

# Buying goods

## Your rights in Australia

When buying expensive goods, including fridges, washing machines and televisions, there are many options available to help you make these purchases.

### Saving

If you know you're going to have to come up with a large amount of money in a few months to buy a new fridge, washing machine or television, it's always best that you save up to pay for it.

By saving for large purchases, you can avoid extra charges associated with borrowing the money, including interest and administration fees.

Some shop owners will offer discounts if you buy products using cash.

### Repairs

When thinking about replacing expensive goods, such as fridges or washing machines, you should think about repairing your existing goods, as it can be cheaper to repair.

Most appliance repairers stock spare parts for popular models. You need to find out how much the repairer will charge, including a call out fee and how much the repairer charges for each hour of work. Make sure that a written quote is provided.

A good repairer will tell you whether it is worth fixing the goods or not before going ahead with any repairs.

### Lay-bys

A lay-by can be an easy way of buying something without having to pay for it all at once. You must pay for the goods in full before you can take them home.

When agreeing to set up a lay-by the shop owner must make sure that the agreement offered to you:

- > is in writing
- > shows all terms and conditions, including dates when payments are due and termination fees
- > is in plain English and easy to understand.

### Cancelling a lay-by

You may cancel the agreement at any time before receiving the goods. You must receive a refund of all money paid, less any termination fee that is shown in the agreement.

The termination fee must not be more than the shop owner's reasonable costs. This could include storage and administration cost. If the shop owner cancels the lay-by the termination fee can't be charged.

### Rent-to-buy lease

A rent-to-buy lease can seem like a cheap and easy way to buy expensive goods such as fridges, washing machines, televisions or computers.

A rent-to-buy lease is when you will rent goods from a shop owner for a period of time (e.g. 12 months) and have the option to buy the goods at a pre-determined price when the lease is finished.

You will not own the goods until the lease period is finished and you have paid the final price.

These deals can contain hidden fees, charges and conditions. It is important that you read the contract carefully and not sign anything until you fully understand all the terms, interest charges, administration fees and penalties.


### No Interest Loan Scheme (NILS)

There are many community groups and charities which offer No Interest Loan Scheme (NILS) loans to Indigenous consumers and other people on low incomes to help buy essential household items like fridges, medical equipment and furniture.

Most NILS loans are between \$800 to \$1,200 with no interest charged over the life of the loan. Borrowers must be on a low income, have a health care card or rely on Centrelink benefits to access the scheme. Loans must be repaid within 12 to 18 months and once the money is repaid it's loaned to another person who needs help.

### If things go wrong

For more information, contact your local consumer protection agency.



### Where can I get more information?

For general information, contact your local consumer protection agency.

#### **Australian Capital Territory**

Office of Regulatory Services T. (02) 6207 3000  
[ors.act.gov.au](http://ors.act.gov.au)

#### **New South Wales**

NSW Fair Trading T. 13 32 20  
[fairtrading.nsw.gov.au](http://fairtrading.nsw.gov.au)

#### **Northern Territory**

Consumer Affairs T. 1800 019 319  
[consumeraffairs.nt.gov.au](http://consumeraffairs.nt.gov.au)

#### **Queensland**

Office of Fair Trading T. 13 74 68  
[fairtrading.qld.gov.au](http://fairtrading.qld.gov.au)

#### **South Australia**

Consumer and Business Services T. 131 882  
[cbs.sa.gov.au](http://cbs.sa.gov.au)

#### **Tasmania**

Consumer Affairs and Fair Trading T. 1300 65 44 99  
[consumer.tas.gov.au](http://consumer.tas.gov.au)

#### **Victoria**

Consumer Affairs Victoria T. 1300 55 81 81  
[consumer.vic.gov.au](http://consumer.vic.gov.au)

#### **Western Australia**

Consumer Protection T. 1300 30 40 54  
[commerce.wa.gov.au/consumerprotection](http://commerce.wa.gov.au/consumerprotection)

The Australian Competition and Consumer Commission has national responsibilities for competition, fair trading and consumer protection and can be contacted on 1300 302 502 or visit [acc.gov.au](http://acc.gov.au)