



# How Consumer Protection can help

**Consumer Protection can help you with a wide range of issues you may face because of a crisis. You will find contact details for Consumer Protection at the bottom of this factsheet.**

## **Insurance, banking and financial hardship**

The Australian Securities and Investments Commission (ASIC) can help you with advice about insurance, loans, banking and other financial matters.

Banks, building societies and credit unions have financial hardship arrangements available for people affected by this crisis and most have dedicated hotlines.

If you have insurance, your insurer will have a copy of your policy. Contact them to find out what is covered and to lodge a claim, before you start any major repairs.

## **Renting**

Consumer Protection can provide advice to tenants and landlords on rental issues including:

- repairs;
- clean up;
- leases;
- bonds;
- utility connections;
- rent reductions;
- damaged property; and
- exceptions due to family and domestic violence.

## **Rebuilding and repairs**

Consumer Protection can help with advice for property owners on:

- repairs and avoiding travelling conmen who offer cheap repairs;
- finding tradespeople and builders;
- building contracts;
- working with a tradesperson or builder; and
- handling disputes.

## **Business recovery**

ASIC may be able to assist if your business is finding it difficult to meet company obligations due to this crisis.

ASIC can review late lodgement and late payment fees incurred because of matters outside your control, and may be able to help you get documents and information from its registers.

Your state or territory consumer protection agency may be able to assist with licences and other records for businesses in industries it regulates.

## **Concerns about price rip-offs**

If you are concerned about excessive price increases at this time, ask the trader to explain why the price is high.

If you are not satisfied with the response or suspect the price has been inflated unnecessarily, seek alternative quotes before proceeding.

## **Selling or buying property**

Consumer Protection can help if you were engaged in a property transaction during this time, and give information to help if you want to sell your property or land, engage a real estate agent, or buy a home.

## **Vehicle repairs and sales**

Consumer Protection can assist with advice to help you get repairs, sell your vehicle or buy one.

**Disclaimer** – The information contained in this fact sheet is provided as general information and a guide only. It should not be relied upon as legal advice or as an accurate statement of the relevant legislation provisions. If you are uncertain as to your legal obligations, you should obtain independent legal advice.

**Consumer Protection | Department of Mines, Industry Regulation and Safety**  
**1300 304 054**

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**Regional Offices**

Goldfields/Esperance	(08) 9021 9494
Great Southern	(08) 9842 8366
Kimberley	(08) 9191 8400
Mid-West	(08) 9920 9800
North-West	(08) 9185 0900
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National Relay Service: 13 36 77

Translating and Interpreting Service (TIS): 13 14 50

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