repayments and interest charges for the whole term of the loan.

You can shop around for a good deal on credit, just like you shop around for other things. Make sure you understand all the **fees** and **charges**, the **interest rate**, the required **repayments**, whether you need to take out **insurance** or whether you need a **guarantor** (a guarantor is someone who promises to repay your loan if you can't, making the loan more secure for the lender).

What to sign

Don't sign anything unless you know what you are signing. Don't sign loan contracts on the spot – first read and understand the loan document. The salesperson might not always fully explain what the loan means for you.

Beware of lenders who offer **short term loans** for small amounts of money. Some of these lenders (also called Payday Lenders) call their charges **fees** rather than interest, but this is only hiding that their rates are very high when compared to banks or credit unions (see example below).

It is really important to add up all the costs before you sign a contract! Make sure you borrow an amount of credit that you can afford to pay back.

Examples

These are examples of the 'simple' fee structure taken from one payday lender's website:

Advance requested	Administration Fee	Total Repay
\$100	\$20	\$120
\$200	\$40	\$240
\$500	\$100	\$600

The 'administration fees' referred to convert to effective interest rates of 200-300% per annum. Compare that to credit card interest rates which are currently around 15-20% per annum.

Comparing a payday loan to a credit card on a daily cost makes it clear. Take a simple \$100 payday loan repayable in 14 days plus a \$20 fee. The daily cost to the consumer for the loan fee is \$1.43 per day. The cost to a consumer for \$100 outstanding on a credit card at 16.5% per annum interest is 4.5 cents per day.

In this example, the payday loan is 32 times more expensive than the credit card. If the payday loan was repayable in 7 days, the daily cost would be \$2.86, which is 64 times more expensive than the credit card. These calculations are not easy to work out – most people would not realise what they face when they take out a loan with a payday lender.



Once you have taken out a loan, keep your paperwork in a safe place, and always check the statements, which should come regularly in the mail – read and check that everything is correct.

If you have trouble paying a loan, or if you lose your job or are sick and can't make repayments then you should speak first to your credit provider. You can also talk to a financial counsellor who may be able to help you to manage your money better or who can negotiate with the credit provider. A court can order changes to a contract if it is considered unjust.

Warning

If you arrange to have direct debits or monthly repayments of things like insurance you may be paying more than if you pay the total amount by the due date.

Be careful if you sign up for ongoing direct debits or subscriptions to regular services (e.g. satellite TV). It is easy to forget about such ongoing expenses and they may not always be easy to cancel.



Anyone who lends you money must give you a written contract.

Need to buy a car?

We all want to buy a car that suits us in price and style. But it doesn't stop there. Owning a car means paying for regular **services, repairs, registration** and **insurance**. You also need to think about the price of fuel – the more efficient your car engine the cheaper it will be to run.

If you aren't paying cash for a car, look for the best loan to suit your budget. Work out how much you can afford to pay in loan repayments and remember the extra charges such as interest and fees. The trader may offer to arrange finance or insurance, but you don't have to use their suggestions. You can probably get a better deal from a bank or credit union.

CBS has a booklet called *Autocheck* which has good basic information about things like car loans, contracts, insurance, warranties and so on. You can get a copy by phoning (08) 8204 9777, you can order a copy online or you can download the publication from the CBS website www.cbs.sa.gov.au.



If you are buying a second-hand car then choose from a **licensed** second-hand dealer with a good reputation – they will usually provide a good follow-up service if problems arise. You can check if the dealer is licensed on the CBS website www.cbs.sa.gov.au.

Take time to read and understand all the documents before you sign them. Don't sign blank or incomplete documents; and initial all changes.

In South Australia, if you buy from a licensed second-hand vehicle dealer you will have two clear business days to cool off, which means you have two days to think about your purchase. If you decide you don't want the vehicle after all, then you must let the dealer know before the two days are up that you want to pull out. You don't have to give them a reason why you are cooling off; it is just your right to do so.

It is your right to waive the cooling off period, but you should only do so if you are absolutely sure that you are happy with the car and you want to take it away with you immediately. Signing a waiver form means you are giving up the right to change your mind.

A dealer may ask you to pay a deposit of up to 10% of the purchase price. If you decide to cool off, the dealer may keep \$100 or 2% of the purchase price (whichever is less), but must refund the rest of the deposit to you.

Service, repairs, fuel, registration and insurance – there are lots of expenses in owning a car.

Tips

- If you buy from a licensed dealer you have more protection than when buying from a private seller. All people who sell second-hand cars for a business in South Australia must be licensed as a dealer.
- If you buy privately, rather than through a dealer, there is no statutory warranty.
- When you buy from a dealer, there must be a notice (called a **Form 1**) displayed in the window. This notice will have information about the previous owner, the total distance the car has travelled, the warranty conditions and where the repairs should be carried out.
- Take the car for a test drive, don't just look it over.
- Get a mechanical inspection done by an independent mechanic that you trust.
- Buying at an auction may be cheaper than buying from a dealer but you take a risk because usually you can't test drive the car beforehand and there is no statutory warranty offered.
- **If the car costs less than \$3001, or if it has travelled over 200,000 kilometres, or if it is over 15 years old then there is no statutory warranty if anything goes wrong.**
- Don't sign a contract unless you are sure about buying the car, but remember, you have a cooling off period if you buy from a licensed second hand vehicle dealer.
- Only sign a waiver form if you are sure you don't need a cooling off period.

Buying a mobile phone

Before you rush out to buy a mobile phone, think carefully about the money involved and the contract you may need to sign. Mobile phones are handy but they can cost much more than you think. Some of the services may seem cheap but can quickly add up and may be hard to cancel.



Working out the best plan for you requires some understanding of how you want to use the mobile phone.

Decide how you would like to use your phone as this will help with other decisions.

- **Do you want a fixed term call plan or a pre-paid call plan?** Paying up-front for a pre-paid service means you won't get any unpleasant surprises at the end of the month when the bill comes in. But remember, calls may be more expensive on a pre-paid plan.
- **If you are outside the metropolitan area you may need to find out about the coverage of the different services.** Make sure the mobile service that you are considering covers your local area and areas where you will be travelling on a regular basis. Ask friends, don't rely only on coverage maps provided by service providers.
- **Many mobile phone deals involve two separate contracts – one with the service provider for calls, and one with the dealer for the supply of the handset itself. Do you know the difference? Who covers what?** Once you sign a contract you are responsible for paying the bills, so make sure you read and understand it. If you don't understand it, don't sign it.
- Find out as much as you can about the hidden costs, including the cost of handy add-ons (e.g. voice mail set up and retrieval). Get as much information as you can about services and charges — get it in writing so that there is no misunderstanding.

Shop around to compare prices of phones, plans, fees and charges. If there is a contract involved take it away to read it and to think about how the costs will affect you.

Beware of services that appear very cheap but quickly add up, like ring tones and SMS messaging. Both of these services sound cheap, but you could end up with a big bill.

You should also find out what happens if you want to change or break a contract. Or if your phone is lost, broken or stolen.

Tips

- Don't let someone borrow your phone unless you know how it will be used.
- Buy pre-paid cards so you only spend what you can afford.
- Keep receipts and contracts so you have proof of purchase in case you have a problem.
- Mobile numbers are transferable between different providers, but some may charge a fee to transfer.



Looking for somewhere to live?

When you rent a place to live you are the **tenant** and you pay money to the owner or **landlord** to live there. You can find rooms, houses and smaller, self-contained places to rent listed in most newspapers or by talking to a real estate agent.

Usually, the tenant and the landlord both sign a written form, which states how long you will live there, how much money (rent) you will pay and how often you will pay it. This is a **lease**. It may also be called a **tenancy agreement**. The landlord must give you a signed copy of the agreement and an information brochure on the *Residential Tenancies Act 1995*.

Finding the right place to live in can be hard work. Make sure you know your rights and obligations.



Lease or Tenancy Agreements

There are two types of agreement – one is flexible and one is not.

A **fixed agreement** is an agreement under which you and the landlord agree to you renting the home for a set period of time, for example six or twelve months. If you want to move out before the end of a fixed term agreement, you may be liable for advertising costs, re-letting fees and even rent until a new tenant is found.

A **periodic agreement** is an agreement with no specific end date. An agreement of this type is more flexible, but could mean you have to leave your home before you want to. In a periodic agreement you must give notice in writing of when you wish to leave (21 days or a period equivalent to your single rent period). The landlord may give you notice and the period of notice will depend on the particular situation.

A lease is a legally binding contract. Don't sign a lease if you don't understand any part of it.



The bond you pay at the beginning of your tenancy is yours, held in trust by the Tenancies Branch of Consumer and Business Services until you leave.

Moving in

The day you move in the landlord must give you two copies of a completed inspection sheet. Once you have checked its accuracy, you must sign both inspection sheets and return one copy to the landlord. If something is dirty or broken, make sure you note it on the inspection sheet before returning it, and bring it to the landlord's attention. Always keep a copy.

It is the landlord's responsibility to provide the home in a reasonable state of repair, having regard to the age of the premises. It is your responsibility to keep the premises clean.

You may be asked to pay a security bond, which is equal to four or six weeks' rent. The landlord must lodge the bond with Consumer and Business Services within seven days and give you a receipt within 48 hours. If the landlord has an agent, the bond must be lodged within 30 days.

At the end of your tenancy, provided there is no damage, rent owed or other liability, the bond should be refunded to you.

(Note: Housing SA may be able to assist you with paying a bond. You can contact them on 13 12 99.)



Make sure you write down any problems in the inspection sheet.

The landlord's obligations

The landlord must give you:

- a copy of the signed lease
- written receipts for any money you pay, unless you pay it into an account kept by the landlord
- inspection sheets – to record the condition of the premises
- an information brochure about the rights and obligations of the tenant and landlord.

The landlord must also:

- make sure the property is clean and in reasonable condition when you move in
- give you notice before entering the property (unless it is an emergency)
- make sure the property has good locks and is secure
- repair the property when needed (but if you cause any damages, you may have to pay).

The landlord must not increase the rent more often than once every six months.

The landlord must repair the property when needed.

The tenant's obligations

As a tenant you must:

- pay the rent in advance and on time
- keep the property clean
- tell the landlord of any damage and when repairs are needed
- tell the landlord in writing when you will be moving out
- not use or allow anyone else to use the property for any illegal purpose
- not allow other people to live at the property without asking the landlord
- not cause damage to the property
- not make changes to the property without asking the landlord
- not keep pets/animals unless the landlord allows it
- not make excessive noise or affect the comfort or privacy of your neighbours.

The inspection sheet that you filled out at the beginning of your tenancy is important when you move out.



Renting problems

If you have a dispute with your landlord contact Consumer and Business Services for information about your rights and responsibilities. We can advise you about your options, explore issues and, if required, conciliate to help resolve the dispute. If a suitable outcome is not found, you can apply to the Residential Tenancies Tribunal for an order. The tribunal deals with disputes arising from residential tenancy agreements. This service is open to tenants, landlords and their advocates/agents. The tribunal will make a decision and issue a binding order. There is a small charge for an application to the Tribunal.



What is a Scam?



Don't be rushed into a decision by a pushy scammer.

A scam is a trick aimed at getting you to hand over either your money or your personal details. We have probably all been cheated at some time, and we all know how it feels.

A scammer may approach you personally with an offer 'too good to be true'. Someone may email you, phone, text-message or post an offer that they push you to take up.

They can try to persuade you in a way that can be hard to resist. But there are warning signs that can help you to spot a scam. If you learn to recognise the patterns you can learn how to avoid the trap.

No thank you!

If an offer sounds too good to be true, chances are it is. Don't be afraid to say that you are 'not interested' or just 'no thank you'.

Tips

- Avoid dealing with a company you haven't heard of, especially if you can't check on who they are and their background.
- Be wary about someone who shows up uninvited at the door or contacts you without warning.
- Learn to be blunt; practise saying 'NO!'
- Don't give out personal information to strangers.
- Ask for written materials on any offers or charities.
- Take your time making a decision — don't be rushed because the offer is only available for a day or two.
- Never give out your bank account or credit card information.
- Carefully review letters or emails that look official or urgent - if you feel uneasy, ask someone you trust to help you decide if they are authentic.
- Pay close attention to the small print.
- Do not respond to offers you do not fully understand.
- Ask yourself 'Does this offer sound too good to be true?'
- Keep written records, including quotes, warranty offers, receipts etc.
- Walk away from a deal if you feel like you are being pressured.
- If you get caught by a scam, report it to CBS.

Making a complaint



It is your right to complain if the product you bought is faulty somehow.

If you are unhappy with something you have bought or with the quality of a service you have paid for, you have a right to complain. This can be a difficult thing to do sometimes – you may feel too angry, or perhaps you feel that it's just bad luck and you have to put up with the results.

But there are things you can do, and it may not be as difficult as you think. You have the right to make a legitimate complaint and most organisations know that complaints give them the opportunity to improve their service delivery.

Just follow this process, or get in touch with Consumer and Business Services and talk to an officer about what has happened.

It is important to follow the correct process to help resolve the problem.

First

- Make sure you speak to the trader or manager of the business first. Calmly state what the problem is and what you would like them to do to fix it.
- Have all receipts, warranties, quotes etc handy because you will have to refer to them.
- Be polite, but firm, when lodging your complaint.
- Write notes, if you can, but at least make sure you take down the name and position of anyone you speak to, and the date that you speak to them.
- Be persistent – let them know that you won't let them ignore the problem.

Next

If you feel the matter is serious then consider following up with a letter. The letter should contain information about:

- where and when you bought the item or service
- how much it cost
- what is wrong and what action you have already taken
- what you want done to fix the situation e.g. a refund or repair, or the job done again without charge.

Set a deadline for when you want the matter resolved, (ten days is usually a reasonable length of time). Keep copies of any letters you send and don't send originals of receipts or guarantees, send photocopies.

If that doesn't work

If you can't resolve the problem with the trader, then you can telephone or write to us at CBS. Explain the problem and tell us what actions you have taken. If we can help we will send a Request for Assistance form for you to complete and return to us, along with copies of the relevant documents (e.g. receipts and contracts).

Someone else can write a complaint for you if you sign it.

Consumer advice line: **(08) 8204 9777**

SA country callers: **13 18 82**

Further information is available at: **www.cbs.sa.gov.au**



Contacts

Consumer and Business Services

Chesser House
91-97 Grenfell Street
Adelaide SA 5000

Our postal address is:

Consumer and Business Services
GPO Box 1719
Adelaide SA 5001

www.cbs.sa.gov.au

Tel: (08) 8204 9777

Country callers

Tel: 13 18 82

Product Safety

Tel: (08) 8152 0732

Tenancy Advice Line

Tel: (08) 8204 9544

Births, Deaths and Marriages

Tel: (08) 8204 9599

More contacts

Housing SA

Tel: 13 12 99

GPO Box 292

Adelaide SA 5001

Email: housing@dfc.sa.gov.au

Immigration SA

Tel: (08) 8303 2420

GPO Box 1264

Adelaide SA 5001

Fax: (08) 8204 9244

Email: immigration.sa@sa.gov.au

Legal Services Commission

For fast, free legal advice

Legal Help Line

Tel: 1300 366 424

For general enquiries

Tel: (08) 8463 3555

82-98 Wakefield St

Adelaide SA 5000

Migrant Resource Centre of SA

Tel: (08) 8217 9500

59 King William Street

Adelaide SA 5000

www.mrcsa.com.au

Lifeline

24 hour Telephone Counselling
(for the cost of a local call)

Tel: 13 11 14

Ground floor

43 Franklin Street,

Adelaide SA 5000

Email: adelaidesa@lifeline.org.au

Multicultural Home Support

Tel: (08) 8375 1193

5 Maturin Road

Glenelg SA 5045

Telecommunications Industry Ombudsman

Tel: 1800 062 058

PO Box 276

Collins Street West VIC 8007

Email: tio@tio.com.au

Web: www.tio.com.au

UnitingCare Wesley Adelaide Inc.

Tel: (08) 8202 5111

10 Pitt Street, Adelaide

South Australia 5000

Email: enquiries@ucwesyadelaide.org.au

ucwesyadelaide.org.au

Advice in your language

We can give you advice in your own language.

Telephone 13 14 50 to use the FREE Telephone Interpreting Service.
A person will interpret for you in a three-way conversation.

Ask to be connected to Consumer and Business Services on:

(08) 8204 9777

(08) 8204 9544 Renting advice

(08) 8204 9599 Registration of births, deaths and marriages

CBS has information available in various languages.

Telephone (08) 8204 9777 for copies or check our website:
www.cbs.sa.gov.au (click on **languages** on the top menu bar)



Publications

For more information, get a free copy of:

- The smart consumer – a guide to wise purchasing
- It's about the house – your guide to buying or selling a house
- Autocheck – your guide to buying and maintaining a car
- The little black book of scams – your guide to scams, swindles, rorts and rip-offs
- Consumer complaints – steps to lodging a complaint.

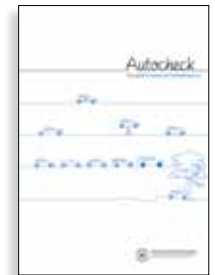
**Phone (08) 8204 9777 for copies to be posted to you
or order online at www.cbs.sa.gov.au**



a.



b.



c.



d.



e.

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thank you