# Transcript - Shop smart and use your rights - a video for consumers with disability

(MUSIC)

A Woman and her Cat are sitting on the couch.

VOICEOVER: "If you have a disability and buy products or pay for services, this video is for you".

A computer appears with Chapter 1: Buying Goods and services on screen.

VOICEOVER: "Chapter 1: Buying goods and services"

The Woman walks in walking towards the table carrying a box. On the table is a document with text ‘Protections. Consumer Guarantees’.

VOICEOVER: "The Australian Consumer Law provides you with automatic consumer guarantees to make sure you get what you paid for."

A document flies from the table. Icons appear for ‘Repair’, ‘Replacement’ and ‘Refund’.

VOICEOVER: "If you pay for a product or service and there is a problem with it, you have the right to a remedy."

Icons appear on screen for ‘Shops’ ‘Online’ ‘Phone’ and ‘Provider’. Appearing under the heading ‘Consumer guarantees’.

VOICEOVER: "Consumer guarantees protect you when you buy products or services in shops, online, over the phone or through a service provider."

The cat is sitting on table as icons appear around her. Text appears for ‘Physical therapy’ ‘Home/Vehicle modification’ and ‘Wellbeing services’.

VOICEOVER: "This includes disability services such as physical therapy, home or vehicle modifications and wellbeing services."

Cat licks its paw as text labels flip to reveal ‘Independently ‘NDIS participant’ and ‘State and Territory’.

VOICEOVER: "It makes no difference whether you paid for the product or service yourself, through the NDIS, or your state or territory’s disability support system.

Any product or service bought for personal use is covered by Consumer Guarantees."

Icons appear on screen representing a wheelchair, hearing aid, prosthetic leg and a tablet.

VOICEOVER: "These Consumer Guarantees ensure that:

- Products are of acceptable quality; that is, they are safe, durable and without fault.

- Products match their description, or any sample or demonstration model.

- Products and services are fit for any purposes that you made known to the seller."

The icons are wrapped in boxes and fly off screen.

VOICEOVER: " Services will be provided with due care and skill and delivered within a reasonable time."

Back to the lounge room, the woman is remembering a broken tablet and looking frustrated.

VOICEOVER: " If any products or services you pay for are “not up to scratch” you are entitled to a remedy."

A cat appears and she gives it a pat.

VOICEOVER: "The remedy you receive depends on whether the failure is major or minor."

A computer flies on screen with ‘Chapter 02. Be a smart shopper’.

VOICEOVER: "Chapter 2: Be a smart shopper."

The woman is standing in a shopping aisle holding two items. A sign with ‘smart shopper’ appears over her right shoulder.

VOICEOVER: "Before you buy products or services you can also protect yourself by being a smart shopper."

Corresponding text from the voiceover appears on screen.

VOICEOVER: "Always do your research first. Compare offers, ask questions, read independent online reviews on the product or service provider and take your time to make the right purchasing decision."

The woman is standing in her lounge room on her phone.

VOICEOVER: "It’s also important to remember that there are rules for people on selling products or services to you at your front door or over the phone."

A salesperson approaches the front door and knocks. Key points from the voiceover appear on screen as text.

VOICEOVER: " They can’t call or knock on your door during certain times, like on a Sunday or late at night, and you always have the right to say ‘no’ or ask them to leave."

The woman sits on the couch and remembers a transaction with this sales person. A thought bubble appears with the woman remembering buying something from the salesperson at her door.

VOICEOVER: "If you do buy something, you have 10 business days to change your mind."

The salesman approaches the door as a ‘Do Not Knock’ sign appears on the door.

VOICEOVER: "If you don’t want salespeople knocking on your door, put up a Do Not Knock sign."

He reads it and heads on his way.

VOICEOVER: "You can get these signs from the ACCC website or your local consumer protection agency."

A range of documents including bank statements, receipts and a contract appear on screen.

VOICEOVER: "Keep the proof of purchase, such as receipts, bank statements or contracts."

A hand hovers over the top of them with a phone. It takes a photograph of the receipt.

VOICEOVER: "It’s a good idea to take a photo of receipts on your phone for safekeeping."

A contract sits on screen as a hand enters with a pen to sign. Key messages from the voiceover appear on screen as text.

VOICEOVER: "Before signing a contract, you should:

Read it carefully

Understand what it means for you

This includes understanding what you have to do, what the business must do for you, how and when you have to pay and when the contract ends."

Before the hand can sign the contract, a cat appears and puts paw prints all over the page.

VOICEOVER: "Never sign a contract you are not happy with or don’t completely understand. Some contracts are very complex and you may need legal assistance."

A piece of paper reading warranty appears on screen next to a box. A stamp on it reads ‘12 months’.

VOICEOVER: "Sometimes products or services come with a warranty.

A business might ask if you want to pay more so that you are protected for a longer period of time"

It’s replaced with an extended warranty as the stamp now reads 24 months.

VOICEOVER: "This is known as an ‘extended warranty.’ "

Key messages from the voiceover appear on screen as text. There are also paw prints in the bottom right-hand corner.

VOICEOVER: " If you are offered an extended warranty always ask:

- What extra protection does it offer above my consumer guarantees?”

The woman appears on screen holding a contract. Text on screen reads: ‘Take your time’, ‘Ask questions’, and ‘Be a smart shopper’.

VOICEOVER: "Consumer guarantees are often enough protection without paying extra, so always check."

A computer appears with ‘Chapter 03. How to complain.’ On screen.

VOICEOVER: "Chapter 3: How to Complain."

The cat appears on screen playing with play equipment. Text on screen reads ‘You have the right to complain.’

VOICEOVER: "As a consumer you have the right to complain if something you pay for is not what you expected."

The woman is on her phone making a complaint.

VOICEOVER: "If you are not happy, speak up. Contact the business you bought the products or services from."

Phone records and email records appear on screen.

VOICEOVER: "Keep a record of your conversation or email."

The woman is speaking to a salesperson. She hands him a box.

Text on screen reads.

* Repair.
* Replacement.
* Refund.

VOICEOVER: "Most businesses will help you straight away. Minor problems with a product should get you a free repair.

If the problem is major or can’t be fixed, you can choose a replacement or get your money back."

A man is painting the wall, before finishing he leaves the screen.

VOICEOVER: "If you have a minor problem with a service, you can ask the business to fix the problem for free."

The woman enters, calls him back and he completes the job.

VOICEOVER: "If they do not fix it or do not fix it within a reasonable time, you can get someone else to fix it and claim the cost from the business."

A contract flies on screen, as a hand with a pen enters to sign.

VOICEOVER: "If there is a major failure with a service, you can cancel the contract and get some or all of your money back, depending on the circumstances."

The woman is standing with her arms crossed looking unhappy.

VOICEOVER: "If you’re not happy with the business’s response, then it is your right to take matters further.

Do this by contacting your state or territory Consumer Protection Agency.

If you need help doing this: ask someone you trust."

A document flies on screen next to the woman and she appears happier.

VOICEOVER: "Remember, it is your right to complain under the Australian Consumer Law."

The Australian Consumer Law logo and website appear on screen.

Text on screen reads:

* Contact your local consumer protection agency.
* www.accc.gov.au/disabilityresources

VOICEOVER: "If you have further questions or wish to find more information about your consumer rights, contact your local Consumer Protection Agency using this link."