

Renting a home

We'll help fill in the pieces



Fair
Trading

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.

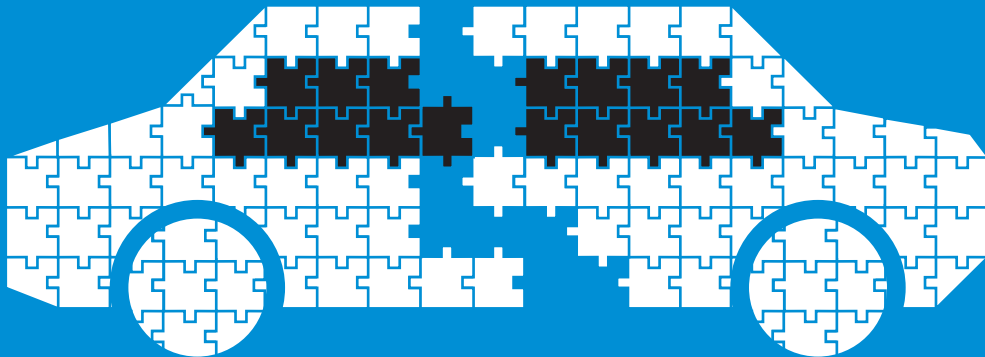
Tip: record on video or take photos inside and outside the property with a date stamp to record the condition of the property.

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** or call **13 32 20**.

Buying a used car

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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 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

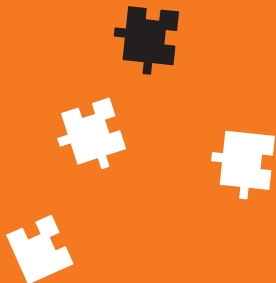
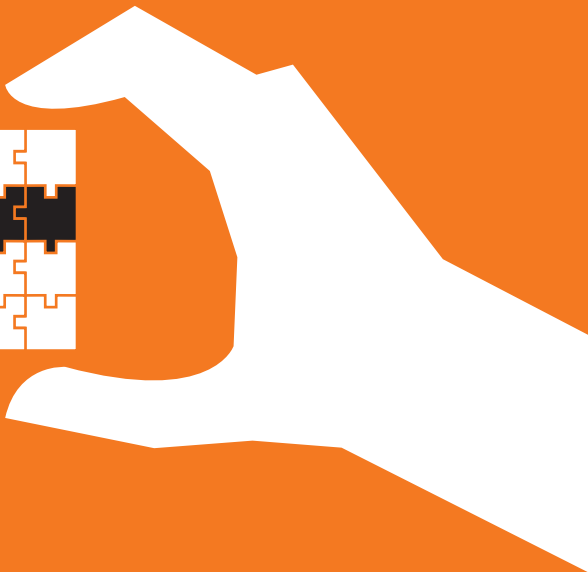
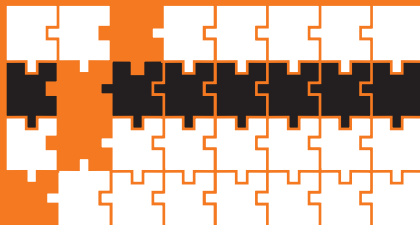
Tip: keep a copy of your registration, PPSR form and receipts where you can easily find them later.

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

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Be scam aware

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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
- 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.

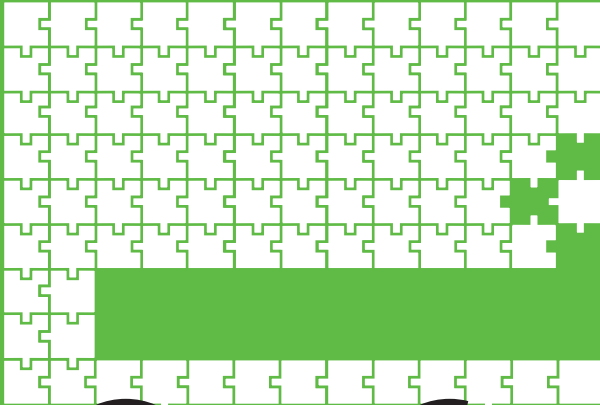
Remember, if it sounds too good to be true, it probably is!

Tip: for current scams visit www.scamwatch.gov.au or call 1300 795 995.

For more information or to request a free speaker for your community group, visit 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.

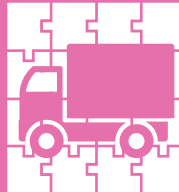
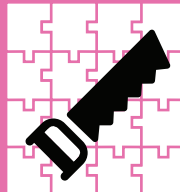
If they are not right, you can ask for a:

- 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.

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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 or call 1300 300 630.
- if they need to have a licence to do the work visit 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** or call **13 32 20**.