

# Consumer Affairs Victoria

## Your Consumer Rights

# consumer protection



## When

- Buying
- Hiring
- Leasing

Goods and services



# we help you with...

- shopping & services
- renting
- credit/debt
- product safety
- buying a car
- scams

.....and more



# store signs

*'NO REFUND OR  
EXCHANGE'*



**These signs are illegal**

# shopping & refunds



When can you get a refund?

- ✓ defective
- ✓ not fit for its purpose
- ✓ does not match description
- ✓ not of acceptable quality
- ✗ change of mind



# mobile phone scams

**free** ringtones, games, wallpapers

**missed** calls/text messages

**SMS** competitions or trivia

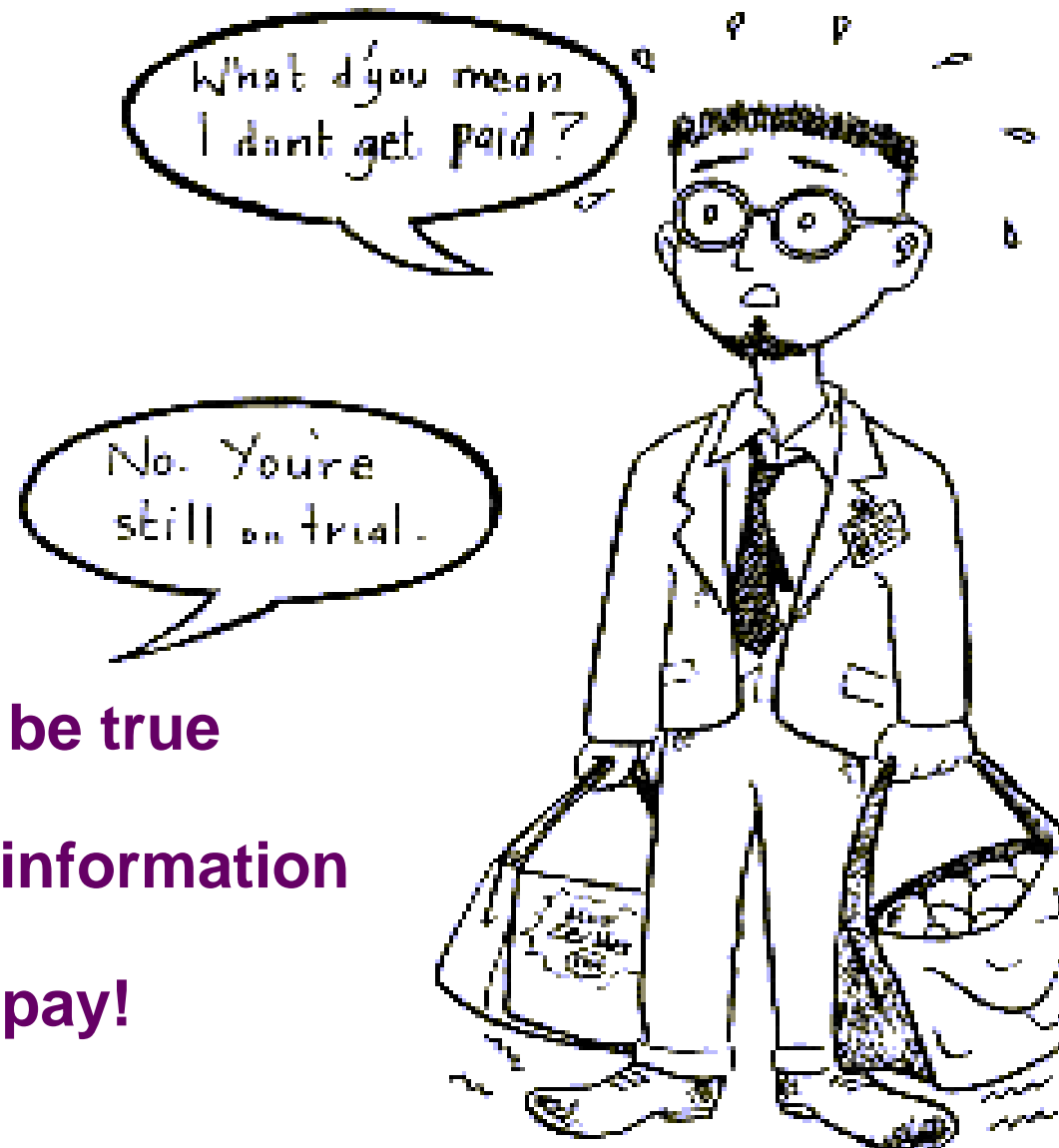
**19** numbers

phone “cap” traps



**if you don't know all the costs**  
**don't sign or download**

# employment scams



- Too good to be true
- Not enough information
- You have to pay!

# contracts



- plain language
- legible
- presented clearly
- readily available

**terms & conditions must be fair**



# credit = debt

## *debit card*



Tom buys jeans

## *lay-by*



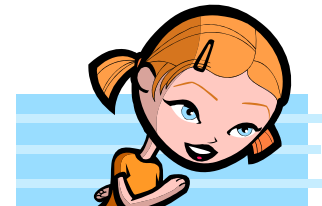
Art buys an i-pod

## *store card*



May buys a jacket

## *credit card*



Jess buys dvds

# what can you do?



- **Save** first – buy later
- **Use cash** & ask for discount
- Get a **Debit Card** instead
- **Lay-by**

# renting responsibilities



## Tenant's

- pay rent on time
- keep premises clean
- not damage property



## Landlord's

- ensure property is clean when tenant moves in
- keep property in good repair
- not unnecessarily disturb tenants
- Bonds + condition reports
- provide CAV renting guide





# buying a car

# buying a car

## Licensed Motor Car Trader



- ✓ 3 business days cooling-off period
- ✓ warranties
- ✓ Road Worthy Certificate (RWC)
- ✓ test drive
- ✓ consumer protection

# buying a car privately



**X** No cooling-off period

**X** No warranty

Clear Title?

Must have a Road Worthy Certificate!

you can contact us



**1300 55 81 81**



**[www.consumer.vic.gov.au](http://www.consumer.vic.gov.au)**



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