

## CONSUMER AFFAIRS

Organisation	Contact	Website	Comments
<b>Office of Fair Trading (QLD)</b>	<b>13 QGOV (13 74 68) Monday - Friday - 8am-6pm</b>	<a href="http://www.justice.qld.gov.au/">http://www.justice.qld.gov.au/</a>	The Department of Fair Trading services are delivered by the Department of Justice and Attorney-General (DJAG)
Consumer rights and responsibilities	<b>13 QGOV (13 74 68) Monday - Friday - 8am-6pm</b>	<a href="http://www.fairtrading.qld.gov.au/consumer-rights-responsibilities.htm">http://www.fairtrading.qld.gov.au/consumer-rights-responsibilities.htm</a>	
Credit and finance (credit cards, debt, finance)	<b>13 QGOV (13 74 68) Monday - Friday - 8am-6pm</b>	<a href="http://www.fairtrading.qld.gov.au/credit-finance.htm">http://www.fairtrading.qld.gov.au/credit-finance.htm</a>	
Shop smart (buying smart, budgeting, shopping tips)		<a href="http://www.fairtrading.qld.gov.au/shop-smart.htm">http://www.fairtrading.qld.gov.au/shop-smart.htm</a>	Provides information on smart shopping and tips as well
Consumer groups (youth, low income earners, people of non-English speaking background)		<a href="http://www.fairtrading.qld.gov.au/consumer-groups.htm">http://www.fairtrading.qld.gov.au/consumer-groups.htm</a>	information and contacts for different groups and about a range of activities - buying a car, shopping, buying property)
Consumer groups		<a href="http://www.fairtrading.qld.gov.au/consumer-groups.htm">http://www.fairtrading.qld.gov.au/consumer-groups.htm</a>	This site also provides a budget planner in excel
Sales practices		<a href="http://www.fairtrading.qld.gov.au/sales-practices.htm">http://www.fairtrading.qld.gov.au/sales-practices.htm</a>	This site provides information about lay-bys, pricing, door to door sales, telemarketing.
Avoiding unfair business practices		<a href="http://www.fairtrading.qld.gov.au/unfair-business-practices.htm">http://www.fairtrading.qld.gov.au/unfair-business-practices.htm</a>	This site covers misleading and deceptive activities, unconscionable conduct and dispute resolution.
<b>RESOLVING DISPUTES</b>	<b>Queensland Civil and Administrative Tribunal (QCAT): General Enquiries - 1300 753 228 8.30am - 5pm M - F. E: enquiries@qcat.qld.gov.au</b>	<a href="http://www.qcat.qld.gov.au/">http://www.qcat.qld.gov.au/</a>	
Getting legal advice and legal support information sheet	<b>QCAT - referral information sheet for legal advice</b>	<a href="http://www.qcat.qld.gov.au/_data/assets/pdf_file/0010/159706/Where-to-get-legal-advice-v-2.pdf">http://www.qcat.qld.gov.au/_data/assets/pdf_file/0010/159706/Where-to-get-legal-advice-v-2.pdf</a>	Helpful information sheet on contact across a range of areas
<b>INSURANCE</b>	<b>Understanding insurance</b>	<a href="http://www.business.gov.au/BusinessTopics/Insurance/Typesofinsurance/pages/Insuranceinformationinyourstateorterritory.aspx">http://www.business.gov.au/BusinessTopics/Insurance/Typesofinsurance/pages/Insuranceinformationinyourstateorterritory.aspx</a>	Department of Employment, Economic Development & Innovation (DEEDI) provides information about insurance for the public
	<b>Insurance to protect against risks</b>	<a href="http://www.business.qld.gov.au/business/starting/starting-a-business/business-insurance/insuring-against-risks">http://www.business.qld.gov.au/business/starting/starting-a-business/business-insurance/insuring-against-risks</a>	
	<b>Types of insurance</b>	<a href="http://www.business.qld.gov.au/business/starting/starting-a-business/business-insurance/insurance-types">http://www.business.qld.gov.au/business/starting/starting-a-business/business-insurance/insurance-types</a>	
	<b>Getting the right insurance</b>	<a href="http://www.business.qld.gov.au/business/starting/starting-a-business/business-insurance/getting-right-insurance">http://www.business.qld.gov.au/business/starting/starting-a-business/business-insurance/getting-right-insurance</a>	
	<b>Professional insurance advice</b>	<a href="http://www.business.qld.gov.au/business/starting/starting-a-business/business-insurance/professional-insurance-advice">http://www.business.qld.gov.au/business/starting/starting-a-business/business-insurance/professional-insurance-advice</a>	