

# Smart choice

A consumer guide for  
Western Australians

# 50+

**Section one**  
Becoming a smart consumer

**Section two**  
Consumer Protection

**Section three**  
Community directory 50+



A consumer protection guide for people as young as 50 and over



Government of **Western Australia**  
Department of **Commerce**

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## Introduction

**With the products of the world market available to us at any time, on any day, consumers everywhere are inundated with offers and discounts like never before.**

It's easy to be caught up in the excitement of buying without worrying about the consequences if something goes wrong. Whether you buy goods or services for yourself, lease or rent property, or borrow money, you're a consumer.

As an experienced consumer you've been buying goods such as clothes and food, and paying for services like repairing your car or cutting your hair, for years. These are local transactions of course, but the introduction of new technologies such as the internet and new credit products has expanded our purchasing choices to the global marketplace.

It's worth remembering that even though our method of buying may have changed, the research that's needed before making that final purchase hasn't. It's still important to compare the total cost (which might now include postage, handling insurance and a range of other fees) and service arrangements, as well as warranties and guarantees. Buying products in a virtual environment sight unseen, from sellers that you'll never meet, poses challenges, but with careful planning you can still grab a bargain.

Just remember, Western Australian consumer law may not be able to offer you the same protection for an interstate or overseas purchase, so make sure you're well informed. No question's too small if the end result is a purchase that you're happy with now and in the future. The secret to all successful transactions is to think before you buy.

Ensuring a fair marketplace is a key focus for Western Australia's Department of Commerce and you can access a wealth of information to help protect your interest through the Department's Consumer Protection division.

Western Australians come from different cultural, social and economic backgrounds, and we understand that as people age, different conditions and life events influence their purchasing decisions.

# Introduction

Planning for the future and protecting our welfare is crucial as we age. Many Western Australians have worked hard and saved responsibly throughout their lives so they can remain active in their retirement.

But many people don't know where to turn to for tips and advice, especially when they need it most. So whether you need advice about buying property, booking travel, day-to-day shopping concerns or scams, we can help you. A little research now can save you a lot of time, money and disappointment later.

Smart choice gives you this information, or advice on how to access it, in the following sections.

## Section one

### Becoming a smart consumer

Becoming a smart consumer offers helpful tips and information to protect your interests and your money. Whether you're buying goods or services, signing contracts, or investing for the future, you need to be a smart consumer.

## Section two

### Consumer Protection

Consumer Protection provides general details about consumer protection in WA and free publications and services. Contact numbers giving you easy access to more detailed information about consumer issues that concern you are highlighted.

## Section three

### Community directory 50 +

Community directory is designed to connect people to the community by providing contact details for government and community service organisations. Carers of older people, family members, and professional care givers in the community will also find this directory valuable.



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## Section one

# Becoming a smart consumer

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## Becoming a smart consumer

Western Australia has consumer protection laws that give you rights and responsibilities in the marketplace. We can help you to understand them, but it's up to you to use them. Buying smart means knowing your rights and responsibilities, and what to do if things go wrong.

It's important to be properly informed before you buy a product or service to avoid problems and ensure your purchases meet your needs. Smart consumers shop around. They compare prices and quality, the total cost of the purchase, investigate after-sales service, and discover what a product warranty covers.

By doing your homework before you buy a new product, or before you ask someone to provide you with a service, you can reduce the risk of losing your money or getting into a dispute with a trader.

## Before you buy

Before you buy goods or services, there are a few key things you can do to increase your chance of success:

- Think about what you are buying and how you are going to use it. It might save you disappointment later on.
- Shop around and get at least three quotes or prices. Not only can you compare value, but you also learn which products, after sales service, quality, warranty and guarantees suit your needs.
- If you are going to spend a lot of money on a product or service, remember that a quote is a statement of the price for which goods and services will be supplied, and can't be changed. However, an estimate will provide you with an approximation of the cost, which is not necessarily the final price.
- Ask for advice if you're unsure. It's your money, so don't be afraid to ask questions before you purchase.

- Inspect goods and services carefully before you pay for them.
- Take advertising claims with a grain of salt. Sellers try to flatter you, praise you and exaggerate their products to get you to buy from them.
- Don't be pressured into buying. Many 'today only' offers may still be there tomorrow!
- Generally, a deposit on a significant purchase should be limited to 10 per cent. Deposits are negotiable and you don't have to pay the percentage asked.
- Keep all records, especially for larger purchases. This includes quotes, estimates, invoices, warranties, credit card receipts and cheque stubs. You might need them later.

## After sales service and support is important!

If you buy a new product, get it home, and you can't get it to work – that's where after sales service comes in, especially for certain types of goods. For example, more than half of all Australians who buy home computers seek after sales support in the first year. Cars are another major purchase where you should consider more than just price. Before you make a large purchase, ask yourself:

- How likely is it that I'll need after sales support or service?
- Does the manufacturer have a local service centre or agency?
- Is the brand I prefer the most reliable? Check its reputation with other users, or in specialist magazines, or consumer publications such as *Choice* magazine.

## Section one

# Becoming a smart consumer

### Does the product have a warranty?

Investigate the warranties offered with a number of products or brands and compare what they cover before you buy. Not all warranties are the same, so check if the warranty covers full replacement or just repairs, and ask if there are any costs involved in getting the faulty product to and from the repairer.

### Who handles complaints?

Before you buy, find out what happens if a problem should occur. What will the retailer do to address any problems? In most instances the retailer is responsible for handling your complaints (the exception being if the problem occurs outside the warranty period). However, there is nothing to stop you from dealing directly with the manufacturer or an agency if you prefer. The important part is to shop around until you find a retailer who offers you the best customer service. Choosing a discount product may cost you a lot of time and effort later on.

### Contracts of sale

When you purchase anything – from a new shirt to a house – you enter into a contract of sale.

A contract is a legal, binding promise or agreement between two or more people. To be legally enforceable, a contract has to have all of the following features:

**Intention to create a legally enforceable relationship** – This means that both you and the retailer must be clear that you intend to make a legally binding agreement.

**Offer and acceptance** – An offer must be made by one party and accepted by the other. This usually happens when you (the customer) select goods with a marked price and present them to the sales staff for purchase.

**Consideration** – Each party must exchange something for what they get. Generally, you exchange an agreed price for the goods supplied. However, money doesn't have to change hands when a contract is made. If you both agree on an amount to be paid later, a contract of sale still exists.

**Legal capacity** – People who are unable to make a reasoned decision because they don't understand what they are doing usually can't enter into an enforceable contract. In addition, people under the age of 18 can only be held to a contract if it involves a 'necessity of life'. Food and shelter are generally regarded as necessities, but cars and televisions aren't.

**Legality of the purpose** – As you might imagine, contracts for illegal goods or services, or for illegal purposes, aren't enforceable. For example, if you purchase or agree to purchase a product that had been banned for safety reasons, the contract is not enforceable. Similarly, if you have paid for services that involved committing an offence, the contract is not enforceable.



## Types of contracts

Contracts come under three common types - contracts by conduct, verbal, or written. They can also have the characteristics of more than one type, for example many contracts are partly oral and partly written.

**Contract by conduct** is very common and occurs when you select goods and the only contact you have with staff is at the counter or checkout. When you take goods to the checkout and offer money, you are offering to purchase those goods at a particular price. When the transaction occurs and the payment has been made, the retailer has accepted the offer and the contract is in place.

**Verbal contracts** are made when there is a verbal offer and acceptance between you and a retailer. Although a verbal contract is binding, it can be difficult to prove if there is a dispute.

Verbal contracts also include those that are negotiated over the phone, such as when a telephone service provider calls and asks if you want to swap to another provider and you agree. This offer and acceptance is viewed as a verbal contract.

**Written contracts** occur when you and the retailer sign a document that is a complete record of your agreement. The contract should contain a description of the goods or services being sold, the price and any other conditions of the sale. The contract is complete when both parties sign it. Written contracts are very useful if a dispute arises, because the terms of the agreement are easily proven.

Always make sure you completely understand what you are signing. As an adult, signing a contract means you are bound by its terms, even if you haven't read or understood the contract.

Once you sign a contract, there is no going back. Generally, in Western Australia there are no cooling-off periods where you can change your mind, except for:

- door-to-door sales contracts for goods or services valued at \$50 or more;
- personal insurance contracts; and
- contracts where all parties to the contract have specifically agreed to a cooling-off period.

### Before signing a contract, you should:

- read the whole contract very carefully, including the fine print;
- if possible take it away with you, so that you are not rushed into signing on the spot;
- seek legal or other advice if you don't understand any part of it;
- check that all verbal promises or claims made by the salesperson are written into the contract;
- check that all figures and any other information inserted into the contract are correct; and
- although businesses are not always obliged to provide you with copies of contracts, make sure you always ask for a copy of any contract you sign.



### TIP

Remember that not all contracts are in writing – even when buying groceries you are entering a 'contract of sale'.

## Section one

# Becoming a smart consumer

### Returning goods and refunds

Contracts of sale protect everybody – you and the retailer. Once a contract has been made, you can't simply change your mind and withdraw from your purchase. However, if the goods are defective or misrepresented, or some important condition wasn't met, there are laws to protect you.

You can return goods for a remedy, which is fair and reasonable if the item:

- has a fault that couldn't be detected at the time of purchase;
- is not the same as the salesperson described;
  - is different from what was on a label, sign, or advertisement;
  - or does not match the sample shown; or
- is not suitable for the use for which it was required despite recommendation by the salesperson before the purchase.

The remedy you receive when you take goods back depends on what is fair and reasonable. You might have to negotiate whether your particular remedy is a refund, replacement, credit note, or repairs.



### Our refund policy

Please choose carefully.

We don't normally give refunds if you simply change your mind or make a wrong selection.

Exchanges and refunds can be given where goods are faulty, wrongly described, different from a sample shown to you or don't do what they are supposed to.

**1 3 0 0 3 0 4 0 5 4**

#### TIP

Signs cannot take away your legal right to a refund. The Consumer Protection refund policy shown above, correctly describes your rights.

If you return an item to the retailer for repair you should, in the first instance, give them a reasonable time to complete repairs. If this can't be done due to the nature of the fault or a lack of response from the retailer, then seek:

- a replacement or refund; or
- if you are not satisfied with what a trader offers, you can contact Consumer Protection on **1300 30 40 54** for assistance.

Goods do not have to be returned with original packaging to obtain a remedy. However, you should show proof of purchase. Price tags, credit card statements and cheque stubs are not necessarily considered absolute proof of purchase, (though they can certainly support your case) so always keep your receipts.

You have no legal right to demand a replacement or refund if you have simply changed your mind, or the good is an unwanted gift or the wrong size. Some stores will assist, but legally, they don't have to. However, if the salesperson agreed at the point of sale to give a refund if it wasn't suitable, this may become a condition of sale and you may request a refund.

### No refund signs are illegal

If you see signs in shops that say 'NO REFUNDS' or 'NO REFUNDS ON SALE ITEMS', they are misleading and illegal.

Signs cannot take away your legal right to a refund. You need to advise the trader and if the problem can't be resolved, call Consumer Protection to lodge a formal complaint.

### Consumer complaints

Western Australian retailers must take responsibility for consumer complaints. If a retailer sells you a faulty product, the retailer can't just refer you directly to the manufacturer. A sales contract is between you and the retailer, and the retailer must deal with any problems.



We provide a free telephone advisory service to consumers and business people on their rights and obligations under fair trading laws. If you would like more information about refunds email us at [consumer@commerce.wa.gov.au](mailto:consumer@commerce.wa.gov.au) or call Consumer Protection on **1300 30 40 54**.

### Returning goods

Charlie and Ros have just moved into their new townhouse. They decided to shop round for a portable gas heater to plug into the gas connection provided by the builder for heating.

After visiting a number of retail stores they decided on a suitable heater. Returning home they plugged in the gas heater and turned it on. After a few minutes the fan developed a noise. This noise persisted so they chose to return the heater to the store.

Charlie and Ros returned to the store with the receipt where they exchanged this faulty heater for another that was carefully checked before leaving the store.

## Warranties and guarantees

Warranties offer you protection when goods or services are defective or have been misrepresented, or when some important condition of a sales contract hasn't been met.

There are two types of warranties:

- statutory warranties; and
- manufacturers' warranties or guarantees.

**Statutory warranties** are also known as implied warranties. This means you are automatically protected under the *Fair Trading Act 1987*, even if the seller or service provider says otherwise. The seller or service provider must deal with any problems that arise under a statutory warranty.

**An implied or statutory warranty is a warranty required by law and provides:**

- clear title to goods (the title signifies ownership);

- goods must be of a good quality, in a saleable condition and able to last for a reasonable period of time. The price paid for the good/service is taken into consideration when determining merchantable quality and the duration of 'reasonable' time;
- goods/services must be fit for their intended purpose;
- goods must match their description; and
- services should be carried out with due care and skill and any materials used in the job must be good quality and fit for the purpose.

**All goods and services are covered by implied warranties, except where the goods:**

- are sold at auction;
- are purchased from a private seller, or not in the course of trade or commerce; or
- the defects were specifically drawn to your attention prior to sale.

**Manufacturers' warranties** are also known as express warranties that a manufacturer or service provider chooses to offer. These are given in writing and may contain conditions you must comply with to obtain the benefits, such as warranty servicing of a motor vehicle.

Remember, sellers must stand by the promises they offer and follow the law. Even if a trader gives a three-month warranty, it doesn't mean your right finishes at the end of this time. The statutory or implied warranty sections of the *Fair Trading Act 1987* and the *Trade Practices Act 1974* may dictate that the goods or services you buy should last longer.

**Extended warranties** involve you paying extra to extend the manufacturer's warranty as a type of insurance. Again, these do not take priority over the law. Carefully weigh up the value of extended warranties and their cost. Very often, extended warranties simply double up on the implied warranty you already have under law.

## Section one

# Becoming a smart consumer

### Price scanning

How often do you check if prices for goods you purchase are rung up correctly at the cash register? This has become harder for consumers to monitor since the introduction of fast price scanning machines and as a result, many grocery supermarkets have agreed to follow a voluntary code of practice on checkout scanners. The code is designed to reassure you and encourage efficient use of scanning technology.

Under the code of practice:

- prices are changed on the shelf first, and then entered into the store's computer;
- if you are charged more than the shelf price, you should get that item free; or
- if you buy several identical items and are charged more than the shelf price, you can expect to get only one of them free.

Consumer Protection conducts proactive retail audits to check the accuracy of scanners. For more information about the code of practice email us at [consumer@commerce.wa.gov.au](mailto:consumer@commerce.wa.gov.au) or contact us on **1300 30 40 54**.

### Lay-bys

While credit cards seem to be used more today, there are still many stores where you can lay-by goods. Lay-by is when the item is put aside for you while you pay it off in instalments. Lay-by is like free credit, because you don't pay any interest.

When you lay-by goods you pay an initial deposit for the trader to hold them for you. Usually, you negotiate the amount of the deposit with the trader, although this is generally 10 to 20 per cent of the total price.

**A written lay-by agreement with the store should include:**

- the total price of the item;
- the deposit you paid;
- how much your payments will be and the dates you have to make them;
- the date the final payment has to be made;
- a description of the goods; and
- the signatures of both you and the trader.

**The price of goods on lay-by stays the same while you pay them off.**

For example, if you place a sale item on lay-by, the price will remain the same, even after the sale is over. A trader may add a storage charge to the cost of a lay-by item, but this must be clearly stated in your original written agreement.

**A lay-by is a legally binding contract.** If you don't make your payments, or you change your mind about the purchase, the trader has the right to claim 'fair damages'. This doesn't mean you'll lose all of the money you've already paid. It means the trader can claim enough money to cover storage costs, or the cost of reselling the item, but must be able to show these costs.

Generally, if you can't go through with the lay-by, you stand to lose at least your deposit. Make sure you immediately discuss it with the store because they may agree to give you a credit note or refund some of your money.

**A lay-by is legally binding for the trader, just as it is for you.** If the trader can't go through with the lay-by contract, you're entitled to your money back. You may be able to claim your own 'fair damages', such as the extra cost of buying the item somewhere else. However, you must back up your claim with proof.



## Distance selling and telemarketing

The rise of the global marketplace now enables us to buy items without even going to a shop.

**Distance selling** involves buying goods or services through the mail, via the internet, based on what you have seen on a television show, newspaper advertisement, or a catalogue. Telemarketers also try to sell goods or services over the phone.

**When buying from places other than shops, think about these things:**

- Do you really want or need the product? If not, don't buy it.
- Keep in mind that WA laws may not apply to a seller based in another state or country. Even if laws do apply, the distance might make resolving any problems difficult.
- Can you get the same goods locally, and at the same price or better?
- Does the business have a full street address with contact details?
- Will you incur postage, packaging or insurance costs? Have you factored these into the total cost?
- Is it possible to inspect the goods before buying them?
- Do the goods come with a warranty?
- If you don't want the goods when they arrive can you return them for a full refund?

**Take your time making decisions** and don't be forced into a quick purchase. You should research the product and the sellers reputation before you buy.

**Check credentials**, and ask if the company belongs to the Australian Direct Marketing Association (ADMA). ADMA members agree to a voluntary code of conduct that offers some protection to your interests. You can email ADMA at [info@adma.com.au](mailto:info@adma.com.au) or call **(02) 9277 5400**.

**Beware of prize offers** where winning depends on making a purchase.

**Don't ever send cash in the mail.** Use either a cheque, credit card, or secure online payment facilities. Then if things turn bad, you may be able to stop the payment going through.

**If the goods never arrive**, it is the seller's responsibility to trace them, replace them or give you a refund. You are entitled to your money back because the contract was never completed. If a dispute about the facts occurs, get advice from Consumer Protection or a lawyer.

### When can telemarketers call me?

There is nothing worse than a telemarketer calling when you are about to sit down for dinner. If you don't want to deal with this type of interruption, provided your phone number is used for private purposes, you can place your name on the Do Not Call Register. The *Do Not Call Register Act 2006* stops telemarketers calling listed numbers. Certain types of organisations such as charities, religious organisations and political parties are exempt, and you can also still receive calls from market researchers, but other telemarketers face penalties for unsolicited calls. To learn more about the Do Not Call Register, or to register your number, visit [www.donotcall.gov.au](http://www.donotcall.gov.au) or phone **1300 792 958**.



### TIP

Don't be conned when buying over the internet. Consider your purchase, compare prices and after sales service, and check the sellers credentials.

## Section one

# Becoming a smart consumer

### Buying online

Buying goods and services over the internet is fairly new, so you need to take sensible precautions when you decide to use this option.

#### The benefits of buying online include:

- Access to a worldwide market of suppliers, offering a huge choice of products and services that may not be available in Western Australia.
- Access to goods and services that may be cheaper.
- The freedom to buy from home or work, 24 hours a day, seven days a week.

#### The concerns are:

- You may not always know who you are dealing with.
- Just because a website looks professional and legitimate, it doesn't mean the trader is.
- There may be doubts about the security of online payments and safely providing credit card details.



#### TIP

Ensure the site has a secure online payment system before you use your credit card online.

- Your privacy may not be respected and your confidential details misused or sold to marketers.
- There may be problems accessing after-sales service, support and warranty offers.
- It's always difficult to check the quality of goods without being physically able to touch and inspect them.

#### Follow these easy rules when buying online:

- Don't judge a website by how it looks. Good looking sites are easy and cheap to build and don't necessarily reflect the trader's status or professionalism.
- Find out whether the trader has a physical address so you can contact the business later if necessary.
- Don't deal with traders who are evasive about giving you their details.
- When dealing with sellers for the first time, ring or email them to ask about their goods or services.
- Use the internet (eg newsgroups) or speak with other regular online buyers to find out which sites are reputable and reliable. To check if a seller is part of a scam visit the Consumer Protection ScamNet site at [www.commerce.wa.gov.au/wascamnet](http://www.commerce.wa.gov.au/wascamnet), or contact the ScamNet team by emailing [wascamnet@commerce.wa.gov.au](mailto:wascamnet@commerce.wa.gov.au) or phone **1300 30 40 54**.
- Don't buy on impulse or in a hurry. There may be other sites that offer similar goods and services, and at a better price.
- Check the actual cost of getting the goods to you. Check currency exchange rates, freight costs and perhaps sales tax or import duty.
- If you are buying goods likely to require after-sales service, think about how easy this can be managed. If it all seems too difficult, you might be better off buying locally.



- Always find out when the goods will be delivered.
- Don't use your credit card for online payment, unless the site has a secure payment system. If not, contact the company direct and supply your credit card details over the phone or by mail. If you have a disputed charge, contact your credit card company immediately.
- Don't give out your bank account details to anyone.
- Keep a record of all purchase details and always print a copy of your purchase order.

## Buying from door-to-door salespeople

Door-to-door trading still occurs and involves a trader selling goods or services to you, face to face, away from their business premises. Special laws protect you if you decide to buy from door-to-door salespeople who arrive uninvited.

The major benefit of the *Door-to-Door Trading Act 1987* is that you have a 10 day cooling-off period on goods or services worth more than \$50. This means you can cancel the contract during this time with no penalty. The laws exist because people are more vulnerable to sales offers when they are in their own home.

The Act also applies when salespeople make unsolicited approaches to potential customers, such as in car parks or shopping centre malls.

### Contracts not covered by the *Door-to-Door Trading Act 1987*

A contract to purchase goods or services is not covered by the *Door-to-Door Trading Act 1987* if:

- the contract is a contract for insurance. Personal insurance policies already have a 14 day 'free look' period under different legislation;
- the contract is a contract for credit not related to a door-to-door sale;
- the contract relates to a purchase made from a charity, religious or benevolent organisation;
- the purchaser is incorporated as a company; or
- the purchase was made for the purchaser's business.

### When can door-to-door sales people call on me?

Unless they have an appointment, door-to-door sellers may only call during these times:

**Monday to Friday 9am to 8pm**

**Saturday 9am to 5pm**

Door-to-door sales people are prohibited from visiting you on Sundays or public holidays.

Your rights when a salesperson knocks at your door are:

- you don't have to let them into your home;
- they must tell you the reason for their call;
- they must show you identification, with their name, address and employer (if they have one);
- you can ask them to leave at any time;
- you are under no obligation to buy; and
- they must not pressure you to either enter a contract or prevent you from cancelling a contract within the cooling-off period.

## Section one

# Becoming a smart consumer

### What happens if I buy?

You must be given a copy of the contract immediately after signing it.

The salesperson must also give you two notices in these situations:

- when you sign a contract for goods or services worth more than \$50; and/or
- if the total amount of the contract is unknown at the time of entering the contract (for example you sign up for a course of lessons and at the time don't know how many lessons you may take).

One notice explains your right to cancel the contract, and the other notice can be used to actually cancel the contract.

### The contract must include:

- the full name and address of the salesperson if he or she is the supplier, or the
- name and address of the supplier of the goods or services;
- the signature of the salesperson or supplier;
- details of how the total cost will be calculated;

- details of any goods to be sold or the service to be performed;
- all the terms of the contract; and
- a statement immediately above your signature that says: THIS CONTRACT IS SUBJECT TO A COOLING-OFF PERIOD OF 10 DAYS.

### How the cooling-off period works

You shouldn't sign a contract unless you really want the goods or services. Sometimes you might feel pressured into signing, but remember you can cancel the contract during the 10 day cooling-off period.

The door-to-door salesperson cannot accept any money or provide services during the cooling-off period, but they can leave the goods with you in this time. You don't lose your right to cancel the contract during the cooling-off period.

To cancel your agreement, send the notice of cancellation to the supplier either by post (obtain and retain proof of postage) or in person - not by fax or email. Add your name, address and reference number to your notice to help the supplier process the cancellation quickly.

Return any goods or let the supplier know where to collect them. If the supplier does not collect them within 28 days, they're yours.

If you have lost the notice, or didn't receive one, you can still cancel the contract. Simply write to the supplier and tell them you are cancelling the contract, and don't offer a reason. Keep a copy of the letter and proof of postage.

You don't need to give a reason for cancelling the contract.

### Cancelling a contract after the 10 day cooling-off period has expired

Generally, you can't cancel a contract after the cooling-off period, but this can sometimes be done up to six months after signing the contract if the



### TIP

Buying in the comfort of your home is sometimes convenient so its important that you are aware of your consumer rights.



salesperson has acted improperly by:

- calling outside the permitted hours;
- harassing you into signing the contract; or
- accepting money or providing the service before the cooling-off period has expired.

However, you must give reasons for cancelling, and you may need to pay for services rendered after the 10-day cooling-off period and for any goods damaged beyond normal wear and tear. If the goods can't be returned, you pay the value of the goods (there are some limited exceptions).

#### **Things to remember before buying door-to-door:**

- Ask yourself if you really need it. Buying door-to-door means you can't shop around.
- Beware of claims of low prices due to no overheads (such as no rent or advertising).
- Be sceptical of claims regarding your existing property (such as "your vacuum cleaner clearly isn't working properly" or "your tile roof needs painting"). Get independent advice about these claims. It could be just the salesman's pitch.
- Ask for identification from people who say they are doing a survey or market research. This is a common ploy by unscrupulous salespeople who then try to make an appointment to call.

## **Complaints and conciliation**

Consumer Protection plays a key role in helping consumers get a fair result if they have a dispute with a trader. This is called 'conciliation'.

### **What the law says**

The legislation that gives us the authority to conciliate disputes is the *Consumer Affairs Act 1971*, which gives certain legal powers to the Commissioner for Consumer Protection.

This Act says (in part) that we can receive complaints from consumers concerning matters affecting their interests as consumers, and if the Commissioner considers it warranted, we can investigate those complaints and take appropriate action.

Consumer Protection will not investigate a complaint until you, as a consumer, have made an effort to resolve the complaint yourself. We try to conciliate disputes because it is the most effective and least costly way to handle the many and varied complaints we receive.

The reasons for this are:

- Our experience shows that many disputes can be sorted out if the consumer and business simply talk it over. Problems are often due to a lack of communication.
- The Department serves the community most effectively if we concentrate our resources on solving problems consumers have already tried to solve, but now need help.

If you have a problem with a product or service, the following steps can help you to start discussions with your retailer to identify a good solution.

## Section one

# Becoming a smart consumer

### Step 1

Ask yourself: What is my grievance really about? If it helps, write down your main points, and perhaps suggest a proposed solution to the problem. Remember that most businesses simply want to make a sale and keep their customers satisfied, which can work to your advantage!

Gather any evidence to support your case, such as notes, quotes, contracts, receipts or other paperwork.

Contact the business that sold you the goods or services - either in person, over the phone or in writing. Written complaints are often more successful.

Keep a record of your contacts with the business, including times, dates, names of the people you have contacted, details of any conversations and responses you receive.

Your aim is to create a positive outcome. Be clear and calm with anyone you deal with, be polite and don't lose your temper.

Clear communication is crucial in resolving grievances. Ask the business how long it will take to look into your matter and suggest a time and date for further contact. Give them time to look into the problem and get back to you. They may have to contact a head office, a manufacturer, or get a second opinion.

#### Written complaints

When you write a letter to a business or complaint handling organisation, your letter should include:

- your name and full contact details;
- an outline of the main points of your problem, noting when and where you bought the product or service and how much it cost. List the important facts, but avoid minor details. Explain why you are unhappy with what you have bought, if it's broken, unfit for its purpose, or another reason;

- outline the steps you have taken to get the problem fixed, who you spoke to and any results of your efforts;
- outline what you would like the business to do about the problem – repairs, a refund, a replacement, or a similar product to the same value from a different manufacturer;
- include a closing remark, such as 'I look forward to your response', to let the business know that you expect a reply;
- sign and date the letter;
- attach copies of any other letters you have written about the problem, as well as copies of other relevant documents (for example, warranties, receipts and previous correspondence). Don't send the originals of other documents; and
- keep a copy of this letter and make a note of the date you post it.

### Step 2

You've approached the trader and haven't had any satisfaction – now's the time to make a formal complaint to Consumer Protection.

#### We will investigate the complaint if:

- you have made a reasonable attempt to resolve the dispute;
- a court or tribunal has not already determined the matter, or there is no case pending;
- the disputed issue is covered by consumer protection laws;
- the trader's conduct seems to breach those laws or your contractual rights;
- you have not breached the contract or behaved inappropriately;
- the complaint, in all the circumstances is not too trivial (eg as with some quality issues);



- it is likely your complaint will be settled, and it is not more appropriate for us to refer it to another agency (such as the Medical Board for a complaint about a doctor); or
- it is in the public interest to do so. For example we may form the view that the issue is of wider interest to the rights of consumers and our involvement could make the Western Australian marketplace fairer.

We will tell you if we can deal with your complaint or we may provide you with information about other options concerning your situation. For example we might suggest that your best option is to seek a civil remedy in the courts or through a relevant tribunal or industry complaint body (eg the Telecommunications Industry Ombudsman).

### What we can do to conciliate a dispute

We will attempt conciliation by contacting both you and the trader. There is usually no personal contact between you and the trader once you have lodged a complaint, unless you both agree to it.

We try to guide you and the trader to an agreed position within both your rights and responsibilities.

We will act as promptly and as tactfully as we can if we believe there are special circumstances in which you:

- are disadvantaged and/or vulnerable; or
- if you need urgent assistance (eg through repossession of property, threat of court action or harassment).

When trying to settle disputes, we will negotiate for what you are entitled to receive by law, and aim to stop any unfair or illegal conduct. Your redress or 'compensation' may include the trader fixing the problem, exchanging the product, or refunding the contract price.

### Other action we can take

Consumer Protection can, and does, prosecute traders who break the law. However, the decision to prosecute will only result after a number of factors are considered. Complaining to us may have a flow on effect that helps all consumers.

If traders are prosecuted and are found guilty, they may be ordered to pay a fine, and they may have to compensate the consumer.

In addition to prosecuting traders for criminal offences, action may be taken by the Commissioner for Consumer Protection to initiate or defend civil proceedings on your behalf. This action needs to be justified on cost grounds and must be in the public interest. Factors that will be considered include:

- the possibility of immediate financial loss by the consumer;
- the conduct of a trader being repetitious and unreasonable; or
- a market trend, affecting a number of consumers.



#### TIP

If you're not sure whether your dispute can be investigated by Consumer Protection, call us on 1300 30 40 54.

## Section one

# Becoming a smart consumer

### What we won't or can't do

We may decline to conciliate if the matter in dispute is minor and involves only a small financial loss by the consumer. However, even if individual amounts are relatively small, we may get involved if large numbers of consumers are affected (eg by a scam).

We will not attempt further conciliation if we believe a trader has made a reasonable offer of redress that has been rejected.

We cannot order a trader to follow a particular course of action or put a trader out of business. These decisions are made by courts or licensing bodies.

### Information you need to give us

You will need to provide us with copies of any documents or notes to support your complaint. Keep the originals of documents in a file of your own, including:

- quotes;
- contracts;
- invoices;
- receipts;
- warranties;
- vehicle inspection reports (if applicable);
- tenancy agreement (if applicable);
- any independent reports or opinions; or
- any other notes or correspondence that might be relevant.

Your complaint should be sent to the Consumer Protection office closest to the trader's premises. The Department of Commerce has six regional offices – in Geraldton, Bunbury, Albany, Karratha, Kalgoorlie and Kununurra, in addition to our main office in Perth.

Complaint forms are available from [www.commerce.wa.gov.au](http://www.commerce.wa.gov.au) or contact our Advice Line on **1300 30 40 54** to have the form mailed to you.

### Step 3

If conciliation fails, or doesn't satisfy your demands and we decide not to prosecute or bring civil proceedings against the trader, then you may still be able to take the matter to a court such as the Magistrates Court. Taking this action is not necessarily expensive or time consuming. You can find further information at [www.justice.wa.gov.au](http://www.justice.wa.gov.au).

### Are you a consumer

We can conciliate only if you are a 'consumer'. If the goods or services at the centre of your dispute were bought for business purposes, we have no legal jurisdiction to take up your matter and you will need to seek your own legal advice. Our Advice Line staff may be able to direct you to an agency that can provide assistance.

Generally, we define a consumer as someone who buys (or contracts to buy) goods or services for their own personal use. There are a few situations where Western Australian consumer laws may not apply. Exceptions may include farmers and some not-for-profit organisations, such as local or 'Parents and Friends' groups.

### Building complaints

If your complaint is about home building or building trades, you can ask us for information about what you can do. For example, we may be able to conciliate the matter or you may be able to have the matter determined by the Magistrates Court or the Building Disputes Tribunal (BDT).

If we provide conciliation you have the right to proceed to the BDT or a court at any stage. When seeking a determination by the BDT, different rules apply, depending on whether your dispute relates to poor workmanship or a dispute over your contract with the builder.

More information about the BDT and how to lodge a complaint can be obtained at [www.builders.wa.gov.au](http://www.builders.wa.gov.au).



## Housing options for those aged 50+

There are many housing options for people aged over 50. You may be considering a lifestyle change or need to find a house that better suits your present and future needs. Given the number of alternatives available, it's important to consider the pros and cons of each option before making a final commitment.

For some, downsizing may provide the answer. Having less rooms and a smaller garden might be appealing, freeing up time for other pursuits. Sometimes renovating your current home can provide the answer – it's amazing the difference new fittings and fixtures can make. Other options include: rebuilding; moving to a lifestyle village or caravan park; shifting into a unit for the over 55s; or moving into a retirement village.

Whatever your choice remember that planning for the longer term is important. Improvements in health care mean that, as we age, illness is more manageable and may not impact as greatly on our lifestyle decisions.

Bearing this in mind consider whether your move is transitional or long term. Will your choice have sufficient resale value to allow you to change your lifestyle again later on?

When reviewing your current and future needs consider whether your home:

- can be modified to meet your requirements and avoid the need to move again in the near future;
- has a garden that can be easily maintained;
- offers security and a feeling of belonging;
- has features that may pose a problem in the long term, eg stairs;
- has facilities that are easy to access, including the bathroom or toilet; and
- has suitable access to public transport.

You might also consider: having a more mobile lifestyle with a small home base; having sufficient contact with support people in your neighbourhood or community; access to personal, health and nursing care; and/or 24-hour call buttons for medical and emergency assistance.

For further information about consumer issues

### Metropolitan

Email: [consumer@commerce.wa.gov.au](mailto:consumer@commerce.wa.gov.au)

Website: [www.commerce.wa.gov.au](http://www.commerce.wa.gov.au)

Consumer Protection Advice Line: 1300 30 40 54  
(for the cost of a local call)

### Regional offices

Great Southern – Albany (08) 9842 8366

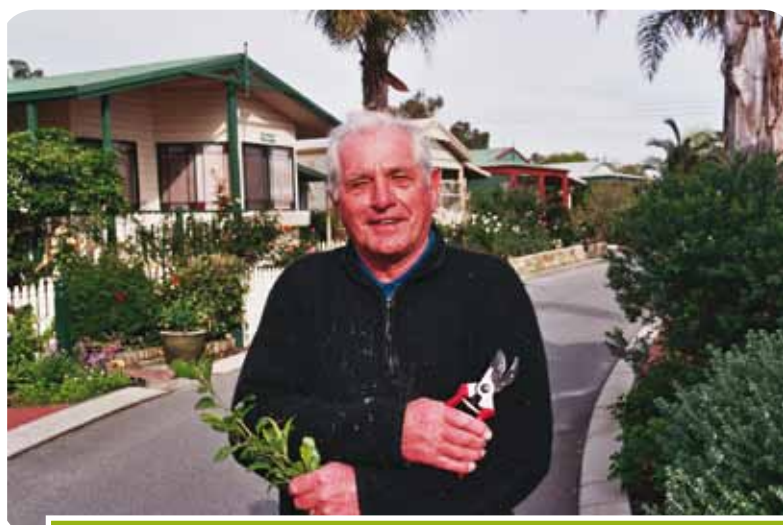
Goldfields/Esperance – Kalgoorlie (08) 9026 3250

South-West – Bunbury (08) 9722 2888

Mid-West – Geraldton (08) 9964 5644

North-West – Karratha (08) 9185 0900

Kimberley – Kununurra (08) 9169 2811



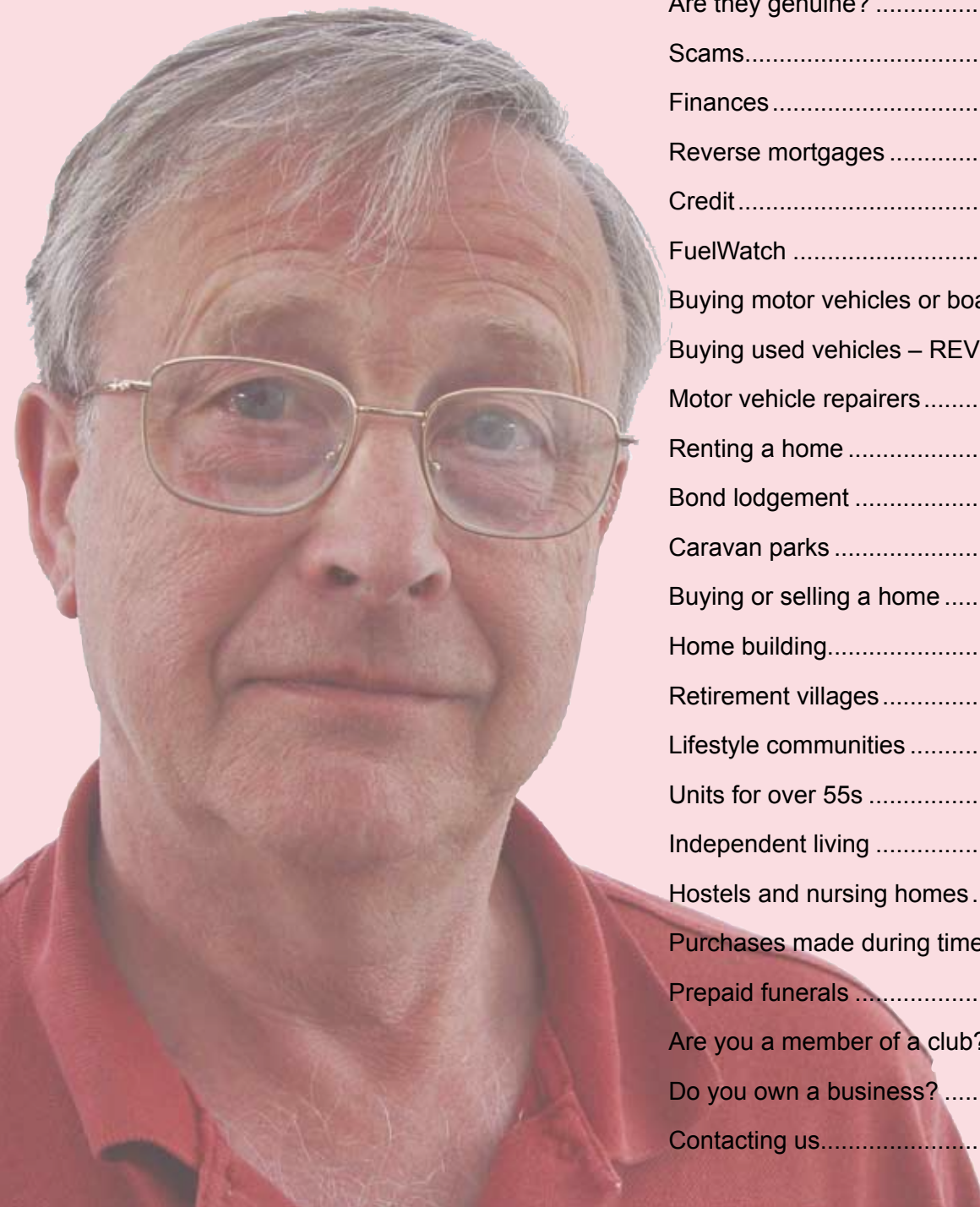
### TIP

Before you decide about where you want to live, consider your total requirements and explore the various housing options available to you.

## Section two

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## Consumer Protection

The Department of Commerce is the State Government department responsible for providing services relating to consumer protection, labour relations, occupational safety and health, energy safety, building and science, innovation and business.

Consumer Protection is a division of The Department that administers around 60 pieces of legislation dealing with consumer affairs and fair trading in Western Australia.

We aim to help consumers and traders access a fair and competitive marketplace by providing advice and assistance:

- about the rights and responsibilities of traders and consumers under the consumer protection laws we administer;
- to consumers who have an issue or dispute they want resolved;
- to industries that Consumer Protection or a related licensing board regulates or provides licences, such as real estate, property settlement, motor vehicles, trade measurement, travel agents, plumbers and credit providers;
- about business names, co-operatives, charities and incorporated associations; and
- about fuel prices and FuelWatch, which protects consumers who buy fuel in Western Australia.

For information and advice on any consumer protection issue, or to obtain a list of our free publications contact our telephone advice line on 1300 30 40 54 from anywhere in Western Australia for the cost of a local call; or visit our website at [www.commerce.wa.gov.au/consumer](http://www.commerce.wa.gov.au/consumer)

## What we do for you - the consumer

Consumer Protection provides reliable information to help you make informed decisions and protect your interests in the marketplace.

We promote fair-trading and consumer protection in Western Australia by:

- providing information and advice to you and traders about rights and responsibilities;
- helping you to resolve disputes with traders;
- investigating complaints about unfair trading practices;
- prosecuting unscrupulous traders;
- regulating and licensing some business activities; and
- developing legislation that protects you.



### TIP

Consumer Protection helps consumers and traders access a fair and competitive marketplace by providing advice and assistance.

## Section two

# Consumer Protection

### Buying goods and services

As a consumer, you need to know your rights and responsibilities to avoid problems when you buy goods or services. Consumer Protection can inform you about what to look for before you buy, and your rights regarding after sales service.

Consumer Protection offers information and advice, as well as free publications about:

- advertising;
- bag checks;
- change of business ownership;
- complaints;
- contracts;
- dining out;
- domestic pet sales;
- door-to-door sales;
- faulty goods;
- internet shopping;
- lay-by sales;
- legal tender;
- mail-order shopping;
- prices, price tags and scanners;
- refunds and remedies;
- retail trading hours;
- unsolicited mail or goods;
- vending machines;
- warranties and guarantees; and
- your rights when shopping.

We can also help you if you have problems dealing with service industries, such as:

- builders;
- debt collectors;
- drycleaners;
- employment agents;
- finance brokers;
- furniture removalists;
- health clubs;
- land valuers;
- motor vehicle dealers;
- motor vehicle repairers;
- pest control operators;
- plumbers;
- real estate agents;
- real estate sales representatives;
- settlement agents;
- tradespeople; and
- travel agents.

So whenever you pay for goods or services, we can give you advice or refer you to an appropriate government agency or authority for assistance.

Contact our Advice Line on 1300 30 40 54 for a list of our free publications. Alternatively, you can download our publications and online information from our website at [www.commerce.wa.gov.au/publications](http://www.commerce.wa.gov.au/publications)



## Buying safe products

You have the right to expect that any goods you buy are safe to use.

Consumer Protection regulates product safety in Western Australia by setting standards for certain products, monitoring the marketplace to detect unsafe products, and making sure they are removed from sale. Some of these products include exercise equipment for the home, vehicle jacks and trolleys, swimming pool skimmer boxes and spa pools.

Product safety concerns or questions can be directed to our **Product Safety Unit** on **(08) 6364 3200**.

### Contracts for the purchase of gym equipment

Following a knee operation after years of keeping physically active, Harry was keen to regain his fitness and rebuild the strength in his knee. He decided to check out the exercise bikes available on the market. There were plenty of advertisements in the weekend press, but he didn't know where to start. On television, there were offers of one month trials with a money back guarantee – “if you ring now”. Harry was interested, but he wasn't sure if the product would be as safe as those available in the shops. After this initial frustration and confusion, he decided to contact Consumer Protection. He found out that Consumer Protection regularly checks the marketplace for unsafe products, and sees that any that are unsound are taken off the market. There is a dedicated Product Safety Unit that was able to help him and provide more information.

If you have a question or complaint about a person or business operating in one of these industries or to check whether they are licensed please contact us on 1300 30 40 54. ►

## Getting what you pay for

Any business selling goods by measurement or weight must use accurate scales or equipment at all times.

Accurate weighing and measuring means you can buy goods confidently and know that sales transactions are conducted fairly and honestly.

Consumer Protection offers information and advice on:

- packaging regulations;
- accuracy of any scales or measuring equipment used in trade;
- inspections of scales and measuring equipment at trading premises;
- licensing and audits by trade measurement inspectors; and
- standards used by repairers and trade measurement inspectors.

If you have any questions or complaints about product weights or measures, please call our **Trade Measurement Branch** on **(08) 9282 4300**.

## Are they genuine?

Some industries require their employees to be licensed or registered with Consumer Protection or a related board, including:

- credit providers (excluding banks, credit unions and building societies);
- debt collectors;
- employment agents;
- land valuers;
- motor vehicle dealers, salespersons and yard managers;
- plumbers;
- real estate agents;
- real estate sales people; and
- travel agents.

# Section two

# Consumer Protection

## Scams

Scams, rip-offs and frauds exist in the trading world, and can be devastating. These are often targeted at certain people in our community, including adults over age 50. Consumer Protection's Retail Branch actively gathers information and provides advice about:

- international mail scams;
- internet scams;
- pyramid schemes; and
- how to avoid being ripped off.

WA ScamNet has also been developed to help combat this growing problem.

Consumers and businesses provide WA ScamNet with information that helps us to tell Western Australians about these scams.

By sending us suspect emails and letters, we can identify the most common scams and alert the public. We also provide information to law enforcement agencies here in Australia and overseas.

WA ScamNet offers information and advice about:

- chain letters;
- employment scams;
- international mail scams;
- prizes and lottery scams
- email and internet scams;
- investment scams;
- spam;
- phishing;
- psychic scams;
- pyramid schemes;
- money or fees scams;
- telemarketing scams;
- telephone number scams; and
- how to avoid being ripped off.

Visit the WA ScamNet website at [www.commerce.wa.gov.au/wascamnet](http://www.commerce.wa.gov.au/wascamnet) to read about the latest scams operating in WA .

If you're not sure about a 'money making' scheme, prize offer, email request or letter, visit our website at [www.commerce.wa.gov.au](http://www.commerce.wa.gov.au) or feel free to call us on **1300 30 40 54**.

## Finances

You've worked hard all your life to save for an enjoyable retirement, so knowing how to protect your financial assets is critical.

People aged 50 or over control a large share of Australia's wealth and tend to use more financial services than younger Australians.

They are also active investors and use various services to ensure effective financial planning. But if you don't have experience in the financial market, you need to think about getting unbiased professional advice before you invest.



### TIP

If something looks too good to be true – it probably is.



The Australian Securities and Investments Commission (ASIC) is an independent Australian government body that enforces and regulates company and financial services laws.

ASIC is the national consumer protection regulator for financial services, and:

- protects investors, superannuants, depositors and insurance policy holders; and
- regulates and enforces laws that promote honesty and fairness in financial products and services, in financial markets, and in Australian companies.

**FIDO** is the ASIC consumer website, which has information on banking, investment, credit, insurance and superannuation, as well as guidelines to help you seek professional financial advice.

You can visit **FIDO** at [www.fido.gov.au](http://www.fido.gov.au) or contact their infoline on **1300 30 06 30** for general enquiries about ASIC, queries about financial services or products, or to order copies of booklets and brochures.

## Reverse mortgages

Recent rises in home values in Western Australia have seen a surge of interest in 'reverse mortgages', but it's important to think very carefully before taking up any type of borrowing option.

A reverse mortgage allows asset rich, cash poor retirees to borrow a percentage (usually between 10 and 45 per cent) of the value of their home to help fund their retirement. The money can be paid in one instalment, as a lump sum, or as a line of credit, but be careful as the compound interest can steadily erode your equity. Using up your equity in this way can severely limit your future housing options, for example if you need care in later life. At its worst it can lead to eventual loss of your home.

While reverse mortgages may suit the requirements for some people over 50, Consumer Protection recommends that you consider contracts with a 'no negative equity' clause and you get clear advice from

an independent solicitor or financial advisor before opting for this type of finance.

As with all funding arrangements, the bottom line is to make sure you're aware of all the options available to you – such as transferring loans to another property or down-sizing, and any pitfalls before signing up for this or any other type of finance.

## Credit

If you buy goods, services or land for your own use and:

- pay for them later; and
- pay a charge for doing this,

then you are being given credit.

We can help you understand your rights and responsibilities if you want to know more about credit.

We offer a Credit Relief Service on **(08) 9282 0847**. If you are having problems with your credit repayments, we can negotiate with your credit provider for you.

Visit our website at [www.commerce.wa.gov.au](http://www.commerce.wa.gov.au) or call us on **1300 30 40 54** for free information about:

- buying on credit;
- going guarantor;
- pay day lending/short term credit; and
- avoiding problems with credit.

## Section two

# Consumer Protection

### Health club contracts

When she retired at 55, Sue decided that she needed to improve her fitness, which had suffered after years of working on a computer. She thought visiting a health club three times a week was the perfect solution! There were so many choices – leisure centres with gym and pool, female-only gyms, personal trainers and health club chains. She'd never signed a gym contract before, so she did not know what to expect. After doing a simple internet search on Consumer Protection's website, she found that the fitness industry in WA had been under a code of practice since 2005. The code included information on a 48-hour cooling-off period for memberships, a requirement for refunds for cancellations within 14 days, advertising regulations and a ban on high pressure selling. The information ensured she could make the right choice without any pressure.



### TIP

To do a REVS check on a motor vehicle, you will need the vehicle's registration, engine and chassis numbers.

### FuelWatch

FuelWatch monitors how Western Australian fuel retailers comply with their obligation to set petrol prices a day in advance.

FuelWatch can help you find the cheapest fuel in the metropolitan area, and in some regional areas. Visit our FuelWatch website at [www.fuelwatch.wa.gov.au](http://www.fuelwatch.wa.gov.au); or call 1300 55 08 08 (available 24 hours a day for the cost of a local call); or subscribe to a free email service through our website, which will automatically send you price information for the following day at locations you nominate.

For further enquiries, email [fuelwatch@commerce.wa.gov.au](mailto:fuelwatch@commerce.wa.gov.au) or contact FuelWatch on **1300 55 45 45**.

### Buying or repairing motor vehicles or boats

If you've saved up for a new motor vehicle or boat you need to make sure you make the right decision before committing to this major purchase. Before you buy, seek advice from us to avoid problems. We can explain what to look out for and who is responsible for fixing any problems.

We can provide advice and publications on:

- buying a new or used car or boat;
- buying from a dealer or through a private sale;
- repairing your motor vehicle; and
- warranties.

For further information, visit our website at [www.commerce.wa.gov.au](http://www.commerce.wa.gov.au), or contact our Advice Line on **1300 30 40 54** from anywhere in Western Australia for the cost of a local call.



## Buying used vehicles - REVS

If you are thinking about buying a second hand car, motorcycle, recreational boat or farm equipment that needs to be licensed, you can find out whether there is any money owed on it by using the **Register of Encumbered Vehicles (REVS)**.

Doing a REVS check before you buy a second hand vehicle or boat will help you avoid the risk of it being repossessed later.

REVS can help you find out if the vehicle is stolen, and for a small fee you can buy a REVS certificate which gives you added protection against financial loss.

To do a REVS check on a motor vehicle, you will need the vehicle's registration, engine and chassis numbers.

To do a REVS check on a boat, you will need the vessel's Hull Identification Number (HIN), the engine number for all motors, and the boat's registration number.

Then simply go online to [commerce.wa.gov.au/revs](http://commerce.wa.gov.au/revs) or call REVS on **1300 30 40 24**.

The REVS phone service is open during normal office hours and on weekends between 9am and 4pm.

## Motor vehicle repairers

Improving motor vehicle safety on WA roads is currently a major focus of new laws being introduced for motor vehicle repairers. The first stage of the new legislation came into effect in March 2007, and requires anyone who supervises certain types of repair work, or does the work unsupervised, to provide their qualifications and/or experience and apply for a Certificate from the Motor Vehicle Industry Board by March 2008.

The legislation applies to repair work carried out on motor vehicles (including motor cycles) designed to carry passengers or goods on public roads. However some classes of repair work are exempt, such as motorised wheelchairs that are not required to be licensed for road use, as well as veteran and vintage vehicles that receive a licensing concession from the Department of Planning and Infrastructure.

Once the new legislation comes into full operation the Motor Vehicle Industry Board, through Consumer Protection, will be able to provide consumers with access to a range of support services. These will enable the Board to conciliate complaints between motor vehicle owners and repairers, take any disciplinary action that's required, and provide vehicle owners who suffer a loss as a result of a repairer's incompetence or insolvency with access to a new compensation fund.

## Renting a home

If you are renting a flat, unit, house, park home or on-site caravan, we can give information and advice about:

- starting and ending a tenancy;
- lodging a bond;
- rent increases;
- how much notice you need to give;
- eviction; and
- getting your bond back.

If you own a property and rent it out, we can also give you advice.

## Bond lodgement

A free bond lodgement service is available through Consumer Protection. We ensure:

- bonds are lodged on the day they are received; and
- bond payments and receipts are mailed directly to the tenant, owner and/or agent.

# Section two

# Consumer Protection

## Caravan parks

Some people, including those who are retired, consider selling their home to live permanently in a caravan, park home or lifestyle village. If you own or rent a caravan or park home, live in it and rent the site in a caravan park, we can give you information about the what is expected of you as a resident, and what's expected of the park owner.

The responsibilities of park operators and their tenants are outlined in the *Residential Parks (Long-stay Tenants) Act 2006* and the accompanying Regulations. Even when you've read this information there may still be times when, despite your best efforts, you can't resolve a tenancy issue and, depending on the type of tenancy arrangement you have, there may still be some grey areas. If this is the case call Consumer Protection on 1300 30 40 54 for advice or assistance or to ask for your free copy of our publications.

Alternatively, download our publications from our website at [www.commerce.wa.gov.au/consumer](http://www.commerce.wa.gov.au/consumer)



### TIP

Taking the time to select a lifestyle that suits your needs can mean there's more time to relax.

## Buying or selling a home

Buying or selling a home sees you facing a huge range of decisions. You can call us if you need information or advice about:

- real estate agents;
- home buyers' assistance funds;
- becoming an owner builder;
- property settlements; or
- disputes.

If you are buying a home for the first time through a real estate agent, you may be able to get a subsidy under the Home Buyers' Assistance Fund (HBAF) to help you with fees and charges involved in buying a home. The HBAF is not the First Homebuyers' Grant.

For further information about the HBAF, visit the Real Estate and Business Agents Supervisory Board (REBA) website at [www.reba.wa.gov.au](http://www.reba.wa.gov.au) or call Consumer Protection on **1300 30 40 54**.

## Home building

If you're building, renovating or extending your home, we can help you avoid some of the pitfalls.

We offer information and advice regarding problems with builders or tradesmen, roof restoration, tiling, plastering, landscaping, pools and driveways. We can also answer questions about building contracts.

## Retirement villages

If you are thinking about moving into a retirement village, or already live in one, you need to know your rights and responsibilities. Various laws in Western Australia govern retirement village living, and we have information available that can help you understand these laws.



## Lifestyle communities

We've all seen the exciting advertisements about lifestyle communities, which generally offer units for sale to people aged 45 and over. But did you know the *Retirement Villages Act 1992* may not apply to these communities, even though the average age of residents may be over 55. Don't assume that existing laws automatically cover a village even if the words 'retirement village' appear in its title.

Living in a lifestyle village offers a unique way of life by providing a place where people can live reasonably close together to gain a feeling of safety and a sense of belonging to a community. Of course living in such close proximity to others has its own challenges, with good communication and compromise often being required to keep neighbourly relations on a good footing.

If you think you would like more information on what is expected of lifestyle village residents give Consumer Protection a call on **1300 30 40 54**.

## Units for over 55s

Under the *Strata Titles Act 1985*, some strata titled schemes may be restricted to occupation by a retired person and their partner. A 'retired person' is defined as someone aged 55 years and over, or someone retired from full-time employment. Be aware that these units may not be covered by laws under the *Retirement Villages Act 1992*.

## Independent living

Many Australians 50 and older want to live independently in their own home for as long as possible. Commonwealth Carelink Centres has information to help older Australians, people with disabilities and carers get in touch with a wide range of community, aged, and disability support services. You can contact Community Carelink Centres on **1800 05 22 22**.

There are various concessions available to help with the costs of maintaining a home provided by a range of government departments – and you might be eligible. For more information about concessions, visit the Department for Communities website at **[www.community.wa.gov.au](http://www.community.wa.gov.au)** or call them on **(08) 9222 2512** and ask for a copy of the free Concessions Guide.

### Lifestyle options for those 50+

Bill and Gwen decided it was time to leave their family home and began to think about moving into a retirement or lifestyle village, or a smaller unit. This would give them the freedom to travel around Australia and overseas – something they'd promised themselves to do years before.

But when they started the process, it opened a can of worms. There were so many choices, and when they visited the different villages, management tried to woo them with different benefits, such as 24 hour medical/emergency access. They liked both strata titled units and lifestyle communities, but found the *Retirement Villages Act 1992* may not cover these.

They sought help from Consumer Protection, and were sent a copy of the publication *So you're thinking about moving into a retirement village?* The booklet included financial and contractual advice, and a checklist on how to determine what village was best for them. They then discussed the issues with their friends and children, and decided that another option instead of a retirement village best suited their needs at this time. They wanted to keep close to friends in their local area, and maintain some independence. Bill and Gwen ended up buying a low maintenance villa on a smaller property and investing the profit, with their family agreeing to keep an eye on things when they traveled. They decided that they would re-investigate the retirement village idea in five years' time.

# Section two

# Consumer Protection

## Hostels and nursing homes

Hostels generally provide low-level care to residents, with more care available at nursing homes. Many of these care facilities are regulated by the Federal Government, and entry is based on care needs determined by an Aged Care Assessment Team. There may be fees involved in entering a hostel or nursing home, and there is often a waiting list for places.

For further information about hostels and nursing homes visit the Australian Government Department of Health and Ageing website at [www.seniors.gov.au](http://www.seniors.gov.au) or call the Aged and Community Care Information Line on **1800 500 853**.

## Purchases made during times of stress

At some point in their life many West Australians, not just those aged over 50, may be faced with the need to make a purchase during a time of personal stress.

Some situations, such as making funeral arrangements for a loved one, can be particularly upsetting. Similarly the decision to place someone into residential care can be charged with emotion and be particularly stressful.

Although the circumstances in which they are signed may be quite different, all contracts are legally binding. Exceptions are when it can be demonstrated to a magistrate that, at the time of signing, coercion was used, or that the signatory was not mentally competent. In some contracts a cooling-off period applies, but if this facility does not apply to the type of contract that you sign, you will still be bound.

For further advice contact Consumer Protection on **1300 30 40 54**, or Legal Aid Western Australia at [www.legalaid.wa.gov.au](http://www.legalaid.wa.gov.au) or call **1300 65 05 79**.

## Prepaid funerals

The funeral industry in Western Australia provides a necessary service during what can be a very difficult and sensitive time. Most consumers have little experience in making the arrangements for a funeral and are required to make numerous decisions during a time of sadness and strained emotions.

Funeral directors provide assistance during this time and can guide a person making funeral arrangements through the necessary processes. Some insurance companies offer a range of prepaid funeral packages for people wishing to finalise their own funeral arrangements in advance.

The vast majority of funeral directors in Western Australia are professional and customer-focussed. With the increasing popularity of prepaid funerals and new operators entering the market there is an accompanying increase in consumer risk. It is important to bear in mind that a prepaid funeral contract, like any other contract, needs to be carefully considered. Remember, make comparisons, carefully consider any service that is being offered, see if there's a non-payment clause that cancels the contract, and always make sure you fully understand any contract before you sign.

### Checklist for prepaid funerals.

When entering into a prepaid funeral contract, it is very important to check what is and isn't included in the price.

It is also important to check whether you'll receive a fixed quality or standard of service as opposed to a fixed monetary value. For example, will you get a white lily sheath regardless of how much it costs in ten years time, or a small bouquet of carnations because that's all the budget will allow?



### Questions to ask include:

- What am I paying for? (Check whether fees payable to third parties - such as crematorium fees, are covered).
- Does the contract specify what is included?
- Is my money invested securely? How are the contributions and any interest earned kept?
- What happens if prices increase by more than the interest made on the investment?
- What happens if the company goes bust?
- What happens if I want to move interstate?
- What happens if I die interstate or overseas?
- Can I get a refund if I decide to change funeral companies? With interest? What fees and charges will be deducted? How long will I have to wait?
- Who can terminate the agreement and under what circumstances?

### After purchasing

- Tell your family or friends that you have made arrangements to pre-pay your funeral.
- Give a copy of the contract to a trusted relative, friend, lawyer or doctor.
- If you go to an aged-care facility (nursing home) or hospital, give them a copy of the contract and the name of the funeral home.

### Are you a member of a club?

There aren't many Australians who haven't been a member of an association or club in their lifetime – with interests ranging from social, political, recreational to voluntary service. Associations and clubs are a key part of our culture, and often they need volunteer support or fundraising to exist.

Any organisation or club collecting money or goods from the public for charitable purposes must be registered with Consumer Protection. Registration is free, and you can check if a charity is registered via our website. We also offer information and advice about organising charitable collections.

Consumer Protection can help your organisation or club become incorporated. While incorporation isn't compulsory, there are important benefits, such as the protection of limited liability.

Many social, sporting and community groups incorporate under the *Associations Incorporation Act 1987*, which provides an economical way to set up a legal entity with the capacity to carry on business in its own right.

Association incorporation kits are available from Consumer Protection. Simply email your request to [consumer@commerce.wa.gov.au](mailto:consumer@commerce.wa.gov.au) or call **1300 30 40 74** and ask us to mail a kit to you.

### Do you own a business?

If you want to run a business in Western Australia under a name other than your own or that of a company, the name must be registered with Consumer Protection.

Visit [www.commerce.wa.gov.au](http://www.commerce.wa.gov.au) to download a Registration form or collect one from one from our offices.

For more information about how to register your business name, or how to search for a business name, call us on **1300 30 40 14**.

# Section three

# Community directory 50+

You now know that there are many information services and support organisations in our community - but perhaps you're confused about how to find them. Who do you call?

Community Directory 50+ is designed to help you connect with information and support services that relate to the interests and concerns of older adults. You will find a list of government agencies, as well as peak-body community organisations that provide information, publications, advice, referrals, or community support services.

These contact details are correct at the time of print. If you have any difficulties, please contact your local telephone directory.



## Community organisations

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## Consumer protection

### **Australian Communications and Media Authority**

- assists consumers who have complaints about programs on television and radio. Consumers should first contact the relevant station to make their complaint.

**Phone: 1300 850 115**

**Website: [www.acma.gov.au](http://www.acma.gov.au)**

### **Australian Competition and Consumer Commission (ACCC)**

- regulates markets where competition is less effective to ensure business organisations comply with the Commonwealth competition, fair-trading and consumer protection laws. The ACCC can provide advice to consumers and businesses about their rights and obligations under the legislation.

**Phone: 1300 302 502**

**Website: [www.accc.gov.au](http://www.accc.gov.au)**

### **Australian Consumers' Association (ACA)**

- publishes *Choice* magazine, and produces information products so that people can make confident choices as consumers.

**Phone: (02) 9577 3399**

**1800 069 552**

**Website: [www.choice.com.au](http://www.choice.com.au)**

### **Australian Securities and Investment Commission (ASIC)**

- regulates financial markets, securities, futures and corporations, and is responsible for consumer protection in superannuation, insurance, deposit taking and credit.

**Phone: 1300 300 630**

**Website: [www.asic.gov.au](http://www.asic.gov.au)**

### **Consumer Protection**

- administers fair-trading and consumer protection in Western Australia.

**Phone: 1300 30 40 54**

**National Relay Service (NRS): 13 36 77**

**Email: [consumer@commerce.wa.gov.au](mailto:consumer@commerce.wa.gov.au)**

**Website: [www.commerce.wa.gov.au/consumer](http://www.commerce.wa.gov.au/consumer)**

### **Energy Safety**

- promotes electrical and gas appliance safety and efficiency and is responsible for the technical and safety regulation of all the electrical industry and most of the gas industry in Western Australia.

**Phone: (08) 9422 5200**

**National Relay Service (NRS): 13 36 77**

**Website: [www.energysafety.wa.gov.au](http://www.energysafety.wa.gov.au)**

### **FuelWatch**

- provides fuel price information so that West Australian motorists can make informed fuel purchases and potentially save hundreds of dollars a year.

**Phone: 1300 55 08 08**

**National Relay Service (NRS): 13 36 77**

**Email: [fuelwatch@commerce.wa.gov.au](mailto:fuelwatch@commerce.wa.gov.au)**

**Website: [www.fuelwatch.wa.gov.au](http://www.fuelwatch.wa.gov.au)**

### **Office of Health Review**

- facilitates the resolution of health and disability complaints by bringing parties together so that solutions can be found.

**Phone: (08) 9323 0600**

**Country Freecall: 1800 813 583**

**Website: [www.healthreview.wa.gov.au](http://www.healthreview.wa.gov.au)**

# Section three

# Community directory 50+

## Ombudsman Western Australia

- investigates unresolved disputes involving government organisations, such as schools, community development agencies, health, TAFE colleges, housing, universities, justice, prisons, local governments, transport and utilities.

Phone: 1800 117 000

Website: [www.ombudsman.wa.gov.au](http://www.ombudsman.wa.gov.au)

## Product Safety Recalls Australia

- enhances consumer safety by providing current information to consumers about safety-related product recalls.

Phone: 1300 302 502

Website: [www.recalls.gov.au](http://www.recalls.gov.au)

## Telecommunications Industry Ombudsman

- the telecommunications ombudsman is a free and independent dispute resolution scheme for small business and residential consumers in Australia who have a complaint about their internet service.

Phone: 1800 062 058

Website: [www.tio.com.au](http://www.tio.com.au)

## WA ScamNet

- profiles scams that have targeted West Australians and provides information to law enforcement agencies here in Australia and overseas. If you're not sure about a 'money making' scheme, prize offer, email request or letter, contact WA ScamNet.

Phone: 1300 30 40 54

Email: [wascamnet@commerce.wa.gov.au](mailto:wascamnet@commerce.wa.gov.au)

Website: [www.commerce.wa.gov.au/wascamnet](http://www.commerce.wa.gov.au/wascamnet)

## Education

### Council on the Ageing (COTA)

- conducts computer-training courses especially designed for seniors. Seniors learn in a stress free environment, in the company of other seniors.

Phone: (08) 9321 2133

Website: [www.cotawa.asn.au](http://www.cotawa.asn.au)

### Seniors Education Association (SEA)

- aims to provide a forum for the encouragement, promotion and support of non-formal education opportunities for seniors in Western Australia. SEA is facilitated by COTA(WA) and is a member of Adult Learning Australia (ALA).

Phone: (08) 9321 2133

Website: [www.cotawa.asn.au](http://www.cotawa.asn.au)

### University of the Third Age

- provides opportunities to develop new interests and learn new subjects for anyone over the age of 50. There are no entry qualifications and no examinations.

Phone: (08) 6488 1857

Website: <http://www.u3auwa.org>

## Employment

### Wageline - Labour Relations

- provides information to employers and employees about State awards, wage rates, general employment terms and conditions, unfair dismissal, flexible work arrangements, and choice of superannuation.

Phone: 1300 655 266

National Relay Service (NRS): 13 36 77

Website: [www.commerce.wa.gov.au](http://www.commerce.wa.gov.au)



### **WorkSafe**

- answers enquiries about work safety and health issues including complaints, improvement and prohibition notices, and requests for information about workplace safety.

Phone: **1300 307 877**

National Relay Service (NRS): **13 36 77**

Website: [www.worksafe.wa.gov.au](http://www.worksafe.wa.gov.au)

## **Financial and legal matters**

### **Australian Taxation Office**

- manages and shapes tax, excise and superannuation systems that fund services for Australians.

Phone: **13 28 61**

Website: [www.ato.gov.au](http://www.ato.gov.au)

### **Financial Ombudsman Service**

- deals with unresolved disputes that individuals and small business have with financial service providers.

Phone: **1300 78 08 08**

Website: [www.fos.org.au](http://www.fos.org.au)

### **Centrelink Retirement Line**

- answers general inquiries about the Age Pension, Commonwealth Seniors' Health Card, Pensioner Concession Card, Financial Information Service, and also provides publications.

Phone: **13 23 00**

Website: [www.centrelink.gov.au](http://www.centrelink.gov.au)

### **Citizens Advice Bureau**

- provides legal information, referrals and mediation. Through mediation, parties in dispute can meet in the presence of a mediator to negotiate a solution agreeable to both parties.

Phone: **(08) 9221 5711**

Website: [www.cabwa.com.au](http://www.cabwa.com.au)

### **Community Legal Centres (CLCs)**

- provides legal advice free of charge to people who cannot afford private legal assistance and who do not qualify for legal aid. Contact the Community Legal Centres Association of WA to find out where your local community legal centre is situated, or visit the national website.

Phone: **(08) 9221 9322**

Website: [www.naclc.org.au](http://www.naclc.org.au)

### **Consumer Credit Legal Service**

- provides advice and counselling on credit related issues, including finance, credit cards, loans, and mortgages.

Phone: **(08) 9221 7066**

Website: [www.cclswa.org.au](http://www.cclswa.org.au)

### **Credit Union Dispute Resolution Centre**

- investigates complaints from credit union customers around Australia, and facilitates settlements of unresolved disputes.

Telephone: **1300 78 08 08**

Website: [www.cudrc.com.au](http://www.cudrc.com.au)

### **Equal Opportunity Commission (EOC)**

- deals with general concerns or queries about intolerance, prejudice or discrimination in our community, as well as rights and responsibilities under equal opportunity laws.

Phone: **1800 198 149**

Website: [www.equalopportunity.wa.gov.au](http://www.equalopportunity.wa.gov.au)

### **FIDO**

- provides information on banking, investment, credit, insurance and superannuation, as well as guidelines for seeking professional financial advice. FIDO is the consumer website of the Australian Securities and Investments Commission (ASIC).

Website: [www.fido.gov.au](http://www.fido.gov.au)

# Section three

# Community directory 50+

## **Financial Counsellors Resource Project**

- provides referrals to financial counselling services and other appropriate organisations in both metropolitan and regional and remote areas of Western Australia.

Phone: (08) 9221 9411

Website: [www.fcrp.org.au](http://www.fcrp.org.au)

## **Financial Ombudsman Service**

- provides free advice and assistance to consumers to help them resolve complaints relating to members of the financial services industry, including banking and life insurance, pooled superannuation trusts, funds management, financial advice, stock broking, investment advice and sales of financial or investment products.

Phone: 1300 78 08 08

Website: [www.fos.org.au](http://www.fos.org.au)

## **Financial Planning Association of Australia (FPA)**

- assists people in finding a financial planner. Financial planners help people to meet their life's goals through the proper management of their finances. The FPA is the peak professional body for Australia's financial planners.

Country Freecall: 1800 626 393

Website: [www.fpa.asn.au](http://www.fpa.asn.au)

## **Insolvency and Trustee Service Australia (ITSA)**

- provides information about personal bankruptcy and the alternatives to debtors in financial distress.

Phone: 1300 364 785

Website: [www.itsa.gov.au](http://www.itsa.gov.au)

## **Legal Aid Western Australia**

- provides information, advice and other legal assistance to people who are disadvantaged in accessing legal help. Legal Aid WA also provides a range of free publications and information kits to members of the public.

Phone: 1300 650 579

Website: [www.legalaid.wa.gov.au](http://www.legalaid.wa.gov.au)

## **National Information Centre on Retirement Investments (NICRI)**

- aims to improve the level and quality of investment information provided to people with modest savings who are investing for retirement or facing redundancy.

Phone: 1800 020 110

Website: [www.nicri.org.au](http://www.nicri.org.au)

## **Public Advocate**

- the Office of the Public Advocate promotes and protects the human rights of adults with decision-making disabilities. In doing so, staff from the Office of the Public Advocate:

- investigate concerns about the abuse, neglect or exploitation of people with a decision-making disability
- report to the State Administrative Tribunal on whether a guardian or administrator is required
- provide guardianship services when appointed by the State Administrative Tribunal
- provide information, advice and training, including information on Enduring Powers of Attorney and Enduring Powers of Guardianship
- advocate for adults with decision-making disabilities.

Phone: 1300 858 455

TTY: 1300 859 955

Email: [opa@justice.wa.gov.au](mailto:opa@justice.wa.gov.au)

Website: [www.publicadvocate.wa.gov.au](http://www.publicadvocate.wa.gov.au)

## **Public Trust Office**

- employs will officers, estate managers specialist solicitors and trust officers to represent the interests of the estates under administration, the beneficiaries of those estates and the financial affairs of those for whom the Public Trustee is appointed as administrator.

Phone: (08) 9222 6777

Country Freecall: 1300 746 116

Website: [www.publictrustee.wa.gov.au](http://www.publictrustee.wa.gov.au)



### **Welfare Rights & Advocacy Service**

- provides advice, information, advocacy and assistance, particularly with Centrelink, HomesWest, private tenancy issues and appeals.

Phone: (08) 9328 1751

Website: [www.wraswa.org.au](http://www.wraswa.org.au)

## **Health and wellbeing**

### **Advocare Inc**

- supports older people to live in dignity and security. Advocare's elder abuse prevention program supports older adults in Western Australia who are being abused, or at risk of being abused.

Phone: (08) 9479 7566

Country Freecall: 1800 655 566

Website: [www.advocare.org.au](http://www.advocare.org.au)

### **Aged Care Complaints and Investigations Scheme**

- provides a national telephone service for complaints regarding aged care homes and community care packages.

Phone: 1800 550 552

Website: [www.health.gov.au](http://www.health.gov.au)

### **Aged Care Information Line**

- takes calls from people who have queries about home and community care, fees, access to care and financial assistance.

Phone: 1800 500 853

Website: [www.seniors.gov.au](http://www.seniors.gov.au)

### **Alzheimers Association (WA)**

- offers a range of services to people with dementia and their carers, including a variety of respite services, support services such as counselling, education and training, and information.

Phone: (08) 9388 2800

Website: [www.alzheimers.asn.au](http://www.alzheimers.asn.au)

### **Cancer Council Helpline**

- provides information to the public about support services and the health care system.

Phone: 13 11 20

Website: [www.cancerwa.asn.au](http://www.cancerwa.asn.au)

### **Carers WA**

- provides advocacy, social support, counselling, and carer education. The Commonwealth Carer Resource Centre at Carers WA is a centralised access point for carers who are seeking resources to assist them in their caring role, including information about home help, community and government support services, financial entitlements, health and wellbeing, and respite services.

Phone: (08) 9228 7400 OR 1300 227 377

Carer Counselling Line (week day): 1800 007 332.

### **Carelink**

Website: [www.carerswa.asn.au](http://www.carerswa.asn.au)

### **Crisis Care**

- provides a counselling and information telephone service for people in crisis who need urgent help.

Phone: (08) 9223 1111

Country Freecall: 1800 199 008

TTY: (08) 9325 1232

# Section three

# Community directory 50+

## **Diabetes Information Advice Line (DIAL)**

- provides an information and referral service sponsored by the Diabetes Western Australia (DWA).

Phone: 1300 136 588

Website: [www.diabeteswa.com.au](http://www.diabeteswa.com.au)

## **Health Consumers Council**

- gives people who use the health system access to advocacy, information, training and support.

Phone: (08) 9221 3422

Country Freecall: 1800 620 780

Website: [www.hcc-wa.asn.au](http://www.hcc-wa.asn.au) OR

[www.hconc.org.au](http://www.hconc.org.au)

## **HealthDirect**

- provides free professional advice concerning health problems, 24 hours a day, every day.

Phone: 1800 022 222

## **HealthInfo**

- helps you find health services. HealthInfo is the Department of Health's telephone information line.

Phone: 1300 135 030.

## **Lifeline**

- provides a crisis telephone counselling service available 24 hours per day.

Phone: 13 11 14

Website: [www.lifeline.org.au](http://www.lifeline.org.au) or [www.lifelinewa.org.au](http://www.lifelinewa.org.au)

## **Men's Domestic Violence Helpline**

- provides free information, referral and counselling for men, to help them change their violent behaviour.

Phone: (08) 9223 1199

Country Freecall: 1800 000 599

Website: [www.dcp.wa.gov.au](http://www.dcp.wa.gov.au)  
(provides link)

## **Continence Advisory Service of WA**

- for education and information regarding bladder or bowel health

Phone: (08) 9386 9777 or 1800 814 925

Website: [www.continencewa.org.au](http://www.continencewa.org.au)

## **Drug and Alcohol Telephone Information Services**

- provides confidential, non-judgemental conversation with a professional, experienced drug and alcohol counsellor.

Phone: (08) 9442 5000 (all hours)

Website: [www.dao.health.wa.gov.au](http://www.dao.health.wa.gov.au)

## **Mental Health Emergency Response Line**

- provides support and immediate response to people in need of urgent psychiatric medical care.

Phone: (08) 9224 8888 (all hours)

## **Poisons Information Centre Perth**

- provides telephone consultation in cases of acute and chronic poisonings.

Phone: 13 11 26 (all hours)

## **Seniors' Recreational Council of WA**

- develops the participation of people over fifty in sports and physical activity. Contact the Seniors Recreational Council for a copy of Add Life to Your Years directory of sport and recreation activities.

Phone: (08) 9492 9773

Website: [www.srcwa.asn.au](http://www.srcwa.asn.au)

## **Sexual Assault Resource Centre (SARC)**

- provides counselling assistance for people who have experienced sexual assault and abuse.

Phone: (08) 9340 1828 (crisis line 24 hours)

## **Stay on your feet WA**

- provides a falls prevention program aimed at reducing the incidence and severity of fall-related injuries among older adults.

Phone: (08) 9420 7212

Website: [www.stayonyourfeet.com.au](http://www.stayonyourfeet.com.au)



### **St John Ambulance Australia (WA)**

- provides first aid courses and emergency ambulance response.

Phone (08) 9334 1222

Emergency calls: 000

Website: [www.ambulance.net.au](http://www.ambulance.net.au)

### **WA Spectacles Subsidy Scheme**

- assists with the purchase of prescribed spectacles or lenses by providing a subsidy once every two years, subject to eligibility criteria.

Phone: (08) 9222 4222

## **Independent living**

### **ACROD (WA Division)**

- provides parking permits to people with disabilities or mobility limitations. Contact the Parking Program for information about easy access parking.

Phone: (08) 9242 5544

Website: [www.nds.org.au](http://www.nds.org.au)

### **Commonwealth Carelink Centres**

- provides information to older people and people with disabilities about community aged care, disability and other support services. The centres assist with information about costs for services, assessment processes and eligibility criteria.

Phone: 1800 052 222

Website: [www.commcarelink.health.gov.au](http://www.commcarelink.health.gov.au)

### **Community Aged Care Packages (CACPs)**

- helps older adults live independently at home. CACPs are individually planned and coordinated packages of care tailored to help older Australians remain living in their own homes. They are funded by the Australian Government to provide for the complex care needs of older people.

Phone: 1800 500 853 (Aged Care Information Line)

Website: [www.seniors.gov.au](http://www.seniors.gov.au)

### **Department of Health and Ageing**

- provides general information about residential and community aged care services and consumer rights.

Phone: 1800 500 853

Website: [www.agedcareaustralia.gov.au](http://www.agedcareaustralia.gov.au)

### **Disability Services Commission**

- protects the rights and needs of Western Australians with disabilities. Services include: family and individual support; respite support for carers; accommodation and community based support; therapy services; services coordination; aids and equipment; and resources for creating an accessible community.

Phone: 1800 998 214

Website: [www.disability.wa.gov.au](http://www.disability.wa.gov.au)

### **Home and Community Care Services (HACC)**

- supports older people to remain living at home. Services include: home help; personal care such as bathing and dressing; home nursing; meal delivery; home maintenance; transport; respite; and day care. A large network of private and community organisations provide these services.

Phone: (08) 9222 4060

Website: [www.health.wa.gov.au/hacc](http://www.health.wa.gov.au/hacc)

### **Independent Living Centre of Western Australia (ILC)**

- provides an advisory service that enables people to find out about and trial a range of equipment and assistive technology for those with disabilities, injuries and age-related difficulties.

Phone: 1300 885 886

Website: [www.ilc.com.au](http://www.ilc.com.au)

### **Silver Chain Home Support Services**

- helps people maintain their independence in their own home by providing a range of services for those who are frail or have a disability.

Phone: (08) 9242 0347

Website: [www.silverchain.org.au](http://www.silverchain.org.au)

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## Indigenous communities

The Western Australian Government is committed to working together with the Indigenous people of Western Australia to protect and respect the inherent rights of Aboriginal people, and to significantly improve health, education, prosperity and living standards.

### Aboriginal Housing Services

– offers a range of programs to assist Aboriginal people access rental housing and home ownership.

Phone: 1300 137 677

Website: [www.housing.wa.gov.au](http://www.housing.wa.gov.au)

### Aboriginal Legal Service of Western Australia

- provides legal aid services to Aboriginal and Torres Strait Islander peoples throughout Western Australia.

Phone: 1800 019 900 OR (08) 9265 6666

Website: [www.als.org.au](http://www.als.org.au)

### Commonwealth Carelink and Care Respite Centres

- provides aged care services for Aboriginal and Torres Strait Islander seniors.

Phone: 1800 052 222

Website: [www.commcarelink.health.gov.au](http://www.commcarelink.health.gov.au)

### Department of Indigenous Affairs (DIA)

- the purpose of the Department of Indigenous Affairs is to lead action to improve life opportunities for Aboriginal people. The Department is committed to fundamental reform in the way Aboriginal issues and opportunities are addressed in Western Australia and the way Aboriginal people are engaged, as equal partners, in policy development and decision making which impacts upon them.

Phone: (08) 9235 8000

Website: [www.dia.wa.gov.au](http://www.dia.wa.gov.au)

### Aboriginal Engagement and Coordination Directorate (DCD)

- provides leadership and direction to address the needs of Aboriginal and Torres Strait Islander individuals, families and communities.

Phone: (08) 9222 2889

Website: [www.community.wa.gov.au/dcp](http://www.community.wa.gov.au/dcp)

### Indigenous Portal Website

- provides information on Australian government services for Aboriginal and Torres Straits Islander peoples.

Website: [www.indigenous.gov.au](http://www.indigenous.gov.au)

### Office of Aboriginal Health

- works in partnership with Aboriginal communities and health service providers to ensure that Aboriginal and Torres Strait Islander (ATSI) people receive culturally appropriate health care that meets their needs.

Phone: (08) 9222 4024 OR (08) 9222 4441

Website: [www.aboriginal.health.wa.gov.au](http://www.aboriginal.health.wa.gov.au)

## Information directories

### Accommodation Choices for Older Australians and their Families

- aims to help older Australians, their families and those who care for them, with important lifestyle and housing decisions. Copies of this book can be obtained by

- phoning the Australian Government Department of Families, Community Services and Indigenous Affairs (FaCSIA) on **1800 050 009**, and quoting the product number FaHCSIA 1127; by
- phoning Centrelink on **13 23 00**; or by
- visiting your nearest Centrelink Customer Service Centre or Retirement Service Centre.



### Investing for Your Retirement

- explains the important features of various investment options in simple terms. The booklet acts as a guide to help people make informed decisions in order to get the best from their savings and investments - before and after retirement. Copies of this book can be obtained by

- phoning the Australian Government Department of Families, Community Services and Indigenous Affairs (FaCSIA) on **1800 050 009**, and quoting the product number FaCSIA 0513; or by
- visiting your nearest Centrelink Customer Service Centre or Retirement Service Centre.

### Seniors Card Discount Directory

- features concessions and discounts available for seniors throughout Western Australia.

**Phone: (08) 6217 8855 to order a hard copy.**

**Country Freecall: 1800 671 233**

**Website: [www.seniorcard.wa.gov.au](http://www.seniorcard.wa.gov.au)**

## Local community support

Local Government is a valuable resource for obtaining information about local community services, such as aged care and accommodation, community care and welfare services. Contact your local council for further information.

**Website: [www.walga.asn.au](http://www.walga.asn.au)**

### Public libraries

Public libraries can assist people aged 50 and over with their information needs and also offer a range of services such as access to computers and photocopiers.

**Website: [www.liswa.wa.gov.au](http://www.liswa.wa.gov.au)**

## Multicultural communities

The Western Australian government promotes multiculturalism by condemning actions and statements that threaten community harmony, and by promoting acceptance and understanding among all Australians for all Australians.

### Ethnic Communities Council of WA Inc. (ECCWA)

- provides advisory, advocacy and community support services. ECCWA is a peak body for culturally and linguistically diverse communities in Western Australia.

**Phone: (08) 9227 5322**

### Ethnic Disability Advocacy Centre (EDAC)

- helps people with a disability from non-English speaking backgrounds access services that they need, such as lawyers, health-care, education, child-care, employment and transport.

**Phone: (08) 9388 7455 Freecall: 1800 659 921**

**Website: [www.edac.org.au](http://www.edac.org.au)**

### ILC MACS

- the Independent Living Centre, Multicultural Aged Care Service, provides an information service designed to educate, support and partner aged care providers and people from culturally diverse communities to meet the diverse needs of older people.

**Phone: (08) 9381 0660**

**Website: [www.ilc.com.au](http://www.ilc.com.au)**

### Multicultural Services Centre of WA Incorporated

- provides a range of specialist programs including accommodation, settlement programs, emergency relief and home and community care for people from culturally and linguistically diverse backgrounds.

**Phone: (08) 9328 2699**

**Website: [www.mscwa.com.au](http://www.mscwa.com.au)**

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## Metropolitan Migrant Resource Centre

- provides services in response to the needs of new arrivals, particularly humanitarian entrants and longer-term residents who face barriers to full participation in Australian society.

Phone: (08) 9345 5755

Website: [www.mmrcawa.org.au](http://www.mmrcawa.org.au)

## Office of Multicultural Interests (OMI)

- works closely with multicultural communities and individuals, advocating on their behalf. OMI produces an internet-based multicultural network and a monthly newsletter called Connect.

Phone: (08) 9217 1600

Website: [www.omi.wa.gov.au](http://www.omi.wa.gov.au)

## Multicultural Services Centre of WA

- provides information and referral services for migrants and humanitarian entrants living in the Shires of Capel, Dardanup, Harvey and the City of Bunbury.

Phone: (08) 9791 5271

## Translating and Interpreting Services (TIS)

- provides a national 24-hour a day, seven days a week telephone interpreting service.

Phone: 13 14 50

Website: [immi.gov.au/tis](http://immi.gov.au/tis)

## Retirement villages

### WA Retirement Complexes Residents Association

- provides information to people thinking about moving into a retirement village, acts as an advocate for residents, and provides a forum for sharing ideas and concerns.

Phone: (08) 9271 2733

Website: [www.warcra.org](http://www.warcra.org)

## Aged & Community Services WA Incorporated

- represents not-for-profit organisations that operate residential care facilities, community services and retirement villages for the elderly or people with disabilities. Does not provide services for individuals. Consumers should call 1800 052 222.

Phone: (08) 9244 8233

Website: [www.acwa.com.au](http://www.acwa.com.au)

## Retirement Village Association Ltd (RVA)

- aims to ensure industry standards. RVA is an organisation of resident-funded retirement villages and other interested individuals and corporations.

Phone: (08) 9322 9909

Website: [www.retirementvillagesaust.com.au](http://www.retirementvillagesaust.com.au)

## Safety (community safety)

### Crimestoppers

- provides a telephone hotline service that enables members of the public to confidentially report information about any criminal activity or suspicious happening.

Phone: 1800 333 000

Website: [www.wa.crimestoppers.com.au](http://www.wa.crimestoppers.com.au)

### Fire and Emergency Services Authority of Western Australia (FESA)

- responds to a wide range of emergencies including fire, cyclones, storms, floods, road accidents, chemical spills and earthquakes as well as undertaking search and rescue operations on land and water.

Head Office: (08) 9323 9300

Emergency: 000

Website: [www.fesa.wa.gov.au](http://www.fesa.wa.gov.au)

### Neighbourhood Watch

- aims to reduce the incidence of preventable crime in our community through community-based programs.

Phone: (08) 9356 0555

Website: [www.nhw.wa.gov.au](http://www.nhw.wa.gov.au)



### **Western Australia Police**

- supports the community with a visible police presence, crime prevention, traffic management and road safety activities. The Western Australia Police Service website provides community focused information for a number of issues including seniors interests and neighbourhood safety.

**Phone:** 13 14 44 for enquiries

**Website:** [www.police.wa.gov.au](http://www.police.wa.gov.au)

## **Seniors' organisations**

### **Council on the Ageing Western Australia (COTA)**

- promotes the well-being of older Western Australians. COTA (WA) offers membership, forums, as well as computer and technology classes.

**Phone:** (08) 9321 2133

**Website:** [www.cotawa.asn.au](http://www.cotawa.asn.au)

### **National Seniors Australia**

- presents the views of its members to all levels of government and provides economic and social benefits for people 50 years and over.

**Phone:** (08) 9420 7274

**Website:** [www.nationalseniors.com.au](http://www.nationalseniors.com.au)

### **Department for Communities**

- seeks to enhance the lifestyles of seniors by promoting positive ageing and encouraging the West Australian community to plan for its ageing population.

**Phone:** (08) 6217 8500

**Website:** [www.communities.wa.gov.au](http://www.communities.wa.gov.au)

### **Seniors Telephone Information Service**

- provides information and referral advice on issues such as accommodation options, education, finance and business, health and lifestyle. The telephone service is housed within the WA Seniors Card Centre and operates between 9.00am and 3.00pm weekdays.

**Phone:** (08) 6217 8855

**Country Freecall:** 1800 671 233

**Website:** [www.seniorscard.wa.gov.au](http://www.seniorscard.wa.gov.au)

### **Veterans Affairs**

- provides information, services and support to the veteran and defence service communities, war widowers, widows and dependants.

**Phone:** (08) 9366 8444

**Website:** [www.dva.gov.au](http://www.dva.gov.au)

### **WA Seniors Card**

- offers older adults access to WA government concessions and discounts from Seniors Card business partners. To be eligible for a Seniors Card, applicants must be 60 years of age or more, a permanent resident of Western Australia, and work less than 20 hours per week.

**Phone:** (08) 6217 8800

**Website:** [www.seniorscard.wa.gov.au](http://www.seniorscard.wa.gov.au)

## **Seniors' websites**

**About Seniors** - provides links of interest for seniors, retirees, those planning retirement planning, veterans, pensioners and carers.

**Website:** [www.aboutseniors.com.au](http://www.aboutseniors.com.au)

**For Communities** - helps Australian communities and community groups find relevant, up-to-date information.

**Website:** [www.community.gov.au](http://www.community.gov.au)

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**Consumers Online** - provides an internet reference centre designed to help you find resources and assistance on a wide range of consumer issues.

Website: [www.accc.gov.au](http://www.accc.gov.au)

**Government of Western Australia** - provides access to the Government of Western Australia and is designed to make it easier for you to find the information or services you need.

Website: [www.wa.gov.au](http://www.wa.gov.au)

**Retirement & Aged Care in Australia (RACA)**

- aims to address the needs and interests of Australians aged 55 and older.

Website: [www.ageing.com.au](http://www.ageing.com.au)

**Seniors.gov.au** - provides a single point of access to government and non-government information and services for older Australians.

Website: [www.seniors.gov.au](http://www.seniors.gov.au)

**State Library of Western Australia** - provides databases and links to information for seniors or of interest to seniors.

Website: [www.liswa.wa.gov.au](http://www.liswa.wa.gov.au)

## **Contacting Consumer Protection**

### **Consumer Protection**

Forrest Centre 219 St Georges Terrace  
Perth Western Australia 6000

### **Postal address**

Locked Bag 14  
CLOISTERS SQUARE WA 6850

### **Administration**

Phone: (08) 9282 0777  
Fax: (08) 9282 0850

### **Consumer Protection Advice Line**

1300 30 40 54

Email: [consumer@commerce.wa.gov.au](mailto:consumer@commerce.wa.gov.au)  
Internet: [www.commerce.wa.gov.au](http://www.commerce.wa.gov.au)

### **Translating and Interpreting Service**

Phone: 13 14 50

### **National Relay Service**

Phone: 13 36 77

### **Associations**

Phone: 1300 30 40 54  
Fax: (08) 9282 0948

### **Bills of Sale**

Phone: (08) 9282 0493

### **Business Names**

1300 30 40 14

### **Bond Administrator**

Phone: (08) 9282 0829

### **Credit Relief**

Phone: (08) 9282 0847

### **FuelWatch**

Fuel prices: 1300 55 08 08  
Information: 1300 55 45 45

### **Product Safety**

Phone: (08) 6364 3208  
Fax: (08) 9282 0862

### **Register of Encumbered Vehicles**

1300 30 40 24  
Fax: (08) 9282 0860

### **Trading Standards**

Unit 3 / 321 Selby Street, Osborne Park  
Western Australia 6017  
Phone: (08) 9282 4300  
Fax: (08) 9282 4301

### **Great Southern**

Unit 2/129 Aberdeen Street  
PO Box 832  
Albany Western Australia 6330  
Telephone: (08) **9842 8366**  
Fax: (08) 9842 8377

### **South-West**

8th Floor 61 Victoria Street  
PO Box 1747  
Bunbury Western Australia 6231  
Telephone: (08) **9722 2888**  
Fax: (08) 9791 2263

### **Mid-West**

Post Office Plaza  
50-52 Durlacher Street  
PO Box 1447  
Geraldton Western Australia 6531  
Telephone: (08) **9964 5644**  
Fax: (08) 9964 5678

### **Goldfields/Esperance**

Corner Hunter and Broadwater  
West Kalgoorlie Western Australia 6433  
Telephone: (08) **9026 3250**  
Fax: (08) 9021 8648

### **North-West**

Unit 9  
Karratha Village Shopping Centre  
Sharpe Avenue  
PO Box 5  
Karratha Western Australia 6714  
Telephone: (08) **9185 0900**  
Fax: (08) 9185 1234

### **Kimberley**

Shop 24  
64 Konkerberry Drive  
PO Box 1104  
Kununurra Western Australia 6743  
Telephone: (08) **9169 2811**  
Fax: (08) 9169 2844



Government of **Western Australia**  
Department of **Commerce**

Consumer Protection Advice Line **1300 30 40 54**  
(for the cost of a local call state wide)  
8.30am – 5.00pm weekdays

Forrest Centre  
219 St Georges Terrace  
Perth Western Australia 6000  
Administration: (08) 9282 0777  
Facsimile: (08) 9282 0850  
National Relay Service: 13 36 77

Mailing address:  
Locked Bag 14 Cloisters Square Perth Western Australia 6850

Website: **[www.commerce.wa.gov.au](http://www.commerce.wa.gov.au)**  
Email: [consumer@commerce.wa.gov.au](mailto:consumer@commerce.wa.gov.au)

Regional offices details are on the inside back cover

This publication is available on request in other formats to assist people with special needs.