



Fair Trading Facts

Getting online can be costly

The Internet can provide consumers with a world of information and fun, but it can be costly.

You pay for an Internet account and then each time you attempt to connect to your Internet Service Provider (ISP) you will be charged the cost of the telephone call.

Like all services, ISPs vary – shop around to get the best price for your needs. Some have an establishment fee, some charge an hourly rate, while others charge a monthly fee regardless of how much you use the Internet.

Find out what the access package includes in terms of after sales service and support and whether it supplies an email address.

You will use your ISP's customer service support regularly so you may wish to check that the ISP's customer service number will be answered within a reasonable time period, especially if it is not toll-free.

Ask your phone company whether the connection will be a local or STD charge.

Most ISPs provide customers with online account balances. Check your account regularly to ensure you are aware of what you owe.

Investigate whether your ISP has maximum on-line periods and will disconnect you after this period (resulting in more phone calls).

Tip: most ISPs offer a free trial period so you can try before you buy. If you haven't used the Internet before, first give it a go at your local library or an Internet cafe.

Agreements with ISPs are legal contracts

Consumers signing contracts with ISPs should remember the agreement is legally binding. Read all terms and conditions thoroughly and ask questions if you don't understand.

New users should consider shorter rather than longer contracts. Don't sign up for longer than three months if it is your first time.

Tip: by paying monthly you can cease your agreement quickly if you are not satisfied with the service.

Using the Internet & shopping on-line

Choose your pricing package carefully

ISPs charge in different ways:

- timed (pay as you go, depending on amount used);
- prepaid timed (you pay in advance, up to a certain limit of time);
- flat rate (capped at a certain level);
- unlimited (as much as you like); and
- volume charging (depending on amount of downloads and emails).

Find out which one suits your needs and remember that pricing packages vary and may include various elements of other packages.

Always ask questions if you don't understand.

Unhappy with your ISP?

Always talk to your ISP first – explain your problem and remain calm. If you are not satisfied, put your complaint in writing.

Address your letter to Customer Service or General Manager and set a deadline for action.

Keep copies of letters along with a diary of events and note any telephone calls.

If you can't fix the problem, get advice from your local Office of Fair Trading or the Telecommunications Industry Ombudsman (www.tio.com.au).

Smart shopping on the Net

Only deal with reputable businesses. Find out where they operate from and how long they have been in business. Ask family or friends if they have heard about the company.

Call or email retailers directly to ask about goods and services – especially when dealing with them for the first time.

Read the fine print carefully.

If it is an Australian trader, check if the business or company name is registered on www.asic.gov.au/transactions or call your local Office of Fair Trading.

Do not provide your bank account, credit card number or other personal details unless you are positive the trader is reputable.

Shop around to get the best price – not only on the Internet but as many alternatives as possible. Find out the total cost of the goods (delivery costs or

extra warranty expenses) and refund, warranty and payment security policies.

Make sure the trader has a privacy policy in place so you know what the company plans to do with your personal details. Don't provide more information than you need to.

Record all transactions and payments and print out the order form for your records.

When buying from an overseas business find out what import duties or taxes apply, what the cost will be in Australian dollars and how you can get a refund. Remember, when dealing with businesses in other countries, Queensland consumer protection laws may not apply. If something goes wrong, it may be hard to enforce your rights.

Be cautious when buying electrical items, children's toys and consumer items from overseas companies as they may not meet Australian safety standards.

Electrical items should have a 240 volt plug wired to the product. Do not buy goods requiring an adaptor plug that is illegal. Telephone the Queensland Electrical Safety Office on (07) 3237 0278 to find out more.

Some goods sold legally overseas may be prohibited or require an import permit in Australia. Overseas foods or goods containing soil or of plant or animal origin are suspect. Before you buy, check with the Customs Information Centre on 1300 363 263 or email information@customs.gov.au or check www.customs.gov.au. Also seek advice from the Australian Quarantine Inspection Service on (02) 9364 7222 or www.aqis.gov.au.

Before buying overseas medications or therapeutic goods, telephone Queensland Health on (07) 3234 0938 for advice.

For information on toy safety, telephone the Queensland Office of Fair Trading on (07) 3305 9612 or (07) 3305 9613.

Tip: monitor children's access to the Internet as some firms market directly to children.

Secure shopping

To ensure your credit card details are safe, look for:

- an image of a key or padlock icon at the bottom of your web browser – if it isn't broken, the site's secure; and
- the address at the top of the browser: if the site is secure the address will be "**https://**" instead of the usual "**http://**".

Computer security and passwords

Don't share your password with anyone.

Phone your bank if you believe someone else may have obtained your password.

Don't leave your personal computer unattended while you are banking or shopping over the Internet, particularly if you are banking from your work computer. Avoid banking or shopping from Internet cafes and other public sites where others may see your credit card details.

A typical 'novice buyer' scenario

You buy a present for a friend, and later realise the cost was in American dollars and that it may take as long as three weeks to arrive in Australia. You decide to go ahead with the purchase, even though you found it cheaper in a local store as you would have to pay a 10% administration fee plus the cost of returning it to the US if you change your mind.

Be wary of scams galore

Beware of unsolicited email offering something that sounds too good to be true. Avoid get-rich-quick schemes like lotteries, sweepstakes, prizes and work from home schemes. They could be phoney and leave you out of pocket.

Remember: pyramid selling schemes and chain letters are illegal in Queensland.

To beat the cheats, check out the latest scams at the Office of Fair Trading web site at:

www.fairtrading.qld.gov.au or
www.scamwatch.gov.au

Check out these useful sites:

- www.ecommerce.treasury.gov.au – an information site for businesses and consumers about e-commerce, including 10 things to check before shopping on the Internet.
- www.netalert.net.au – advice for families about using the Internet safely.
- www.fairtrading.qld.gov.au – consumer and business advice.
- www.asic.gov.au – Australian Securities and Investments Commission's Don't get Burned provides a checklist for dealing with businesses for the first time and identifying fly-by-night or shonky operators.
- www.consumersonline.gov.au – Commonwealth Government's one-stop-shop for consumer protection in Australia.
- www.aba.gov.au – Australian Broadcasting Authority's site with information about Internet content and offers an avenue to complain about web site content that may be offensive.
- www.consumer.gov.au – Ministerial Council on Consumer Affairs representing Consumer Affairs/Fair Trading Ministers of Australia and New Zealand.

- **www.consumersinternational.org** – a worldwide non-profit federation of consumer organisations, dedicated to the protection and promotion of consumer interests.
- **www.dcita.gov.au/shoponline** – the Department of Communications, Information Technology and the Arts.

For more information:

The Office of Fair Trading website

www.fairtrading.qld.gov.au or call 13 13 04.

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