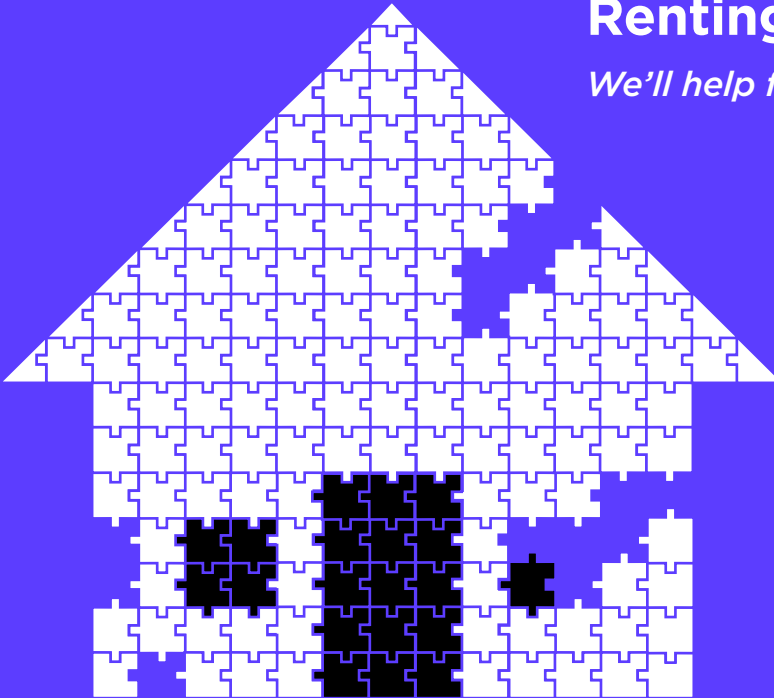


# Renting a home

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## Renting a home - *We'll help fill in the pieces*

**Carefully read your rental papers.** Make sure you understand everything before you sign any of the forms.

**Protect your bond.** Fair Trading will let you know it has been lodged.

**Tip: call us if you don't get a letter or an email from Fair Trading about your bond.**

**Complete your condition report.** Do this within 7 days of moving into your home - keep a copy and give the original form to the real estate agent or landlord.

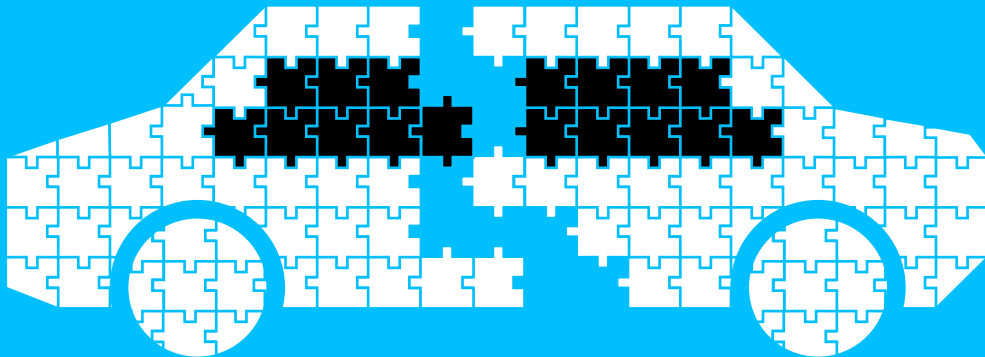
**Tip: record on video or take photos inside and outside the property with a date stamp to record the condition of the property.**

**Fair Trading has a free tenancy complaint service - call us on 13 32 20 if you have a problem.**

For more information or to request a free speaker for your community group, visit **[www.fairtrading.nsw.gov.au](http://www.fairtrading.nsw.gov.au)** or call **13 32 20**.

# Buying a used car

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# Buying a used car - *We'll help fill in the pieces*

## **When buying a car:**

- Shop around and compare prices.
- Check if there is money owing on the car or if it has been stolen or declared written-off: search the Personal Properties Security Register [www.ppsr.gov.au](http://www.ppsr.gov.au) or call 1300 007 777. You will need the registration number (rego) and the Vehicle Identification Number (VIN).
- Have an inspection done by a licensed mechanic.
- Take it for a test drive.
- Check the car is registered at [www.myrta.com](http://www.myrta.com)

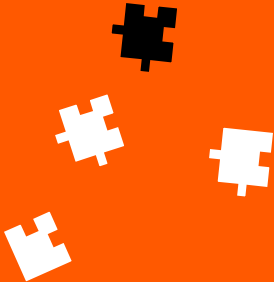
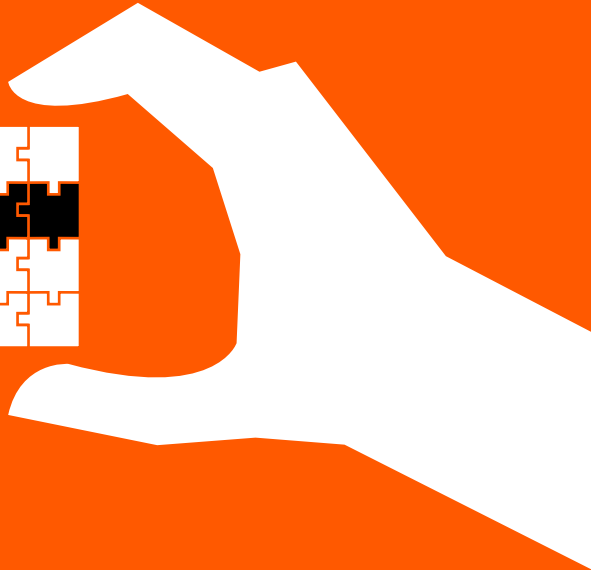
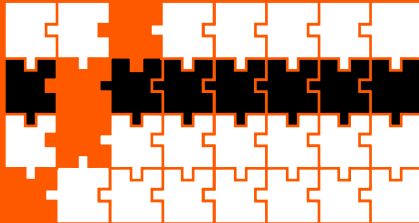
**Tip: keep a copy of your registration, PPSR form and receipts where you can easily find them later.**

**Buyer Beware: you have less protection when you buy privately.**

For more information or to request a free speaker for your community group, visit **[www.fairtrading.nsw.gov.au](http://www.fairtrading.nsw.gov.au)** or call **13 32 20**.

# Be scam aware

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# Be scam aware - *We'll help fill in the pieces*

## Tips to avoid scams:

- Place a Do Not Knock sticker on your front door.
- Register your phone numbers on the Do Not Call register: call 1300 792 958 or [www.donotcall.gov.au](http://www.donotcall.gov.au)
- Do not click on links in emails or SMS from anyone you don't know.
- Do not use public computers to do shopping or banking online.
- Do not sign anything you don't understand.
- Do not give money or personal information to anyone you don't know.

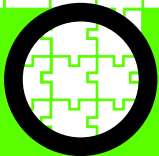
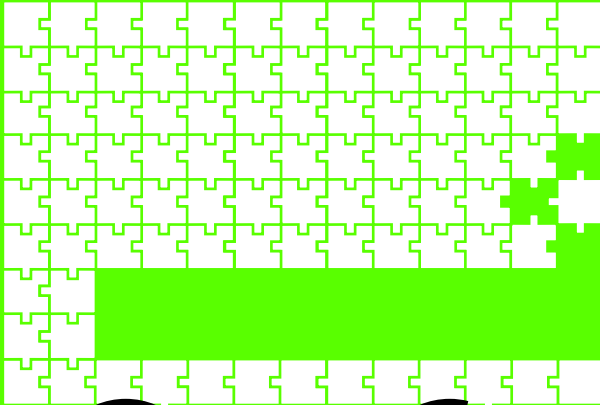
Remember, if it sounds too good to be true, it probably is!

**Tip: for current scams visit [www.scamwatch.gov.au](http://www.scamwatch.gov.au) or call 1300 795 995.**

For more information or to request a free speaker for your community group, visit **[www.fairtrading.nsw.gov.au](http://www.fairtrading.nsw.gov.au)** or call **13 32 20**.

# Your shopping rights

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# Your shopping rights - *We'll help fill in the pieces*

## **It's OK to speak up if something you pay for isn't right!**

You have rights when you buy things in Australia. Things should:

- be safe and of acceptable quality
- be exactly like what you were shown
- do what they are supposed to do.

If they are not right, you can ask for a:

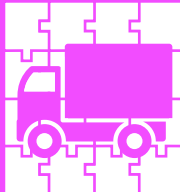
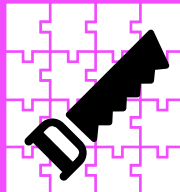
- repair - get it fixed
- replace - get a new one
- refund - get your money back.

Did you know? The decision about a repair, replacement or refund depends if it's a big problem or a small problem.

**Tip: If you shop online, pay by PayPal or with a credit card for extra protection.**

For more information or to request a free speaker for your community group, visit **[www.fairtrading.nsw.gov.au](http://www.fairtrading.nsw.gov.au)** or call **13 32 20**.





# Hiring a service

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# Hiring a service - *We'll help fill in the pieces*

## **Before you sign the contract:**

- Be clear about what you expect from the service
- Check if it's the best service for you - ask around, search online and compare options
- Find out all the costs and how to cancel the service if you no longer need it
- Get everything in writing.

## **Check:**

- they are a registered business in Australia [www.asic.gov.au](http://www.asic.gov.au) or call 1300 300 630.
- if they need to have a licence to do the work visit [www.fairtrading.nsw.gov.au](http://www.fairtrading.nsw.gov.au) or call 13 32 20.

**Tip: Read the contract carefully. Never sign a form or contract that is not complete or you don't understand.**

For more information or to request a free speaker for your community group, visit **[www.fairtrading.nsw.gov.au](http://www.fairtrading.nsw.gov.au)** or call **13 32 20**.