

Smart Shopping



- Smart shopping is all about being cautious
- Compare prices for the best deal
- Take your time, don't buy on impulse
- Inspect what you are buying
- Ask for a docket or receipt and keep these in case you want to return what you bought
- Be wary of traders who make certain claims or promises

Deposits

Don't make a deposit or down-payment unless you're really sure you want the goods. A deposit means that you are agreeing to buy something. If you change your mind, you may not get your money back. If you do make a deposit, get a receipt.

Be careful if you buy on credit – there may be credit charges. The law says that you must be given all of the credit details before you buy.

Lay-bys

You may not want to pay cash up-front or use credit for the goods you want. Lay-bys are schemes where you pay a deposit (normally 10-20% of the total price) and an agreement is made to pay an amount regularly over a certain period of time. If you don't proceed with a lay-by, there is no guarantee you'll get your money back. Before you sign any lay-by agreement, make sure you understand the conditions of payment.

Refunds

You are entitled to a refund if what you bought:

- has a defect;
- doesn't do what it is supposed to do;
- was bought for a particular purpose relying on the trader's advice and the product
- doesn't do what the trader said it would;
- doesn't match the description given to you by the trader;
- doesn't match a sample that was shown to you by the trader.

In these situations the trader may be willing to exchange the goods or repair them if you prefer. If there is a problem, you should produce your receipt to prove that you bought the goods from the trader.

You aren't entitled to a refund if you:

- simply change your mind about what you've bought;
- are responsible for the fault;
- were advised of the fault at the time of purchase (or it should have been apparent by looking at the item);
- discover that the item can be purchased cheaper elsewhere.

Some traders offer generous refund policies beyond their legal obligation, to ensure their customers are satisfied.

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Refund signs

Businesses do not have to tell you about their refund policy, but if they do they should clearly state what you're entitled to. Signs that impose time limits for returning faulty goods are misleading as they don't properly represent your rights.

Warranties

A warranty or guarantee states what the trader or person who made the product will do if something goes wrong within a set period of time. You may be entitled to a longer warranty than the period stated by the trader. Some warranties offer more than others - it pays to shop around. If you have any problems with goods or services that you buy, speak to the trader. Regardless of what the guarantee says, it is the trader's responsibility if the product or service is faulty.

There are two types of warranties – voluntary warranties and statutory warranties. There are differences between the two.

Voluntary warranties are written warranties or guarantees commonly supplied with a product or service (for example, a pair of name brand shoes). They are also known as express warranties. Traders must stand by their voluntary warranties. It isn't essential that you obtain a voluntary warranty as you are automatically protected under the Commonwealth Trade Practices Act and State consumer laws.

Statutory warranties are not necessarily written down, but are implied and can't be limited in any way. The trader must deal with any problems that should be fixed under statutory warranty. Your rights are not affected even if you don't return the manufacturer's guarantee card or notice provided with the goods you bought. For example a stereo system must be able to play music.

