

## How to be a smart shopper for consumers with disability

Before you buy a product or service under the NDIS, it pays to do your research to be confident you are getting the best product or service for your needs, and to know your rights if something goes wrong. This is important if you are buying a product or signing up for a service you will use for a long time, or something worth a lot of money.

Here are some tips to help you make an informed decision.

### 1. Think carefully about the product or service and what you want it to do.

Asking the right questions will help you decide what kind of product or service you should buy or hire.

If you want to hire a motorised wheelchair or a scooter, think about the differences in quality and features. Where will you be using it? What is the ongoing sales and care support? Are repairers accessible?

### 2. Compare offers and choose what is right for you.

Compare offers so you can choose what's right for you. Take your time and don't feel rushed.

Ask the business questions until you understand what you are buying or hiring. For example, if you are purchasing home care services, what exact services are included? Are there any cancellation fees?

If you need help, talk to someone you trust, such as a family member, friend, community organisation, advocate or other support network.

### 3. Be aware that sometimes businesses make claims that are not true.

Sometimes a business or a salesperson may exaggerate the benefits of a product or service, or tell you that it does something it doesn't do. If you have doubts about a claim, ask the salesperson for evidence to back up their claims. You can also seek advice from someone else. Remember, you have the right to say 'no' to a salesperson.

### 4. Find out as much as you can about the business selling you something.

Ask around, talk to other customers if you can, talk to your friends or support networks, search online and look at independent product reviews.

## **5. Don't give your details to anyone you don't know or trust.**

Be careful with your personal information such as bank, tax file number and pension or Centrelink information. Sometimes people will try to trick you into giving them your personal information so they can steal your money.

## **6. You have rights if you don't get what you paid for.**

When you buy products or services, they come with automatic consumer guarantees set out under the law. Guarantees apply to most items, including items purchased through the NDIS.

When you buy products, the business guarantees products are safe, work correctly and meet promises made about their condition, performance and quality. The same rules apply to services.

If you pay for something and it doesn't meet one of these consumer guarantees, you have the right to ask for a repair, replacement or refund.

## **7. Make sure you keep all the paperwork in a safe place where you can find it again.**

If something goes wrong after your purchase, you might want to complain to the business. This means you have to prove you've made a purchase. Proof of purchase can be a receipt, a bank or credit card statement. You have the right to ask for a receipt for anything you buy or pay for, no matter if you use your money, NDIS or state government funding.

This is just as important when hiring goods or services. You need to know how much it costs and have proof of what you paid, and what you paid for.

Make sure you keep a copy of receipts, warranties and anything you sign.

### **More information**

Australian Consumer Law regulators have produced videos and guides to help consumers with disability understand their rights. These include:

- an educational video on how to shop smart and use your rights
- an Easy English educational video (with Casey and Reece) on how to shop smart
- factsheet with a short summary of your consumer rights and the steps you can take to resolve problems
- a detailed guide explaining your consumer rights, how to be a smart shopper, what to look out for when signing a contract/service agreement and the steps you can take to resolve problems.

All these videos and guides can be found at [www.accc.gov.au/disabilityresources](http://www.accc.gov.au/disabilityresources).