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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 what you can do 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 even though our method of buying may have changed, the research 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, the Australian Consumer Law (ACL) may not be able to offer you the same protection for an 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.

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.
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Becoming a smart consumer

The Australian Consumer Law (ACL) gives 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, you can reduce the risk of losing your money or getting into a dispute with a trader.

Before you buy

Before you make a purchase, 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.
• 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, and 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. An estimate will provide you with an approximation of the cost, which is not necessarily the final price.
• It’s your money so ask for advice if you’re unsure. 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 set up – 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. For more information on buying a car see Section three: Vehicles on page 14 of this booklet.

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, in specialist magazines, or in consumer publications such as Choice magazine, which is available online at www.choice.com.au

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. However, there is nothing to stop you from dealing directly with the manufacturer or an agency if you prefer.

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;
• gym memberships;
• internet shopping;
• lay-by sales;
• legal tender;
• mail-order shopping;
• prices, price tags and scanners;
• refunds and remedies;
• retail trading hours;
• scams;
• unsolicited mail or goods;
• vending machines;
• warranties and guarantees; and
• your rights when shopping.

Contracts

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. Always make sure you completely understand what you are signing. As a legally capable 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:

- unsolicited sales contracts (often door-to-door or telephone sales) for goods or services valued at $100 or more where the cooling-off period is for 10 business days;
- gym memberships where the cooling-off period is 48 hours; 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;
- take it away with you if possible, so that you are not rushed into signing on the spot;
- seek legal or other advice to ensure you understand all parts 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
- make sure you always ask for a copy of any contract you sign, although businesses are not always obliged to provide you with copies of contracts.

When can I return a product?
A product can be returned when:

- the item has a fault you didn’t detect while purchasing;
- the item isn’t the same as what was described or advertised; or
- the item is not suitable for the purpose for which it was bought.

What kind of remedy am I entitled to?
Your legal right to a remedy depends on whether the problem is a minor or major failure.

A minor failure is one that can be repaired within a reasonable time and in this instance the supplier can choose to repair, refund or replace the product.

In the case of a major failure – the product is significantly different to its description, substantially unfit for normal purpose or unsafe – the choice is yours. You can return the product and get a refund or replacement, or keep the product and get compensation for the drop in value caused by the problem.

Signs that state ‘no refunds’
It is illegal for a store to have a no refund sign. It’s actually an offence under the ACL for the seller to suggest that you have no right to your money back in any circumstances. Even if a shop displays such a sign, you still have a right to a refund if there is a major fault with something you buy.

Warranties and guarantees

Consumer Guarantees
Consumer Guarantees offered by the ACL automatically apply to goods purchased by consumers. This means that stores must ensure products are of an acceptable quality, match their description and are fit for the purpose you express. Repairs and spare parts for goods must also be reasonably available.

Warranty against defects
This type of warranty is often known as a ‘manufacturer’s warranty’ and entitles you to a remedy if the product has certain defects. This guarantee must be provided clearly in writing.

Express warranties
Express warranties ensure any extra promises a store or manufacturer makes about the quality, performance or features of a product are honoured.
Extended warranties
These warranties are where you pay extra to 'extend' your warranty for a period of time. The consumer guarantees provide rights that exist despite anything the supplier or manufacturer may say or do. When asked to buy an extended warranty, ask what it would provide over and above the consumer guarantees.

Price scanning
Some supermarkets (such as Woolworths and Coles) voluntarily signed an agreement to follow a code of practice on checkout scanners. 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.

For more information on the Food and Grocery Code of Conduct, click here.

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 they 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, or based on what you have seen on a television show, in a newspaper advertisement, or in a catalogue. Telemarketers also try to sell goods or services over the phone.

When buying from places other than shops, think about these things:
- Keep in mind the ACL may not apply to a seller based in another country. Even if laws do apply, the distance might make resolving any problems difficult.
- Can you find 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 in to 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 seller’s 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 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.

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; and
- 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;
- 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; and
- 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 (such as 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 call the Consumer Protection Contact Centre on 1300 304 054 or visit www.scamnet.wa.gov.au;
- 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 (check to see if the address begins with https). If it doesn’t, contact the company directly 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; and
- keep a record of all purchase details and always print a copy of your purchase order.
Buying from door-to-door and unsolicited 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.

A salesperson who approaches you must:

• clearly explain up-front the purpose of the visit and produce identification (name and address);
• explain that they are obliged to leave immediately if asked, and if you do so, they must not contact you again for at least 30 days unless they return representing a different supplier; and
• inform you about your cooling off rights.

A major benefit of the ACL is that you have a 10 business day cooling-off period on goods or services worth more than $100. This means you can cancel the contract during this time with no penalty and the supplier cannot provide any goods over $500 or any services or accept any payment. The laws exist because people are more vulnerable to sales offers when they are in their own home.

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

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 either pressure you to enter a contract within the cooling-off period or prevent you from cancelling a contract.

Contracts not covered by the Australian Consumer law

A contract to purchase goods or services is not covered by the ACL if:

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

When can door-to-door salespeople 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 and public holidays.

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:

• when you sign a contract for goods or services worth more than $100; 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 BUSINESS 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 business day cooling-off period for goods or services that are more than $100.

The door-to-door salesperson cannot accept any money or provide services during the cooling-off period, but they can leave the goods worth less than $500 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 30 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. 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 business 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 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 business 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
Is it really a good deal? 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 just be 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.

Telemarketers
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 or phone 1300 792 958.

Unless you have previously agreed, telemarketers can only call you Monday to Friday, between 9am and 8pm and Saturday between 9am and 5pm. They cannot call on Sundays or public holidays.
**Are they genuine?**

Some industries require their employees to be licensed or registered with the Department of Mines, Industry Regulation and Safety’s, Consumer Protection Directorate, including:

- debt collectors;
- employment agents;
- land valuers;
- motor vehicle dealerships;
- motor vehicle repairers;
- plumbers;
- real estate agents;
- real estate sales people;
- settlement agents; and
- travel agents.

**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.

**Are you member of a club or association?**

There aren’t many Australians who haven’t been a member of an association or club in their lifetime, with interests ranging from social and political to recreational and 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@dmirs.wa.gov.au* or call 1300 304 054 and ask us to mail a kit to you.

**Do you own a business?**

As of May 2012, 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 the Australian Securities and Investments Commission (ASIC).

A guide on how to register a business name is available at [www.asic.gov.au](http://www.asic.gov.au). For further information phone ASIC on 1300 300 630.

**Contact details for further information**

For further information about consumer issues:

**Metropolitan**

Contact Centre 1300 304 054
(for the cost of a local call statewide)
8.30am – 4.30pm Mon, Tue, Wed and Fri
9.00am – 4.30pm Thurs
Gordon Stephenson House
Level 2/140 William Street
Perth Western Australia 6000
Administration: (08) 6251 1400
National Relay Service: 13 36 77

**Online**

Website: [www.consumerprotection.wa.gov.au](http://www.consumerprotection.wa.gov.au)
Email: consumer@dmirs.wa.gov.au

Mailing address
Locked Bag 100
East Perth WA 6892

**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
South-West (08) 9722 2888
Housing options for people over 55

There are many housing options for people aged over 55. 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 fewer rooms and a smaller garden might be appealing, freeing up time for other pursuits. Sometimes renovating your current home is the best option – 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, avoiding the need to move again in the near future;
- has an easily maintained garden;
- offers security and a feeling of belonging;
- has features that may pose a problem in the long term, such as stairs;
- has facilities that are easy to access, including the bathroom or toilet; and
- has suitable access to public transport.
Renting a home

If you are renting a flat, unit, house, park home or onsite 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.

We can also give you advice on owning and renting out a property.

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.

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 and property managers;
- home buyers’ assistance funds;
- 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 Account (HBAA) to help you with fees and charges involved in buying a home. The HBAA is different to the federal First Homebuyers’ Grant.

For further information about the HBAA, phone Consumer Protection on 1300 304 054.

Home building

If you're building, renovating or extending your home, the Building Commission can help you avoid some common pitfalls.

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

For information on building, plumbing and painting contact the Building Commission on 1300 489 099.

Retirement and lifestyle villages

If you are thinking about moving into a retirement or lifestyle village, or already live in one, you need to know your rights and responsibilities. Various laws in Western Australia govern village living, and the Seniors Housing Advisory Centre has information available that can help you determine which pieces of legislation apply and how to understand these laws.

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 community style 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.

They can also provide information on the costs involved, the location of retirement villages in Western Australia, and things to consider before signing a contract.

The Seniors Housing Advisory Centre produces the publication Your home: A guide to housing options for people over 55. Phone 1300 367 057 to obtain a copy or further information.
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 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 if 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 the Seniors Housing Advisory Centre on 1300 367 057 for advice or assistance or to ask for your free copy of our publications.

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

Units for people over 55

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 55 and older want to live independently in their own home for as long as possible. Commonwealth Respite and Carelink Centres have 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 Commonwealth Respite and Carelink Centres on 1800 05 22 22.

There are various concessions and rebates 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, visit the Department for Communities website at [www.communities.wa.gov.au](http://www.communities.wa.gov.au) or call them on (08) 6551 8800 or 1800 671 233 (for country callers) and ask for a copy of the free WA Seniors Card Discount Directory.

Aged care

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 200 422.

If you are currently living in an aged care facility and are having issues with the level of care, phone Advocare for assistance (08) 9479 7566.
Section three
Vehicles

Buying 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.consumerprotection.wa.gov.au, or call Consumer Protection on 1300 304 054.

Buying used motor vehicles and the PPSR

If you are thinking about buying a second hand car, motorcycle, recreational boat or farm equipment that needs to be licensed, for a small fee you can find out whether there is any money owed on it by using the Personal Property Securities Register (PPSR).

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

PPSR can help you find out if a vehicle is stolen and provide you with a certificate which gives you added protection against financial loss.

To do a check on a motor vehicle, you will need the Vehicle Identification Number (VIN) which is a 17 character number, the chassis number or the manufacturer’s number. To check a boat, you will need the vessel’s Hull Identification Number (HIN). You can then complete the search at www.ppsr.gov.au or by phoning 1300 007 777.
**Motor vehicle repairs**

It is in your best interest to find a vehicle repairer who is licensed, who charges only for what needs to be done and who has the knowledge and skills to do it properly. Do some research and satisfy yourself that you are dealing with a licensed repair business, and getting value for money and the best service.

The law requires that motor vehicle repair businesses be licensed and employ qualified staff to supervise the repair work your vehicle requires.

When shopping around, find out about the type of services they offer. Ask the repairer to provide some indicative pricing for regular work such as a vehicle service, brake pad replacement or a gearbox service and an hourly rate for labour. By doing this, you can compare and will be in a position to make an informed decision.

To be sure that you are dealing with a licensed repair business, look for its business name and motor vehicle repair business (MRB) licence number displayed on the premises. This requirement also includes mobile premises. You can search online for licensed repairers in your area on the Consumer Protection website.

For advice or assistance or to find out if your repairer is licensed, ring the Consumer Protection Contact Centre on 1300 304 054 or visit [www.consumerprotection.wa.gov.au](http://www.consumerprotection.wa.gov.au).

**FuelWatch**

In Western Australia we have legislation that means fuel retailers – about 600 of them – have to report the next day’s petrol prices to FuelWatch by 2.30pm. This means you can find out before the prices change and you can beat any planned hikes.

All you have to do is log onto [www.fuelwatch.wa.gov.au](http://www.fuelwatch.wa.gov.au) and type in a postcode to find a cheap site that’s convenient. Alternatively you can sign up for daily emails like 42,000 other drivers, or call 1300 550 808.

On any given day the difference between the most expensive and the lowest priced site can be up to 13 cents per litre of unleaded petrol. For an average 55 litre fuel tank that would be $8.25 less. If you fill up once a week your savings would be $429 a year.

There are general rules which should help you to work out how the weekly price cycle works in Perth. Usually one of the big fuel retailers puts up the price of unleaded fuel at a number of sites on a Wednesday prompting others to follow suit. This means you’re best option is to buy petrol on a Tuesday or Wednesday and you can expect higher prices toward the end of the week and the weekend.

FuelWatch doesn’t just cover metropolitan Perth; 80% of WA is monitored. So if you’re planning on taking a drive across the State you can use the FuelWatch Trip Planner – it allows you to map your route and pinpoint the cheapest petrol stations on the way. Again just log onto [www.fuelwatch.wa.gov.au](http://www.fuelwatch.wa.gov.au). FuelWatch also alerts users when there’ll be an LPG or Diesel price increase.
Section four
Scams

Scams
Scams, rip-offs and frauds exist in the trading world, and can be devastating. These are often targeted at more vulnerable people in our community, including those over 55.

WA ScamNet has been developed to help combat this growing problem. Consumers and businesses provide WA ScamNet with information that helps us to tell Western Australians about scams that are out there.

By sending WA ScamNet 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.

If you’re not sure about a ‘money making’ scheme, prize offer, email request or letter, visit the WA ScamNet website at www.scamnet.wa.gov.au to read about the latest scams operating in Western Australia.

Protecting your identity
While identity theft is fairly uncommon in Australia the instances are increasing. It’s therefore important to be aware of the issue and take some steps to protect your name and identity.

To protect your personal information:
• keep copies of key documents;
• lock all personal documents in a safe container when not using them;
• only carry essential personal information;
• destroy personal information before putting it in the bin;
• put a lock on your mailbox;
• do not respond to suspicious emails or mail;
• do not store personal details on mobile phones or wireless devices;
• avoid giving personal financial details over the phone;
• activate caller ID on your phone and record unknown numbers;
• contact the Do Not Call Register (see page 9 of this booklet for details);
• treat requests for copies of your documents with caution; and
• protect your documents when you are travelling.
There are some warning signs that suggest your identity may have been stolen. These include missing your wallet or purse, unfamiliar withdrawals or charges on your bank statement, unfamiliar bills, missing mail, receiving credit cards you didn’t apply for, or being denied credit.

If you suspect that your identity has been stolen, immediately phone the Western Australian Police on (08) 9222 1111, close all unauthorised accounts, alert your bank or financial institution, get a copy of your statement or credit report, and report the loss to the relevant government organisation. For more information order the publication Dealing with identity theft from the Attorney-General’s Department website at [www.ag.gov.au/identitysecurity](http://www.ag.gov.au/identitysecurity) or by emailing identity.security@ag.gov.au.

Protecting yourself online

There are lots of things you can do to protect yourself online. The six main steps to take to ensure your online safety are:

1. Install security software and update it regularly.
2. Turn on automatic updates so all your software receives the latest fixes.
3. Set a strong password and change it at least twice a year.
4. Stop and think before you click on links or attachments.
5. Stop and think before you share personal or financial information – about you, your friends, or family.
6. Know what your children and grandchildren are doing online – make sure they know how to stay safe and encourage them to report anything suspicious.

Lotteries, sweepstakes and competitions

Many Australians are lured by the excitement of a surprise win and find themselves sending huge amounts of money overseas to claim fake prizes. These types of scams can be avoided by following the table below.

| Remember | Legitimate lotteries do not require you to pay a fee to collect your winnings. |
| Caution  | Never send money to anybody you don’t know personally or trust. |
| Think    | Don’t provide personal banking details to anyone that you do not know personally or trust. |
| Investigate | Examine all of the terms and conditions of any offer very carefully – claims of free or very cheap offers often have hidden costs. Calls or text messages to premium rate phone numbers (often starting with 19) can be very expensive. |
| Ask yourself | Did I enter this competition? You cannot win money or a prize in a competition unless you have entered it yourself, or someone you know has done it on your behalf. |

Golden investment opportunities

Many of us have been tempted by high-risk money-making schemes that promise guaranteed and ‘risk-free’ investments. In order to identify a scheme as a scam and to avoid losing your money, be aware of the advice given below.

| Remember | Be wary of investments promising a high return with little or no risk and avoid the ‘get rich quick’ pushers. Generally, the higher the promised return, the higher the risk of loss involved. |
| Caution  | Never rush – take your time and seek independent advice before making any investment decision. Be wary of any request to send money via wire transfer (UKASH or Western Union). |
| Think    | Don’t commit to any investment at a seminar – the atmosphere at these events can be quite charged and exciting. |
| Investigate | If someone tries to offer you an investment or other financial service, ask for their Australian Financial Services licence number and take the time to confirm their details by calling ASIC. |
| Ask yourself | If a stranger knew for certain a quick way to make money, would they really be telling you? |
Money transfer requests

Money transfer scams are becoming increasingly common. Once you send money to someone, especially overseas, it can be impossible to get it back.

The Nigerian scam is one of the most complained about scams of this type, although many originate from all over the world (particularly West Africa and Asia), and is often referred to as an ‘advance fee fraud’. In the classic Nigerian scam, you receive an email or letter asking for help to transfer a large amount of money overseas, with the promise of a share of the money. You will be asked to pay fees and taxes before claiming your share, and will end up without any reward and you will lose the money you have spent.

Another version of this scam takes the form of an email from a bank or lawyer advising that a long-lost relative has died and you have been left the inheritance. Seniors are often convinced by genuine sounding stories such as these and can be tricked into providing personal documents and bank account details. As with the scenario above, you will be asked to pay fees and taxes before receiving your inheritance. You will not only lose the money you’ve paid, and not receive the non-existent inheritance, but you could also risk having your identity stolen.

If you are selling products or services online you may be targeted by an overpayment scam. You will be contacted by someone with a generous offer for a payment made by cheque or money order. Once you receive the payment you will realise that they have paid more than the agreed price and you will be asked to refund the overpayment. The scammer is hoping you will send the refund before you realise the cheque or money order has bounced or was phony.

| Remember | If you have been approached by someone asking you to transfer money for them, make sure that it is from a legitimate source. |
| Caution | Never send money, or give credit card or online account details to anyone you do not know personally or trust. |
| Think | Don’t accept a cheque or money order for payment of goods that is more than what you agreed upon. Send it back and ask the buyer to send you payment for the agreed amount, and wait for the funds to clear before you deliver the goods or service. |
| Investigate | Examine the information on WA ScamNet for details of the latest reported money transfer scams. |
| Ask yourself | Is it really safe to transfer money to someone you do not know personally? |
Charity scams
Charity scams take advantage of people’s generosity and kindness by asking for donations to a fake charity or by impersonating a real charity. These scams become more prevalent at times of well documented natural disasters or famines. To find out whether a charity is legitimate check if they are listed on the Licensed Charities Register at www.consumerprotection.wa.gov.au

| Remember | If you have any doubts at all about the person asking for money, do not give them any cash, credit card or bank account details. |
| Caution | Never give out your personal, credit card, or online account details over the phone unless you made the call and the phone number came from a trusted source. |
| Think | If in doubt, approach an aid organisation directly to make a donation or offer support. |
| Investigate | Call Consumer Protection to check the charity is genuine. |
| Ask yourself | How and to whom would I like to make a contribution? |

Door-to-door scams
Door-to-door sales can promote home or maintenance services including electrical and telephone work. Many legitimate businesses sell things by going door-to-door, but scammers also use this approach.

These scams involve promoting goods or services that are not delivered or are of a very poor quality. You will not get value for money from a scammer and you may get billed for work that you didn’t want or agree to.

To avoid purchasing products or services from a scammer always follow the advice provided.

| Remember | If someone comes to your door, ask to see their identification. You do not have to let them in and they must leave if you ask them to. |
| Caution | Never agree to anything without reading all the terms and conditions of every offer very carefully – claims of free or very cheap offers often have hidden costs. |
| Think | Don’t agree to any offer involving a significant amount of money, time or commitment. Seek independent advice first. |
| Investigate | If you are interested in what a door-to-door salesperson has to offer, take the time to find out about their business and their offer. Shop around to make sure you are getting a good deal. |
| Ask yourself | Does their offer sound too good to be true? If so, it usually is. |

Romance and dating scams
With dating sites increasing in popularity, so are the incidences of romance-based scams. In Western Australia romance scams contribute a considerable amount to the total money lost in scams each year.

Scammers target vulnerable, single people and communicate with their victims over weeks and months to gain their trust. They may even send physical gifts like chocolates and flowers. Then they reel them in with requests for money or assistance. The request for money might be to help a sick relative or to pay for airfares so you can meet.

While dating sites can be an easy way to meet other people, it is important to be safe and aware of the risks involved. The information in the table below can help you.
<table>
<thead>
<tr>
<th>Remember</th>
<th>Be wary of emails from overseas-based singles, particularly if they start confessing their love for you within weeks of emailing you and have never met you.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Caution</td>
<td>Be cautious if someone’s photo looks too good to be true.</td>
</tr>
<tr>
<td>Think</td>
<td>Never send money or give credit card or online account details to anyone you do not know or trust.</td>
</tr>
<tr>
<td>Investigate</td>
<td>Make sure you only use legitimate and reputable dating websites.</td>
</tr>
<tr>
<td>Ask yourself</td>
<td>Would someone you have never met really declare their love for you after only a few letters or emails?</td>
</tr>
</tbody>
</table>

**The little black book of scams**

Further details on any of the scams mentioned in this booklet, as well as others such as health, psychic, and mobile phone scams, can be found in the publication *The little black book of scams*. Order your copy from [www.accc.gov.au](http://www.accc.gov.au) or by phoning 1300 303 609.
Section five
Complaints and Conciliation

Consumer Protection

The Department of Mines, Industry Regulation and Safety is responsible for providing services relating to consumer protection, labour relations, occupational safety and health, energy safety and building. The Consumer Protection Directorate administers the 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 regulates or provides licenses to, such as real estate, property settlement, valuation and sales leasing, debt collectors, motor vehicles, and travel agents;
- about co-operatives, limited partnerships, charities and incorporated associations; and
- about fuel prices through FuelWatch, which protects consumers who buy fuel in Western Australia.

What we can do for you

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 about rights and responsibilities;
- helping resolve disputes;
- investigating complaints about unfair trading practices;
- prosecuting unscrupulous traders;
- regulating and licensing some business activities; and
- developing legislation that protects you.
Purchases made during times of stress

At some point in their life many Western Australians, not just those aged over 55, 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 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 304 054, or Legal Aid Western Australia at www.legalaid.wa.gov.au or call 1300 650 579.

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 ACL, introduced in January 2011, is a nationally uniform law and gives certain legal powers to the Commissioner for Consumer Protection.

At Consumer Protection 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 often arise because of 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.

Three steps to a complaint resolution

Step one

Ask yourself: What is my complaint 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 have received.

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 complaints. 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;
- an outline of the steps you have taken to get the problem fixed, who you spoke to and any results of your efforts;
- an outline of 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; and
- a closing remark, such as ‘I look forward to your response’, to let the business know that you expect a reply.

Always sign and date the letter and 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 the letter and make a note of the date you post it.

The Consumer Protection website has templates for complaint letters specific to each industry. They can be downloaded from [www.consumerprotection.wa.gov.au](http://www.consumerprotection.wa.gov.au)

**Step two**

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); and
- 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).

We may also investigate if we 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.

**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
- need urgent assistance (such as 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.

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 you. 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.

**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 (such as 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 Mines, Industry Regulation and Safety has six regional offices – in Albany, Broome, Bunbury, Geraldton, Kalgoorlie and Karratha, in addition to our main office in Perth.

**Step three**

If conciliation fails or doesn’t satisfy your demands, and we decide not to prosecute or bring civil proceedings against the trader, 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.magistratescourt.wa.gov.au](http://www.magistratescourt.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 Contact Centre 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 the ACL may not apply. Exceptions may include farmers and some not-for-profit organisations, such as local or ‘Parents and Friends’ groups.

**Building complaints**

The Building Commission supports the community through the regulation of building, painting and plumbing services in order to facilitate and promote an efficient and responsive building industry.

The role of the Building Commission includes licensing building service providers, investigating and prosecuting for offences against building laws, providing a dispute resolution service, setting standards and delivering policy and advice.

The [Building Act 2011](http://www.buildingcommission.wa.gov.au) commenced in April 2012, introducing a new building approval process for Western Australia and bringing in some significant changes to the building approvals process, from the design stage right through to occupation of a building.

**Plumbing complaints**

The Plumbers Licensing Board requires every licensed plumbing contractor in Western Australia to register the details of each plumbing job undertaken and show that the work complies with all necessary regulations and the relevant plumbing standards.

This provides the Board with the information needed to monitor plumbing work, enforce the six year guarantee on completed work, and investigate any related consumer complaints.

For information on building and plumbing complaints and conciliation, contact the Building Commission on 1300 489 099 or visit [www.buildingcommission.wa.gov.au](http://www.buildingcommission.wa.gov.au)
Community Directory

National Relay Service (NRS)
Australia-wide telephone access service providing assistance for people who are deaf or have a hearing or speech impairment.

Phone: 13 36 77
Website: www.relayservice.com.au

Translating and Interpreting Services (TIS)
An interpreting service, provided by the Department of Immigration and Citizenship, for people who do not speak English. TIS is available 24 hours a day, seven days a week.

Phone: 131 450

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 226 667
Website: 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

Australian Securities and Investment Commission (ASIC)
Regulates financial markets, securities, futures and corporations, and is responsible for consumer protection in superannuation, insurance, deposit taking, credit and registers business names.

Phone: 1300 300 630
Website: www.asic.gov.au

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

Phone: (02) 9577 3399 or 1800 069 552
Freecall: 1800 069 552
Website: www.choice.com.au

Consumer Protection
Administers fair-trading and consumer protection in Western Australia.

Phone: 1300 304 054
Email: consumer@dmirs.wa.gov.au
Website: www.consumerprotection.wa.gov.au

Building and Energy
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
Website: www.dmirs.wa.gov.au/building-and-energy
FuelWatch
Provides fuel price information so that Western Australian motorists can make informed fuel purchases and potentially save hundreds of dollars a year.
Phone: 1300 550 808
Email: fuelwatch@dmirs.wa.gov.au
Website: www.fuelwatch.wa.gov.au

Health and Disability Services Complaints Office
Facilitates the resolution of health and disability complaints by bringing parties together so that solutions can be found.
Phone: (08) 6551 7600
Country Freecall: 1800 813 583
Website: www.hadsco.wa.gov.au

Ombudsman Western Australia
Independent office of Parliament with responsibility to investigate the actions of public authorities such as education, child protection, health, housing, justice, prisons, local governments, transport and utilities.
Phone: (08) 9220 7555
Country freecall: 1800 117 000
Website: 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

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

WA ScamNet
Profiles scams that have targeted Western 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 304 054
Email: consumer@dmirs.wa.gov.au
Website: www.scamnet.wa.gov.au

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.org.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 COTAWA and is a member of Adult Learning Australia.
Phone: (08) 9321 2133 or (08) 9458 8717
Website: www.cotawa.org.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: 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
Website: www.dmirs.wa.gov.au/wageline

WorkSafe
Answers enquiries about work safety and health issues including complaints, improvement and prohibition notices, and provides information about workplace safety.
Phone: 1300 307 877
Website: www.dmirs.wa.gov.au/worksafe

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

Centrelink Seniors Line
Answers general inquiries and provides publications about the Age Pension, Commonwealth Seniors Health Card, Pensioner Concession Card, Financial Information Service and bereavement assistance.
Phone: 13 23 00
Website: 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 mutually agreeable solution.
Phone: (08) 9221 5711
Website: www.cabwa.com.au
Community Legal Centres
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

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

Equal Opportunity Commission
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: (08) 9216 3900
Country freecall: 1800 198 149
Website: 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).

Phone: 1300 300 630
Website: www.moneysmart.gov.au

Financial Counsellors Association
Provides referrals to financial counselling services and other appropriate organisations in metropolitan, regional and remote areas of Western Australia.

Phone: (08) 9325 1617
Website: www.financialcounsellors.org

Financial Ombudsman Service
Deals with unresolved disputes that individuals and small business have with financial service providers.

Phone: 1300 780 808
Website: 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.

Phone: 1300 626 393
Website: www.fpa.asn.au

Insolvency and Trustee Service Australia
Provides information about personal bankruptcy and the alternatives to debtors in financial distress.

Phone: 1300 364 785
Website: 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

National Information Centre on Retirement Investments
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

Older Peoples Rights Service
Is a partnership between Advocare Inc and the Northern Suburbs Community Legal Centre Inc. It provides a legal service for older people experiencing elder abuse as well as crisis counseling and support, information, education and referral.

Phone: (08) 9440 1663
Website: www.nsclegal.org.au

Office of the 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; and
• advocate for adults with decision-making disabilities.

Phone: 1300 858 455
Email: opa@justice.wa.gov.au
Website: 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
Welfare Rights & Advocacy Service
Provides advice, information, advocacy and assistance, particularly with Centrelink, Department of Housing, private tenancy issues and appeals.
Phone: (08) 9328 1751
Website: 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 are at risk of being abused.
Phone: (08) 9479 7566
Country Freecall: 1800 655 566
Website: www.advocare.org.au

Aged Care Complaints Scheme
Provides a national telephone service for complaints regarding aged care homes and community care packages.
Phone: 1800 550 552
Website: www.agedcarecomplaints.govspace.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

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 or 1800 100 500
Website: www.fightdementia.org.au

Cancer Council Helpline
Provides information to the public about cancer support services and the health care system.
Phone: 13 11 20
Website: www.cancerwa.asn.au

Carers WA
Provides a range of programs and services for unpaid family carers; including counselling, advice and information, carer representation, young carer program, hospital program, educational workshops, and social support activities.
Phone: 1300 227 377
Carer Counselling Line (week day): 1800 007 332
Website: www.carerswa.asn.au

Continence Advisory Service of WA
For education and information regarding bladder or bowel health.
Phone: (08) 9386 9777
Country freecall: 1800 814 925
Website: 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
Country freecall: 1800 198 024 (all hours)
Website: www.dao.health.wa.gov.au

Crisis Care
Provides counselling and information relating to children in crisis and women and men in situations of domestic violence.
Phone: (08) 9223 1111
Country Freecall: 1800 199 008

Diabetes Information Advice Line
Provides an information and referral service sponsored by Diabetes Western Australia.
Phone: 1300 136 588
Website: 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.hconc.org.au

HealthDirect
Provides free professional advice concerning health problems, 24 hours a day, every day.
Phone: 1800 022 222
Website: www.healthdirect.org.au

Lifeline
Provides a crisis telephone counselling service available 24 hours a day.
Phone: 13 11 14
Website: www.lifeline.org.au or 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

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 the Add Life to Your Years directory of sport and recreation activities.

Phone: (08) 9492 9773
Website: www.srcwa.asn.au

Sexual Assault Resource Centre
Provides counselling assistance for people who have experienced sexual assault and abuse.

Phone: (08) 9340 1828 (crisis line 24 hours)
Country freecall: 1800 199 888

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

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

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

Aged Care Australia
Provides general information about help to stay at home, residential and community aged care services, and consumer rights.

Phone: 1800 200 422
Website: www.agedcareaustralia.gov.au

Commonwealth Respite and 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

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. This includes the Extended Aged Care at Home package and the Extended Aged Care at Home Dementia package. 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

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

Home and Community Care Services
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 4222
Freecall: 1800 200 422
Website: www.health.wa.gov.au/hacc

Independent Living Centre of Western Australia
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

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 0242
Website: www.silverchain.org.au

Housing
Aged & Community Services WA
Is the peak body for not-for-profit organisations that operate residential care facilities, community services and retirement villages for the elderly or people with disabilities.

Phone: (08) 9244 8233 or 1800 052 222
Website: www.acswa.org.au
**Department of Communities**
Provides public, Aboriginal and regional housing, private rental assistance, Keystart home loans and land and property sales in metro and country areas of Western Australia.

Phone: 1800 176 888  
Email: generalenquiries@housing.wa.gov.au  
Website: www.housing.wa.gov.au

**Retirement Village Association (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  
Freecall: 1800 240 080  
Website: www.retirementvillagesaust.com.au

**Seniors Housing Advisory Centre**
Provides information on housing option for people over 55, such as retirement villages.

Phone: 1300 367 057  
Email: seniorshousing@dmirs.wa.gov.au  
Website: www.commerce.wa.gov.au/consumer-protection/seniors-housing

**Shelter WA**
Provides information and contact details of affordable housing service providers and agencies that may be able to assist with housing needs.

Phone: (08) 9325 6660  
Website: www.shelterwa.org.au

**Tenants Advice Service**
Provides information to residential tenants across Western Australia.

Phone: (08) 9221 0088  
(weekdays 8.30am – 3.30pm)  
Country freecall: 1800 621 888  
(weekdays 1.00pm – 3.30pm)  
Website: www.shelterwa.org.au

**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) 9407 7849  
Website: www.warcra.org

**Indigenous communities**
The State 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 306 877 or 1800 093 325  
Website: www.housing.wa.gov.au

**Aboriginal Engagement and Coordination Directorate**
Provides leadership and direction to address the needs of Aboriginal and Torres Strait Islander individuals, families and communities.

Phone: (08) 9222 2889  
Website: www.dcp.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

**Commonwealth Respite and Carelink Centres**
Provides aged care services for Aboriginal and Torres Strait Islander seniors.

Phone: 1800 052 222  
Website: www.commcarelink.health.gov.au

**Department of Indigenous Affairs (DIA)**
The purpose of the DIA is to lead action to improve life opportunities for Aboriginal people. DIA 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

**Indigenous Portal Website**
Provides information on Australian Government services for Aboriginal and Torres Straits Islander people.

Website: 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 people receive culturally appropriate health care that meets their needs.

Phone: (08) 9222 4024  
Website: 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 from:

- Australian Government Department of Families, Community Services and Indigenous Affairs (FaCSIA) 1800 050 009, (Quote product number FaHCSIA 1127A)  
- Centrelink on 13 23 00
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 from:

- Australian Government Department of Families, Community Services and Indigenous Affairs (FaCSIA) 1800 050 009, (Quote product number FaHCSIA 0513)
- Centrelink on 13 23 00

Seniors Card Discount Directory
Features concessions and discounts available for seniors throughout Western Australia.
Phone: (08) 6551 8800
Country freecall: 1800 671 233
Website: www.seniorscard.wa.gov.au

Local community support
WALGA
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.
Phone: (08) 9213 2000
Website: www.walga.asn.au

Public libraries
Public libraries can assist people aged 55 and over with their information needs and also offer a range of services such as access to computers and photocopiers.
Phone: (08) 9427 3111
Website: www.liswa.wa.gov.au

Multicultural communities
The State 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 (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
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

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 0600 or 1300 885 886
Website: www.ilc.com.au

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.mmrcwawa.org.au

Multicultural Services Centre of WA
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.mscwawa.com.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) 6552 1500
Website: www.omi.wa.gov.au

Translating and Interpreting Services
Provides a national 24-hour a day, seven days a week telephone interpreting service.
Phone: 13 14 50
Website: www.immi.gov.au/tis

Safety
Crimestoppers
Provides a telephone hotline service that enables members of the public to confidentially report information about any criminal activity or suspicious activity.
Phone: 1800 333 000
Website: 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.
Phone: (08) 9323 9300
Emergency: 000
Website: 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 0558
Website: 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: (08) 9222 1111
Emergency: 000
Website: www.police.wa.gov.au

Seniors organisations
Council on the Ageing (COTA)
Promotes the well-being of older Western Australians. COTAWA offers membership, forums, as well as computer and technology classes.
Phone: (08) 9321 2133
Website: www.cotawa.org.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 or 1300 765 050
Website: www.nationalseniors.com.au

Department of Communities
Seeks to enhance the lifestyles of seniors by promoting positive ageing and encouraging the Western Australian community to plan for its ageing population.
Phone: (08) 6551 8700
Website: 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) 6551 8800
Country freecall: 1800 671 233
Website: 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: 1800 555 254 or 133 254
Website: www.dva.gov.au

Seniors websites
About Seniors
Provides links of interest for seniors, retirees, those planning retirement, veterans, pensioners and carers.
Website: www.aboutseniors.com.au

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

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

Retirement & Aged Care in Australia
Aims to address the needs and interests of Australians aged 55 and older.
Website: 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

State Library of Western Australia
Provides databases and links to information for seniors or of interest to seniors.
Website: www.liswa.wa.gov.au
Contacting Consumer Protection

Consumer Protection
Gordon Stephenson House
Level 2/140 William Street
Perth Western Australia 6000

Postal address
Locked Bag 14
Cloisters Square WA 6850

Administration
Phone: (08) 6251 1400
Fax: (08) 6251 1401

Consumer Protection Contact Centre
1300 304 054
Email: consumer@dmirs.wa.gov.au
Website: www.consumerprotection.wa.gov.au

Translating and Interpreting Service
Phone: 13 14 50

National Relay Service
Phone: 13 36 77

Associations
Phone: 1300 304 054
Fax: (08) 9282 0948

Bills of Sale
Phone: (08) 9282 0631

Bond Administrator
Phone: (08) 9282 0829

Credit Relief
Phone: (08) 9282 0847

FuelWatch
Fuel prices: 1300 550 808
Information: 1300 554 545

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

Register of Encumbered Vehicles
1300 304 024
Fax: (08) 9282 0860

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

Regional Offices

Great Southern
Unit 2/129 Aberdeen Street
Albany Western Australia 6330
PO Box 832 Albany Western Australia 6331
Phone: (08) 9842 8366
Fax: (08) 9842 8377

South-West
8th Floor 61 Victoria Street
Bunbury Western Australia 6230
PO Box 1747 Bunbury Western Australia 6231
Phone: (08) 9722 2888
Fax: (08) 9791 2263

Mid-West
Post Office Plaza
Shop 3, 50-52 Durlacher Street
Geraldton Western Australia 6530
PO Box 1447 Geraldton Western Australia 6531
Phone: (08) 9920 9800
Fax: (08) 9964 5678

Goldfields/Esperance
Suite 4, 37 Brookman Street
Kalgoorlie Western Australia 6430
PO Box 10154 Kalgoorlie Western Australia 6433
Phone: (08) 9026 3250
Fax: (08) 9021 8648

North-West
12 Hedland Place
Karratha Western Australia 6714
PO Box 5 Karratha Western Australia 6714
Phone: (08) 9185 0900
Fax: (08) 9185 1234

Kimberley
Woody's Arcade,
Office 7 15 Dampier Terrace
Broome Western Australia 6725
PO Box 1449 Broome Western Australia 6725
Phone: (08) 9191 8400
Fax: (08) 9191 8410