



SENIORS CARD

www.seniorscard.nsw.gov.au

Seniors Directory 2015

Information and discounts for seniors

Southern NSW

Batemans Bay, Cooma,
Goulburn, Wollongong,
Young & more



Holidays & Travel

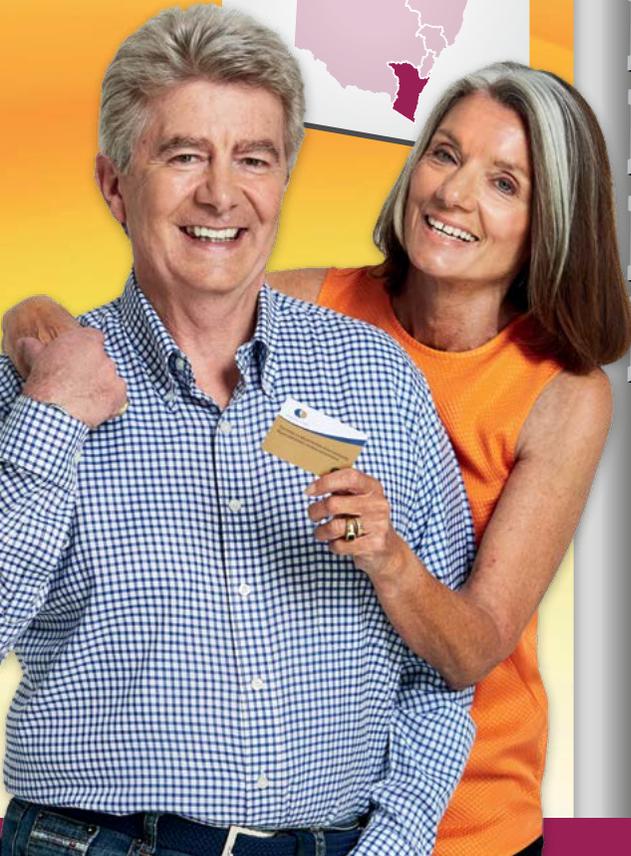
Leisure & Lifestyle

Shopping

Household Needs

Automotive

Professional Services



"Your directory to over 2000 businesses offering savings across NSW. Want to take this on the go? Now you can with our new mobile directory app! See page 69 for details."



NSW
GOVERNMENT

SPEND MORE TIME DOING THE THINGS YOU LOVE



The over 50's
Insurance Specialists



Start saving on your insurance
today call **13 13 43**



At Australian Seniors we provide real value for money without compromising your protection.

Australian Seniors Insurance Agency™ is focused on providing a range of innovative and cost effective insurance solutions designed to protect and improve the wellbeing of all Australian Seniors.

TAKE CARE OF THE ESSENTIALS SO YOU CAN ENJOY LIFE

Our rigorous selection process ensures we only select insurance providers with substantial financial standing who share our vision and have the ability to deliver a range of products and services tailored to the needs of Australian Seniors - whether they are working, pensioners, or self funded retirees.

WE MAKE IT EASY FOR YOU TO SAVE

Australian Seniors offers a range of competitively priced insurance cover options designed to meet your needs and reward you for your better risk nature. We offer a great range of benefits and savings. Find out how much you could save on:

- Home and Contents Insurance
- Car Insurance
- Travel Insurance



START SAVING ON YOUR INSURANCE TODAY



AT HOME

- Genuine savings of up to 40% off our standard premiums†
- Monthly payments at no additional charge*
- Combined policy 10% discount*

 **13 13 43**

Save up to 40%† on your home and contents insurance.

ON THE ROAD

- Lower car insurance premiums, means savings for you
- Monthly premiums at no extra charge
- No forms to fill in, ever

 **13 13 43**

Up to 10% discount when combined with home/contents.

WHEN YOU'RE AWAY

- Unlimited overseas medical expenses cover
- Cover for loss of luggage, cancellation charges, replacement of money and more

 **13 76 76**

10% discount for all online purchases.



10% DISCOUNT Book online www.seniors.com.au

Benefits are subject to the terms and conditions including the limits and exclusions of the respective insurance policies. Cover for Home & Contents and Motor Vehicle insurance is issued by The Hollard Insurance Company Pty Ltd, ABN 78 090 584 473, AFS Licence number 241436, (Hollard). Australian Seniors Insurance Agency Pty Ltd, ABN 48 097 746 391, acts as Hollard's Authorised Representative, No. 270983 (Seniors). Hollard is an Australian Prudential Regulation Authority authorised insurer. Travel Insurance – Seniors Travel insurance products are issued and underwritten by ACE Insurance Limited ABN 23 001 642 020, AFSL No. 239687 (ACE), and promoted by Australian Seniors Insurance Agency Pty Ltd (ABN 48 097 746 391) Authorised Representative No. 270983 (Seniors). Any advice provided is general only and may not be right for you. To decide if these products are right for you, please carefully read the relevant Product Disclosure Statement which is available at www.seniors.com.au or by phoning 13 13 43. * Terms, conditions and exclusions apply. †Savings up to 40% based on a combination of rating factors including security measures, multipolicy discounts.

Welcome to the 2015 NSW Seniors Directory

The NSW Government values the contributions made by senior citizens and the 2015 NSW Seniors Directory aims to encourage you to continue playing an active role in the NSW community.

In 2015, we recognise the challenges we face to accommodate the needs of an ageing population. We are preparing to address these issues as well as opportunities we expect will arise along the way.

We want to ensure NSW remains a safe place where seniors feel valued and respected. To do so, the NSW Government regularly consults the Ministerial Advisory Committee on Ageing for feedback on our policies and ideas.

Our community functions better thanks to the contributions made by our seniors, whether that be through family support and caring, community action, volunteering, and increasingly through continued paid work. When senior citizens are active and involved in community life, everyone benefits. There is also evidence to suggest that being actively engaged has a positive impact on your health and wellbeing.

One way the NSW Government supports your engagement in community life is through the Seniors Card. It provides cheaper public transport, discounts across a range of goods and activities, and connects seniors to the growing Seniors Card community.

We hope you find the 2015 NSW Seniors Directory valuable in accessing the wide range of opportunities it contains as you enjoy the year ahead.

Welcome to the 2015 edition of the Seniors Directory

The NSW Government, community groups and businesses all play a role in ensuring seniors can lead active, fulfilling lives in their communities. Seniors Card is one of the key ways in which the NSW Government and its partners work together to achieve this.

Alongside Seniors Week, Seniors Christmas Concerts and Grandparents Day, the NSW Seniors Card is one of the ways the NSW Government supports your continued involvement in the community.

Seniors Card is our most widely-used service for NSW residents over 60. The NSW Government's Ageing Strategy aims to see more people in NSW experience the benefits of living longer, and I hope that your NSW Seniors Card helps you achieve this.

The 2015 Seniors Directory is your guide to discounts and special offers from hundreds of participating businesses. We have also included information for you from several government departments about housing, transport, and online safety tips.

We hope you find the 2015 NSW Seniors Directory a valuable and useful resource for making the most of your NSW Seniors Card.

About the Office for Ageing

“NSW’s population is ageing. By 2050 the number of people aged 65 and over will more than double.”
NSW Ageing Strategy July 2012

The Government’s vision for ageing is that people in NSW experience the benefits of living longer. More people will enjoy later life if:

- Seniors lead active and rewarding lives and are valued members of the community
- Adults make decisions that support their independence and wellbeing later in life
- NSW responds effectively to the challenges and opportunities of population ageing.

Today, people who reach the age of 65 have the opportunity to enjoy more years of healthy, active living than any generation before them. Active living means people are more likely to maintain good health and wellbeing for longer. People in the middle of their lives, often their forties and fifties, can also enjoy longer lives and the decisions they make directly affect their later years.

Population ageing is creating social and economic opportunities and challenges. Older people are a source of knowledge and expertise and a powerful economic force. NSW needs to respond to increased demand on government services, particularly in the health system and our success will in part depend on how well we respond to the opportunities and challenges of an ageing population. The NSW Ageing Strategy is a whole of government and a whole of community strategy which supports individuals to take responsibility for their futures and commits government to recognise and remove barriers to continued participation.

About Seniors Card

2015 will mark the 23rd year of the NSW Seniors Card program. It continues to thrive, with over 1 million members and over 3,000 businesses offering special offers and discounts.

The Seniors Card program was established to encourage retired and semi-retired seniors in NSW to be active and healthy in all areas of their lives. This goal was emphasised in the 2012 NSW Ageing Strategy.

This directory is your guide to concessions, discounts, and special offers from hundreds of participating businesses.

Who is eligible for a Seniors Card?

To hold a NSW Seniors Card, you must be:

- 60 years of age or over;
- A permanent resident of NSW; and
- Working no more than 20 paid hours per week.

How to apply for a Seniors Card

Applying for a Seniors Card has never been easier. Complete the application form which is available on the website www.seniorscard.nsw.gov.au or alternatively phone 13 77 88 to complete your application over the phone with Service NSW.

How to use the directory

The NSW Seniors Directory is a “go to” reference guide for seniors containing information on consumer rights, financial and legal issues and an array of discounts and offers made available by participating businesses to Senior Card holders. There are five 2015 regional directories:

- Sydney & Surrounds,
- Central Coast & Hunter,

- Southern NSW,
- Northern NSW
- Western NSW

All five Seniors Directories are available online at www.seniorcard.nsw.gov.au

When visiting the website, you can also subscribe to EXTRA, the NSW Seniors Card email newsletter. EXTRA subscribers are the first to receive information on special offers and competitions, as well as articles on health, travel, gardening, and cooking.

You can also download our Seniors Card NSW phone app available from the iTunes store or Google play. Simply search for 'Seniors card NSW' in your app store or scan the below codes with a QR reader.

Apple Store <http://goo.gl/0pvohy>



Google Play Store <http://goo.gl/Pqgp1b>



Getting value from your card

The best way to get value from your Seniors Card is to use the card as often as you can. Keep the Seniors Directory handy so that you can readily find all those local participating businesses that offer savings whenever and whatever you happen to be doing.

Seniors Card shopping tips

- Look for 'Seniors Card welcome here' sign (see below), which is displayed by many participating businesses.
- Ask for the normal quoted price before asking for the Seniors Card discount.
- Ask for the Seniors Card discount.
- Present your Seniors Card at the time of booking or prior to making a payment. Most participating businesses will not give a Seniors Card discount once a transaction or service has been completed.
- Shop around and compare prices before making a purchase – Seniors Card does not guarantee the best price. Your item may be cheaper elsewhere.
- If you shop at a participating business which does not display a "Seniors Card Welcome Here" feel free to recommend to the business that Seniors Card are happy to provide a sign such that more seniors will be encouraged to make purchases.
- If you know of a business that doesn't yet offer a Seniors Card discount, encourage them to join the Seniors Card program as a participating business. They can do this by calling 13 77 88 or visiting to the Seniors Card website www.seniorcard.nsw.gov.au.

Terms & Conditions

The discount offers listed in this Directory are valid to 30 November 2015, unless otherwise indicated. Seniors Card discounts cannot be used in conjunction with any other offer (unless otherwise stated). The discounts listed in this directory apply only to Seniors Card members. They do not apply to family members or friends.

A participating business can withdraw from the program at any time and therefore is not required to provide a listed discount in this Directory. If you notice an offer on the Seniors Card website that a business is no longer honouring, then please contact the Seniors Card information centre at 13 77 88. Seniors Card will then contact the participating business to ensure that listings are kept up to date.

Participating Businesses

The NSW Government acknowledges the high level of participation by businesses in support of the NSW Seniors Card program. Many new businesses join the program each month. The monthly members' eNewsletter identifies new participating members and their offers.

For more information or to obtain a business application form, please visit www.seniorcard.nsw.gov.au, email business@seniorcard.nsw.gov.au or call 13 77 88.

Seniors Week 2015

In 2015, NSW Seniors Week will inspire you to be healthy and active. Through hundreds of free and discounted events, from 14 - 22 March you can gain new skills and make new friends.

I encourage you connect with your community and celebrate ageing through art, sport, music, entertainment, technology, recreation, health and good nutrition. Be inspired, visit www.nswseniorsweek.com.au.

Other support

Do you care for someone who needs ongoing help because of disability, mental illness, chronic illness, dementia or frail age? If so, you may be interested in finding out what the NSW Government is doing for carers at www.carers.nsw.org.au

For assistance with planning for the future, such as with wills, powers of attorney and enduring guardianship, please visit www.planningaheadtools.com.au.

If you would like information or assistance to ensure older people are safer, please visit the Elder Abuse Helpline and Resource Unit www.elderabusehelpline.com.au

Design, production and creative direction by Senioragency Australia www.senioragencyaustralia.com.au

Disclaimer

While every effort has been made to ensure that the information contained in the 2015 Seniors Directory is accurate and up to date at the time of publication, NSW Seniors Card does not accept any responsibility for any errors, omissions, inaccuracies or for changes in the policy or products of participating businesses listed. NSW Seniors Card accepts no responsibility for the goods or services offered to Seniors Card members by participating businesses listed in the Seniors Directory, advertising on our website, or through direct mail or electronic direct mail. NSW Seniors Card is not stating or guaranteeing that any product or service is of a certain quality or suitable for your needs. Before purchasing from a listed business, you should decide whether the product or service is of good quality, whether it is suitable for your needs, and if independent legal, financial or medical advice should be sought.

If a participating business has committed a material breach of any of the Terms and Conditions or has failed to fulfil its obligations in supply of a product or service, whether intentionally or otherwise, then NSW Seniors Card may suspend or terminate the participating business from the program. This decision will be final and no correspondence will be entered into. NSW Seniors Card reserves the right to decline the participation of any business in the program that it deems inappropriate or does not meet the Seniors Card Participating Business eligibility criteria. This decision will be final and no correspondence will be entered into with regards to these decisions. NSW Seniors Card reserves the right to reject businesses participating in the program and advertising to its members.

Please note that access to your personal details on the Seniors Card database is strictly controlled to ensure that your privacy is protected. At no time are your details provided to any company that advertises in the Directory.

The NSW Government does not endorse or recommend any offer, product or service offered by businesses in the NSW Seniors Card Discount Directory. The Government encourages all consumers to consider their options before making a purchase.

If you have any concerns about any of the products, services or companies listed in this directory, please contact Service NSW by visiting www.service.nsw.gov.au or calling 13 77 88.

For consumer tips, advice or information, please visit the NSW Government's Fair Trading's website www.fairtrading.nsw.gov.au or call 13 32 20.

DO WE HAVE YOUR EMAIL ADDRESS?

Seniors Card often receives special offers and discounts throughout the year that do not appear in this directory from participating businesses. We can send you them straight away while they're hot! Sign up to our email contact list, you can join our e-newsletter subscription list too!

EVERY MEMBER WHO SIGNS UP before 28/02/2015 is one click away from \$10 off their next \$100 spent at Woolworths Online. Plus get our Exclusive Seniors Card members story book, not available anywhere else to download for free.



**PLUS
WIN**

Like to travel?

Who doesn't, Flight Centre are giving away two \$5000 travel vouchers.



Is retail therapy your bag?

We have 10 \$50 Coles Myer Gift Cards up for grabs as well as 200 \$25 cash cards courtesy of EFTPOS.



Enjoy spending time in the sun?

We also have 25 pairs of Ray-Bans courtesy of OPSM.



Want to check your emails while you are at the dinner table, shopping, travelling or spending?

Not a problem. We also have an iPad and iPhone 5 from Telstra so you won't miss our monthly e-newsletter no matter where you are.



SENIORS CARD

Go to www.seniorscard.nsw.gov.au

Join our e-members list and you too will be getting even more value for being a valued Seniors Card holder.



woolworthsonline.com.au



Terms and conditions: for full terms and conditions please see www.seniorscard.nsw.gov.au

General Information

List of advertisers	12
Getting around by public transport	13
Language translations	14



Holidays & Travel

Statewide

Accessories	22
Accommodation	22
Car Rental & Hire	22
Cruises	22
Tourist Attractions	22
Tours & Holiday Packages	22
Transport	23
Travel Agencies	23
Travel Insurance	23

Sydney & Surrounds

Accommodation	23
Car Rental & Hire	25
Cruises	25
Tourist Attractions	26
Tours & Holiday Packages	26
Transport	27

Central Coast & Hunter

Accommodation	27
Car Rental & Hire	31
Tourist Attractions	31
Tours & Holiday Packages	32
Transport	32
Travel Agencies	32

Northern NSW

Accommodation	32
Car Rental & Hire	35
Tourist Attractions	36
Tours & Holiday Packages	36

Travel Agencies	36
-----------------	----

Southern NSW

Accommodation	36
Car Rental & Hire	39
Tourist Attractions	39
Transport	39

Western NSW

Accessories	40
Accommodation	40
Car Rental & Hire	42
Tourist Attractions	42
Tours & Holiday Packages	43
Transport	43



Leisure & Lifestyle

Living in a boarding house?	47
Archival & Family History Services	48
Arts, Crafts, Sewing & Scrapbooking	48
Clubs and Associations	48
Computing and Software	48
Eating Out	48
Education, Courses & Training	50
Entertainment	50
Family History	50
Food & Beverages	50
Hairdressing & Beauty	50
Health & Fitness	52
Medical & Nursing Aids	52
Museums & Art Galleries	52
Music	52
Retirement Housing & Services	52
Sporting Equipment & Venues	52
Video & DVD Shops	52
Volunteering	52
Moving into a retirement village	54



Shopping

My shopping rights

Book Shops	58
Clothing & Accessories	58
Florist	58
Food & Beverages	58
Jewellery	58
Online Shopping	58
Pharmacies	60
Shoes & Shoe Repairs	60
Supermarkets	60
Toy Shops	60

Online shopping



Household Needs

Living in a residential community	64
Blinds, Awnings & Curtains	65
Cooling and Heating Systems	65
Dry Cleaning & Laundry Services	65
Flooring	65
Furniture	65
Glass Replacement & Tinting	65
Home Appliances and	
White Goods	65
Home Building and Improvements	65
Homewares	65
Hot Water	65
Household Products & Services	65
Entertainment	65
Moving into a strata unit	66
Locksmiths	67
Nurseries, Garden Equipment & Services	67
Building or renovating your home	68

Pest Control	69
Removalists	69
Telecommunications	69
Renting a home	70



Automotive

Buying a car and getting repairs	72
Batteries	74
Electricians	74
Repairs, Parts & Accessories	74
Sales	74



Professional Services

Avoiding scams	77
Accountants & Tax Agents	78
Banks and Credit Unions	78
Computing and Software	78
Dental Services	78
Financial Services	78
Funeral Services	78
Health Practitioners	78
Hearing Aids	78
Planning for a funeral	79
Legal Services	81
Medical & Nursing Aids	81
Optometrists & Optical Dispensers	81
Pharmacies	82
Real Estate	82
Veterinary Clinics and Hospitals	82
Selling your home	84

access	accessories	p/dbl	per double
accom	accommodation	p/n	per night
acct	account/s	p/p	per person
advert	advertise/d/ment	pkg/s	packages
approx	approximately	poa	power of attorney
avail	available/ility	prod	product/s
B&B	bed & breakfast	p/hols	public holidays
b'fast	breakfast	purch	purchase/d/s
bkng	booking	reg	regular/ly
comm	commission	rm	room
conc/s	concession/s	RRP	recommended retail price
cond	conditions	S/C	Shopping Centre
cont b'fast	continental breakfast	SC	Seniors Card
D&P	developing & processing	S/ment	Settlement
del	delivery	scripts	prescriptions
disc	discount/s/ed	serv	service/s
elect	electrical	sm	small
est	establish/ed	snrs	Seniors
excl	excludes/ing/sions	spec/s	specials
grp	group	std	Standard
h'ware	hardware	sub/s	subscription/s
hols	holidays	t/away	take-away/s
hrs	hour/s/ly	tel	telephone
inc	includes/ing	t/ment	treatment
ins	insurance	tk/s	ticket/s
indiv	individual	w/	with
insur	insurance	w/end	weekend
intro	introductory	wk/s	week/s
m/ship	membership	Xmas	Christmas
mag	magazine	yr	year
max	maximum		
mech	mechanical		
mgt	management		
midwk	midweek		
min	minimum		
mth	month		
norm	normal/ly		
otc	over the counter		
p&h	postage and handling		

2015 NSW SENIORS WEEK

SATURDAY 14 – SUNDAY 22 MARCH



Celebrate **NSW Seniors Week** with hundreds of events, creative workshops, live performances and sporting activities being held across the state.

Visit:
www.nswseniorsweek.com.au

Get connected with the community:

 /nswseniorsweek

 @nswseniorsweek



NSW Seniors WEEK

14 – 22 March 2015
www.nswseniorsweek.com.au

Presented by



Family &
Community
Services

Advertiser	Page	Advertiser	Page
ABC	51	Lite'n'Easy	61
Acorn Stairlifts Pty Ltd	67	Mantra Group	30
ANC	59	Minadora Poulos	49
APIA	83	NSW Fair Trading	85
Australian Hearing	80	NSW Trustee and Guardian	86-87
Australian Seniors Insurance Agency	1, 21, 44-45, 73, back cover	OPSM	82
Bradman Museum	48	Senior Shopper	60
COTA Insurance	81	Seniors Week	11
Crown Plaza Terrigal	29	Sydney Olympic Park Authority	53
Devere Hotel Sydney	24	Telstra – Easter Show/Seniors Hub	88
Driveaway Holidays	36	The Travel Cellar	27
Elder Abuse Hotline	43	Transport NSW (OPAL AD)	13
Ibis Budget	30	Travel Insurance.com.au	inside back cover
JAX Quickfit tyres	75	Woolworths	57



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Making access to your government transactions easier

p 13 77 88

w service.nsw.gov.au

e info@service.nsw.gov.au



**Service
NSW**

Introducing the new Gold Senior/Pensioner Opal card

NSW Seniors Card holders are eligible to start travelling with the Gold Senior/Pensioner Opal card. The \$2.50 paper Pensioner Excursion Tickets are still available, but choosing to switch to Opal gives you the same \$2.50 unlimited travel plus lots more.

Transport made easy

Opal is a reusable smartcard, similar in size to a credit card. You only need to get your Opal card once. Instead of buying a paper ticket, you load value onto your Opal card to pay for your travel. And if you choose to set your Opal card to auto top up, when your card value gets low it automatically tops up – like an e-tag in your pocket.

Unlimited travel for \$2.50 a day

Gold Senior/Pensioner Opal card fares are capped at \$2.50 a day*. So you never pay more than the current Pensioner Excursion Ticket. And sometimes you can pay less.

**Excludes Sydney Airport Station Access Fee.*

Safe and secure

With a registered card, if you happen to lose it, or it gets stolen, your balance is protected and can be transferred to a new card.

How to apply

You can apply online or over the phone. Just make sure you have your NSW Seniors Card handy to confirm your eligibility. The Gold Senior/Pensioner Opal card is also available to Pensioner concession card holders and NSW War Widows.



Visit opal.com.au or call 13 67 25 (13 OPAL)

Getting around by public transport

As a Seniors Card member you are entitled to concessions on public transport all over NSW. Remember to show your Seniors Card when purchasing tickets, and carry it with you at all times.



Sydney Trains

The train service that gets you around the city and suburbs of Sydney.



NSW TrainLink

Intercity and Regional services that take you to the Blue Mountains, Central Coast, Newcastle, the Southern Highlands, the South Coast and beyond.



Buses

Hundreds of bus routes in cities, suburbs and beyond connect you with shopping centres, schools, hospitals and more.



Ferries

Sydney Ferries and Newcastle Ferries services that let you navigate Sydney and Newcastle harbours and waterways.



Light Rail

The service taking you from Central Station to Dulwich Hill in Sydney's Inner West, including Paddy's Market, Darling Harbour, The Star and the Fish Markets.

Local and Intercity public transport: maximum \$2.50 for all-day travel

Opal

Opal is the convenient new way of travelling on public transport in Sydney, the Blue Mountains, Central Coast, Hunter, Illawarra and Southern Highlands.

As a Seniors Card member you're eligible for the new Gold Opal Senior/Pensioner card, which lets you enjoy all the benefits of Opal while never paying more than \$2.50* a day.

How to get your Opal card

- Call **13 OPAL (13 67 25)**
- Order online at **opal.com.au**

Make sure you have your Seniors Card handy to confirm eligibility.

*Excludes Sydney Airport Station Access Fee

\$2.50 Pensioner Excursion Ticket (PET)

If you prefer you can use continue to use a PET. A PET is a paper ticket offering unlimited same-day travel in the Sydney metropolitan area and further afield, including Newcastle, the Lower Hunter, the Central Coast, the Blue Mountains, Lithgow and the Illawarra on trains, participating buses, light rail, and Sydney and Newcastle ferry services.

You can purchase half-fare concession MyZone tickets if they give you better value than a PET.

How to purchase:

- Purchase before travel from Transport Shops, train and ferry ticket offices, and resellers – look for the MyZone/PrePay flag.
- Also available on privately operated buses (but not State Transit buses in Sydney).

Big savings on Regional travel

\$2.50 Regional Excursion Daily (RED)

All-day travel on local bus services in rural and regional areas. If more than one operator provides services within a local network, a RED ticket lets you change buses without paying another fare. If the local bus service starts in a regional area and goes into a metropolitan or outer metropolitan area, please purchase a ticket to use on metropolitan train, bus, ferry and light rail services.

How to purchase:

- Available on participating buses.

\$2.50 Country Pensioner Excursion (CPE)

A NSW TrainLink Country Pensioner Excursion ticket allows you to book a one-way train or coach ticket between NSW TrainLink Regional destinations for just \$2.50. Please note that travel limits apply.

How to purchase:

- Book up to 7 days in advance at Regional stations with a NSW TrainLink ticket office, visit nswtrainlink.info, or call **13 22 32 (TTY 133 677)**.
- Not available for interstate travel or travel into Sydney, Newcastle or Wollongong CBD and Intercity destinations.

Pensioners-only free train travel

If you are a NSW pensioner, you can use your four free one-way travel entitlements on

NSW TrainLink Economy services within NSW without paying a booking fee. A 15% booking fee (min. \$10) applies if you upgrade to First Class.

How to purchase:

- Book at stations with a NSW TrainLink ticket office, visit nswtrainlink.info, or call **13 22 32 (TTY 133 677)**.

Half-fare concessions

Available on virtually all public transport around NSW and interstate: long distance train travel, country–city travel, interstate trips, plus local bus and ferry services.

How to purchase:

- Check with service provider.

If you have a mobile device, plan your trip with clever transport apps

Transport apps on your smart phone or tablet let you plan your trip using GPS. With some apps, you can track services in real time. So if you use a mobile device, then download the latest travel apps at transportnsw.info/apps.

One place to find everything

Visit transportnsw.info to find the latest travel apps and timetables to plan your trip by train, bus, ferry or light rail. The website includes events and popular destinations, and details of accessible services for customers with a disability.



This information provided to NSW Seniors Card by Transport for NSW, September 2014.

English

Listed in this Seniors Directory are discount offers for NSW Seniors Card members and information from several government departments.

The Directory is only printed in English, however a *Guide to NSW Seniors Card* is available in 14 different languages. This guide explains how to apply for a Seniors Card and how to use a Seniors Card.

Phone **13 77 88** for a copy or download at **www.seniorcard.nsw.gov.au**

If you need help interpreting, please contact the Translating and Interpreting Service (TIS) National on **13 14 50**, 24 hours a day.

اللغة العربية/Arabic

مدرج في دليل المسنين (Seniors Directory) هذا عروض الخصم الخاصة بحاملي بطاقة نيو ساوث ويلز للمسنين ومعلومات من العديد من الدوائر الحكومية.

ولا يُطبع الدليل إلا باللغة الإنجليزية. أما دليل بطاقة نيو ساوث ويلز للمسنين

(*Guide to NSW Seniors Card*) فيتوفر في 14 لغة مختلفة. ويشرح هذا الدليل كيفية التقدم بطلب للحصول على بطاقة المسنين وكيفية استخدامها.

اتصل بالرقم **13 77 88** لتحصل على نسخة أو قم بتنزيله من الموقع الإلكتروني **www.seniorcard.nsw.gov.au**

إذا كنت في حاجة إلى المساعدة في الترجمة الشفهية، برجاء الاتصال بخدمة الترجمة الهاتفية (TIS) على الرقم **13 14 50** المتوفرة 24 ساعة في اليوم.

Hrvatski/Croatian

U ovom Priručniku za starije osobe (Seniors Directory) su navedene ponude za popuste nositeljima kartice za starije osobe NSW-a i informacije nekoliko državnih ministarstava.

Priručnik popusta je tiskan samo na engleskom jeziku, međutim, *Vodič za nositelje kartice starijih osoba NSW-a (Guide to NSW Seniors Card)* može se dobiti na 14 raznih jezika. U tom vodiču daju se objašnjenja kako se traži i koristi Kartica za starije osobe.

Nazovite **13 77 88** da biste dobili primjerak ili ga skinite sa **www.seniorcard.nsw.gov.au**

Ako trebate pomoć tumača, molimo kontaktirajte Nacionalnu službu prevodilaca i tumača (TIS) na **13 14 50**, 24 sata na dan.

简体中文/Chinese Simplified

《高龄卡持有者折扣清单》(Seniors Directory) 中列出了各项优惠特价服务，供新州高龄卡持有者享受。清单同时刊载了多个政府部门的有关资讯。

清单只有英文版。《新州高龄卡指南》(*Guide to NSW Seniors Card*) 资讯手册有14种语言版本，解释了如何申请以及如何使用高龄卡。

请致电**13 77 88**索取这份指南，或访问 **www.seniorcard.nsw.gov.au** 网站下载。

你如果需要传译员协助，请致电**13 14 50**，联络全国翻译和传译服务处 (TIS)。该服务每天24小时工作。

繁體中文 / Chinese Traditional

《高齡卡持有者折扣清單》(Seniors Directory) 中列出了各項優惠特價服務，供新州高齡卡持有者享受。清單同時刊載了多個政府部門的有關資訊。

清單只有英文版。《新州高齡卡指南》(Guide to NSW Seniors Card) 資訊手冊有14種語言版本，解釋了如何申請以及如何使用高齡卡。

請致電 **13 77 88** 索取這份指南，或訪問 www.seniorcard.nsw.gov.au 網站下載。

你如果需要傳譯員協助，請致電 **13 14 50**，聯絡全國翻譯和傳譯服務處 (TIS)。該服務每天24小時工作。

Ελληνικά / Greek

Σ' αυτό τον Κατάλογο για Ηλικιωμένους (Seniors Directory) θα βρείτε προσφορές εκπλώσεων για κατόχους Κάρτας Ηλικιωμένων της NNO και πληροφορίες από διάφορες κυβερνητικές υπηρεσίες.

Ο Κατάλογος είναι τυπωμένος μόνο στα Αγγλικά, αλλά ο Οδηγός για Κατόχους Κάρτας Ηλικιωμένων της NNO (Guide to NSW Seniors Card) διατίθεται σε 14 διαφορετικές γλώσσες. Αυτός ο οδηγός εξηγεί πώς να κάνετε αίτηση για Κάρτα Ηλικιωμένων και πώς να χρησιμοποιείτε την Κάρτα Ηλικιωμένων.

Τηλεφωνήστε στο **13 77 88** για αντίγραφο ή κατεβάστε το από το διαδίκτυο στο www.seniorcard.nsw.gov.au

Εάν χρειάζεστε βοήθεια από διερμηνέα, επικοινωνήστε με την Εθνική Υπηρεσία Μεταφραστών και Διερμηνέων (TIS) στο **13 14 50**, 24 ώρες το 24ωρο.

Italiano/Italian

Elencate in questa guida agli sconti per anziani (Seniors Directory) troverete offerte di sconto per i titolari della NSW Seniors Card nonché informazioni fornite da diversi organi della pubblica amministrazione.

La guida agli sconti è stampata solo in inglese, tuttavia una guida alla tessera di agevolazioni per anziani del NSW (Guide to NSW Seniors Card) è disponibile in 14 lingue. Quest'ultima guida spiega come richiedere la Seniors Card (cioè la tessera di agevolazioni per anziani) e come usarla.

Telefonate al numero **13 77 88** per procurarvi una copia di tale guida oppure scaricatela dal sito www.seniorcard.nsw.gov.au

Se vi serve un interprete, potete chiamare il servizio nazionale traduzioni e interpreti [Translating and Interpreting Service (TIS) National] al numero **13 14 50**, 24 ore su 24.

한국어 / Korean

본 안내 책자(Seniors Directory)에는 NSW 노인 카드 회원들에게 제공되는 할인 혜택 관련 내용과 여러 정부 부처들이 제공하는 정보가 소개되어 있습니다.

본 책자는 영어로 작성되어 있으나 NSW 노인 카드 가이드(Guide to NSW Seniors Card)에는 14개 언어로 번역된 내용이 실려 있습니다. 해당 가이드에는 노인 카드 신청 및 이용 방법이 설명되어 있습니다.

해당 가이드는 **13 77 88** 번으로 전화하여 요청하시거나

www.seniorcard.nsw.gov.au에서 다운받을 수 있습니다.

통역서비스가 필요한 경우, **13 14 50**로 전화하시면 하루 24시간 운영되는 통번역서비스(TIS)를 이용하실 수 있습니다.

Македонски/Macedonian

Во овој Список за постари лица (Seniors Directory) се наведени попустите кои им се нудат на корисниците на Картичката за постари лица од Нов Јужен Велс, како и информации за неколку државни оддели.

Списокот е отпечатен само на англиски јазик, меѓутоа Прирачникот за корисниците на Картичка за постари лица од Нов Јужен Велс (*Guide to NSW Seniors Card*) може да се добие на 14 различни јазици. Во овој прирачник се објаснува како се поднесува молба за Картичка за постари лица и како таа се користи.

Телефонирајте на **13 77 88** за да добиете примерок или земете го од Интернет на **www.seniorcard.nsw.gov.au**

Ако ви треба помош од преведувач, ве молиме телефонирајте во Националната служба за писмено и усмено преведување (Translating and Interpreting Service (TIS) National) на **13 14 50**, 24 часа во денот.

Malti/Maltese

F'dan id-Direttorju tal-Anzjani (Seniors Directory) hawn mniżżla offerti ta' skontijiet għall-membri tal-Kard tal-Anzjani ta' NSW u tagħrif minn numru ta' dipartimenti governattivi.

Id-Direttorju hu pprintjat biss bl-Ingliš imma, il-*Gwida tal-Kard tal-Anzjani ta' NSW* tista' tinkiseb f'14-il lingwa differenti. Din il-gwida tispjega kif tapplika għall-Kard tal-Anzjani u kif tuża l-Kard tal-Anzjani.

Ċempel **13 77 88** għall-kopja jew niżżilha f'**www.seniorcard.nsw.gov.au**

Jekk għandek bżonn l-għajnuna tal-interpretu, jekk jogħġbok ikkuntattja lis-Servizz tat-Traduzzjoni u tal-Interpretar (TIS) Nazzjonali (Translating and Interpreting Service (TIS) National) fuq **13 14 50**, 24 siegħa kuljum.

Polski/Polish

Niniejszy Katalog dla Seniorów (Seniors Directory) zawiera listę zniżek oferowanych posiadaczom Karty Seniora w Nowej Południowej Walii oraz informacje z kilku urzędów państwowych.

Katalog ten jest wydany tylko w języku angielskim, ale *Przewodnik do Karty Seniora (Guide to NSW Seniors Card)* jest dostępny w 14 językach. Przewodnik wyjaśnia w jaki sposób ubiegać się o Kartę Seniora i jak z niej korzystać.

Zadzwoń pod numer **13 77 88**, by otrzymać Przewodnik lub pobierz go ze strony **www.seniorcard.nsw.gov.au**

Jeżeli potrzebujesz pomocy tłumacza, zadzwoń do całodobowej Służby Tłumaczy (TIS) pod numer **13 14 50**.

Português/Portuguese

Este Diretório para Idosos (Seniors Directory) contém uma lista de descontos oferecidos a titulares do Cartão de Idoso de NSW, e informações sobre vários departamentos governamentais.

O Diretório é unicamente impresso em inglês, mas um *Guia para o Cartão de Idoso de NSW* encontra-se disponível em 14 línguas. Este Guia explica como requerer um Cartão de Idoso e como usar o Cartão de Idoso.

Telefone para o **13 77 88** para obter uma cópia ou descarregue no sítio **www.seniorcard.nsw.gov.au**

Se necessitar da ajuda de um intérprete, por favor contate o Serviço de Tradução e Intérpretes (TIS) através do **131 450**, 24 horas por dia.

Русский/Russian

В этом Справочнике для лиц старшего возраста (Seniors Directory) перечислены различные предложения по льготному тарифу для владельцев карточки для лиц старшего возраста в штате НЮУ (NSW Seniors Card), а также информация от нескольких государственных ведомств.

Справочник печатается только на английском языке, однако *Руководство для пользователей NSW Seniors Card (Guide to NSW Seniors Card)* переведено на 14 различных языков. В этом Руководстве даны пояснения о том, как можно подать заявление на выдачу Seniors Card и как ею пользоваться.

Запросите Руководство по тел. **13 77 88** или скачайте с **www.seniorcard.nsw.gov.au**

Если вам необходим перевод, звоните круглосуточно в Службу устного и письменного перевода (TIS) по тел. **13 14 50**.

Српски/Serbian

У овом Списку попушта (Seniors Directory) за старије грађане су наведени попусти који се дају носиоцима Картице за старије грађане Новог Јужног Велса.

Списак попушта је одштампан само на енглеском, међутим *Водич за кориснике картице за старије грађане Новог Јужног Велса (Guide to NSW Seniors Card)* постоји на 14 различитих језика. Тај водич вам објашњава како треба да поднесете захтев за Картицу за старије грађане и како да је користите.

Назовите **13 77 88** да бисте добили примерак водича или га преузмите са **www.seniorcard.nsw.gov.au**

Ако вам треба помоћ тумача, обратите се Служби преводаца и тумача (TIS) на **13 14 50**, 24 сата на дан.

Español/Spanish

Este Directorio de la tercera edad (Seniors Directory) contiene las ofertas de descuento para los titulares de la Tarjeta de la tercera edad (Seniors Card) de NSW así como información de algunos ministerios gubernamentales.

El Directorio se imprime únicamente en inglés, pero la *Guía para la Tarjeta de la tercera edad de NSW (Guide to NSW Seniors Card)* existe en 14 idiomas. Dicha Guía explica cómo solicitar y utilizar la Tarjeta de la tercera edad.

Llame al **13 77 88** para solicitar un ejemplar o descarguela de la página Web **www.seniorcard.nsw.gov.au**

Si necesita un intérprete, llame al Servicio de Traducción e Interpretación (TIS National) al **13 14 50**, las 24 horas.

Tiếng Việt/Vietnamese

Trong Danh bạ Người Cao niên (Seniors Directory) này có những khoản giảm giá dành cho người có Thẻ Người Cao Niên (Seniors Card) NSW và thông tin của một vài cơ quan chính phủ.

Danh bạ này chỉ có bản tiếng Anh, tuy nhiên *Tập Hướng Dẫn Thẻ Người Cao Niên NSW (Guide to NSW Seniors Card)* được phổ biến bằng 14 ngôn ngữ khác nhau. Tập sách này chỉ dẫn cách thức xin và sử dụng Thẻ Người Cao Niên.

Muốn có tập sách, hãy gọi **13 77 88** hoặc vào trang mạng **www.seniorcard.nsw.gov.au** tải về máy một bản.

Nếu cần thông dịch viên, xin liên lạc với Dịch vụ Thông Phiên dịch (TIS) số **13 14 50**, 24/24.

Holidays & Travel



In this section

Statewide

Accessories	22
Accommodation	22
Car Rental & Hire	22
Cruises	22
Tourist Attractions	22
Tours & Holiday Packages	22
Transport	23
Travel Agencies	23
Travel Insurance	23

Sydney & Surrounds

Accommodation	23
Car Rental & Hire	25
Cruises	25
Tourist Attractions	26
Tours & Holiday Packages	26
Transport	27

Central Coast & Hunter

Accommodation	27
Car Rental & Hire	31
Tourist Attractions	31

Tours & Holiday Packages	32
Transport	32
Travel Agencies	32

Northern NSW

Accommodation	32
Car Rental & Hire	35
Tourist Attractions	36
Tours & Holiday Packages	36
Travel Agencies	36

Southern NSW

Accommodation	36
Car Rental & Hire	39
Tourist Attractions	39
Transport	39

Western NSW

Accessories	40
Accommodation	40
Car Rental & Hire	42
Tourist Attractions	42
Tours & Holiday Packages	43
Transport	43

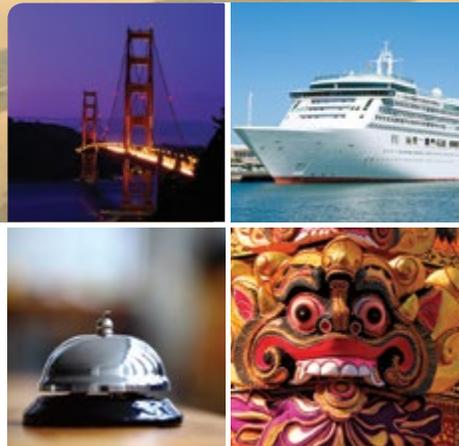


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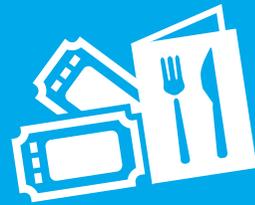
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Leisure & Lifestyle



In this section

Living in a boarding house?	47	Health & Fitness	52
Archival & Family		Medical & Nursing Aids	52
History Services	48	Museums & Art Galleries	52
Arts, Crafts, Sewing & Scrapbooking	48	Music	52
Clubs and Associations	48	Retirement Housing & Services	52
Computing and Software	48	Sporting Equipment & Venues	52
Eating Out	48	Video & DVD Shops	52
Education, Courses & Training	50	Volunteering	52
Entertainment	50	Moving into a retirement village	54
Family History	50		
Food & Beverages	50		
Hairdressing & Beauty	50		

Living in a boarding house?

Consumer information from NSW Fair Trading

Laws now protect people living in boarding houses in NSW.

These laws provide for:

- better living conditions at the boarding house
- written occupancy agreements
- fairer security deposit requirements
- notice of house rules and rent increases
- written receipts for all payments to the boarding house
- assistance from the NSW Civil and Administrative Tribunal (NCAT) with boarding house disputes.

For more details about the new laws protecting people living in boarding houses, call **13 32 20** or visit www.fairtrading.nsw.gov.au

What is an occupancy agreement?

An occupancy agreement is a written contract between you and the boarding house. Boarding house operators are legally required to enter into a written occupancy agreement with you. If they don't, your rights are still protected by law and you can enforce them. Always ask for a written agreement to help you better understand your rights and responsibilities.

Boarding house register

A new public register allows you to search for all 'general' and 'assisted' boarding houses in NSW. To find out what a 'registrable' boarding house is and to view the public register of boarding houses, visit www.fairtrading.nsw.gov.au or call **13 32 20**.

Consumer tip

You can now lodge requests with the NCAT for assistance with unresolved disputes between you and a boarding house operator. Call **1300 006 228** or visit www.ncat.nsw.gov.au to find out more.

What is a boarding house?

A boarding house, or lodging house, provides accommodation for a fee. Boarding house residents don't have the same control over the premises as tenants on a lease do. Often, residents only have the right to occupy a room and to share facilities such as kitchens and bathrooms.





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Moving into a retirement village

Consumer information from NSW Fair Trading

Moving into a retirement village is a lifestyle and investment choice. Shop around, compare costs and read everything before you sign.

There are many things to consider before deciding to move into a retirement village. Discuss your decision with family, friends and advisors. Inspect a range of villages where you wish to live. Ask lots of questions. Make sure you fully understand the contract and seek advice from a solicitor with expertise in retirement village law before signing any contract.

Making the right choice

When you are making the decision to move into a retirement village, an operator must provide you with the following documents for you to read carefully:

Which document?	When must it be provided?
General inquiry document	When you make an initial village inquiry.
Disclosure statement	When you make an inquiry into a particular unit within a village, at least 14 days before entering into a village contract.
Standard retirement village contract	At least 14 days before entering into a village the contract.

Retirement village register

A new public register allows you to search for retirement villages in your area. Visit the Accommodations registers page at www.fairtrading.nsw.gov.au

Top tip

Did you know that when you buy into a retirement village, you may not own the unit you live in? Check the documents listed in the table above to find out which arrangement applies to the unit you are interested in.

More details

The Fair Trading *Moving into a retirement village?* brochure has information about your rights plus a checklist of questions to consider when choosing a village.

Visit our Retirement villages page in the Tenants & Home Owners section of our website to download this brochure or to watch a YouTube video on retirement village living. You can also call Fair Trading on **13 32 20** to ask a question or order a free copy of the brochure.



Shopping



In this section

My shopping rights	56
Book Shops	58
Clothing & Accessories	58
Florist	58
Food & Beverages	58
Jewellery	58
Online Shopping	58
Pharmacies	60
Shoes & Shoe Repairs	60
Supermarkets	60
Toy Shops	60
Online shopping	62



My shopping rights

Consumer information from NSW Fair Trading

The Australian Consumer Law guarantees your rights when you buy goods and services – including your rights to repairs, replacements and refunds. These rights, called consumer guarantees, apply even if you don't have a warranty or an extended warranty.

Consumer guarantees

Suppliers and manufacturers must guarantee that goods you buy:

- are safe, lasting and of acceptable quality
- are fit for their intended purpose
- match the description, sample or demonstration model
- do all the things that someone would normally expect them to do
- have repair facilities and spare parts reasonably available.

The law takes into account the type of product and cost. If goods fail to meet a guarantee, the seller you purchased them from, and in some cases the manufacturer, must offer you a remedy such as replacement, refund or repair. A seller can't avoid dealing with the problem by saying it is the manufacturer's responsibility.

Refund, repair or exchange

You may choose to get a refund, repair or exchange if the item you bought has a major problem, such as:

- it is unsafe or faulty
- it doesn't do the job it is supposed to do
- it is different to the sample or description you saw
- you wouldn't have bought it if you knew about the problem.



If the product has a minor fault and can be fixed, the seller may decide if you get a refund, repair or exchange. The seller does not have to give you a refund, repair or exchange a product if:

- you change your mind, you do not like the colour or it is the wrong size
- you damage it by not following the instructions or using it incorrectly
- you were aware of a fault before you bought it.

'No refunds' signs

These signs misrepresent your rights and are illegal, eg. 'No refunds after 7 days' or 'We will exchange or repair or give credit notes but we do not refund'. Call **13 32 20** or visit **www.fairtrading.nsw.gov.au** for details.

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www.lynsfloralstudio.com.au

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www.buckingbull.net

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Woolworths Ulladulla;

Cnr Princes Highway & South Street

Warramong, Shop K12 02 4274 5100

Westfield Shoppingtown

Cnr. King & Cowper Streets

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Nowra, Nowra Shopping Mall; 02 4421 3990

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Absorbed
twice as fast
and 29 times
better than
curcumin alone



Curcumin Anti-Inflammatory Pain Reliever may help to:

- **Improve mobility** in people who suffer from osteoarthritis
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*References: Belarco G et al. Panminerva Medica 2010;52 (Suppl 1 to No. 1):55-62. Sponsor: Indena S.p.A. Belarco G et al. Alt Med Rev. 2010;15(4):337-344. Sponsor: Indena S.p.A

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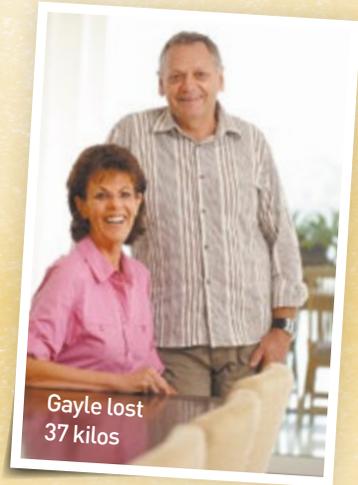
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Online shopping

Consumer information from NSW Fair Trading

The internet can be a very convenient way to shop. Knowing a few simple tips and precautions can keep you safe while shopping online.

Online shopping safety tips

Before buying anything online you should:

- beware of offers that are 'too good to be true'
- never respond to unsolicited email offers or spam
- check the seller's phone number and address details
- check any 'feedback' about the seller, to assess their reputation
- check the freight or delivery methods and costs
- check refund, warranty and return policies
- check if the payment page has a padlock or begins with https:// before paying
- avoid unknown sellers who ask you to pay by bank transfer or money transfer service before you receive the goods
- consider paying by credit card as you may be able to get a chargeback if things go wrong
- never give your personal bank details or password
- save a copy of your order before you send it.

Buying from an overseas website?

If you buy from an overseas seller, Australian Consumer Law (ACL) may not apply or may only offer you limited protection. Be sure to:

- check currency exchange rates
- check with Australian Customs if it is legal to import the goods
- include any import duties, taxes, handling, freight and insurance costs when making a price comparison.

Top tip

The ACL applies when buying from Australian businesses, whether buying online or a physical store. For more details, download the *Safe online shopping tips* fact sheet from www.fairtrading.nsw.gov.au or call **13 32 20**.



Household Needs



In this section

Living in a residential community	64	Hot Water	65
Blinds, Awnings & Curtains	65	Household Products & Services	65
Cooling and Heating Systems	65	Entertainment	65
Dry Cleaning & Laundry Services	65	Moving into a strata unit	66
Flooring	65	Locksmiths	67
Furniture	65	Nurseries, Garden Equipment & Services	67
Glass Replacement & Tinting	65	Building or renovating your home	68
Home Appliances and White Goods	65	Pest Control	69
Home Building and Improvements	65	Removalists	69
Homewares	65	Telecommunications	69
		Renting a home	70



Living in a residential community

Consumer information from NSW Fair Trading

Living in a residential community generally involves leasing a site on land for permanent occupation. They may be known as residential parks, caravan parks or manufactured home estates.

Unlike other traditional bricks and mortar housing options, when you live in a residential community you do not own the land upon which your home stands and you pay a fee on an ongoing basis to lease the site.

Residential communities may offer a relatively lower cost and maintenance housing alternative. While initial set-up costs might be lower than buying a strata unit, land or a house, there are other ongoing expenses you will need to pay on top of your site fees. These may include electricity, gas, telephone and water charges.

Top tip

Before buying into a residential community, take the time to discuss your decision with family, friends and advisers. Inspect a number of communities in the area you wish to live in. Ask lots of questions and talk to residents there.

Before you sign

There are specific laws that relate to this housing option. Before you sign an agreement, carefully read the information you are given and be clear about your rights and obligations from the start. Make sure you fully understand the agreement and think about getting legal and financial advice before you sign anything.

Register of residential communities

A public register allows you to search for residential communities in your area. Visit the Accommodations registers page at www.fairtrading.nsw.gov.au

More details

For more information about living in a residential community and your rights, visit www.fairtrading.nsw.gov.au or call **13 32 20**.

The laws are changing

The NSW Government is replacing the *Residential Parks Act 1998* with a new Act to improve the governance of residential parks. For details visit www.fairtrading.nsw.gov.au or call **13 32 20**.



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www.riteways.com.au

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Batemans Bay, 6 Russell St **02 4472 3448**

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Wollongong, 131 Crown St **02 4262 6800**

www.radio-rentals.com.au



Moving into a strata unit

Consumer information from NSW Fair Trading

Living in a strata scheme or community puts neighbours in relatively close proximity to each other. For first-time residents, the rules may be something of a culture shock.

A major difference between owning a house and a strata unit is that the unit's external walls, floor and roof do not usually belong to the unit owner. These are usually designated 'common property' that the owners corporation is responsible for maintaining and repairing. In effect, you own the inside of the unit but not the main structure of the building.

Some other features of living in a strata scheme are:

- you share ownership and responsibility for 'common property'
- if you own your unit, you are automatically a member of the 'owners corporation' which has responsibility for common property
- every 3 months you contribute to the cost of running the building through paying quarterly levies
- you pay money into a sinking fund, for future long term expenses such as painting the building or replacing guttering
- compared to a freestanding house, there will be lifestyle restrictions in a strata scheme, such as rules (by-laws) that:
 - may affect you renovating your unit
 - state where you can park your car
 - outline where you can dry washing
 - permit or ban pets.

The laws are changing

The NSW Government is reviewing strata title laws. For more information call **13 32 20** or visit www.fairtrading.nsw.gov.au



More details

Visit www.fairtrading.nsw.gov.au for handy tips and to download fact sheets on your rights when moving into and living in a strata unit, or call **13 32 20**.



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Building or renovating your home

Consumer information from NSW Fair Trading

Avoiding costly renovation headaches means being savvy about contracts, deposits, insurance, and employing licensed builders and tradespeople.

Licensed builders and tradies

Always use a licensed builder or tradesperson to get the job done. Ask for their licence number and visit www.fairtrading.nsw.gov.au or call **13 32 20** to check if their licence is valid and appropriate for your work.

In NSW, licensing protects you in the following ways:

- you deal with a legitimate business
- the tradesperson has the right qualifications for the job
- you enjoy better consumer protection
- you help to keep the unscrupulous operators out.

The licence check will show you lots of background information about your choice of tradie, both current and historical.

Top tip

Specialist tradespeople must be licensed to do electrical wiring, plumbing, draining, gas-fitting, or air-conditioning work even for small jobs.

Contracts

It is always best to get a written contract and, depending on the value of the work, it may be legally required. Before you sign a contract worth over \$5,000, the contractor must give you the Fair Trading *Consumer building guide* which contains important consumer information about home building and renovation work.

Top tip

Many older homes contain asbestos and other hazardous materials such as lead paint. Always get expert advice before dealing with these materials.



More details

Read about your rights when doing home building and renovation work, plus advice on selecting a tradesperson or builder at www.fairtrading.nsw.gov.au or call **13 32 20**.

The laws are changing

The NSW Government is updating home building laws. For details visit www.fairtrading.nsw.gov.au or call **13 32 20**.



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To download the app visit the Apple App Store or the Google Play Store on your mobile device and search "NSW Seniors Card"





To get the most out of the app make sure you have Location Services switched on in your phone's settings. No personal information or location data is stored by NSW Seniors Card or any third party.



Renting a home

Consumer information from NSW Fair Trading

When you rent a home, knowing your rights and responsibilities will help you avoid or resolve differences you may have with your landlord, real estate agent or neighbours.

Before you sign your tenancy agreement read it thoroughly. You are committing to a legally binding contract with no cooling-off period. If there is anything you don't understand, ask questions.

At the start of your tenancy, the landlord or agent must give you:

- the *New tenant checklist* available from www.fairtrading.nsw.gov.au
- your lease (also called a tenancy agreement) with the rules for living in the rental home
- two copies of the premise's condition report for you to list any issues
- a bond lodgement form for you to sign, so the money can be lodged with Fair Trading
- keys to your new home.



Got a residential tenancy complaint?

We offer a free complaint service for tenants, residents, landlords and property managers with tenancy-related matters or disputes. Our experienced staff will talk you through the issues and can contact the other party to help negotiate an agreement. This service may be provided over the phone or onsite in your home or office. Visit www.fairtrading.nsw.gov.au or call **13 32 20**.

Like to watch?

View our *Help with tenancy problems* video available from the *Tenancy* playlist on www.youtube.com/NSWOFT

Get regular updates

The Letterbox is a free email newsletter filled with FAQs, case studies and other tips to help you better understand renting laws in NSW.

More details

Visit www.fairtrading.nsw.gov.au or call **13 32 20** for handy tips and info on your rights when starting, during and ending a tenancy.

Automotive



In this section

Buying a car and getting repairs done	72
Batteries	74
Electricians	74
Repairs, Parts & Accessories – Auto	74
Sales	74



Buying a car and getting repairs

Consumer information from NSW Fair Trading

When buying a used car, inspect it thoroughly to identify problems and assess its value. It can also provide some leverage to negotiate a lower sale price.

Buying a car from a licensed dealer

There are some advantages of buying from a licensed dealership. Unlike buying privately, the dealer must guarantee that there is no money owing on the vehicle. The dealer must also provide a 3-month warranty on a used vehicle that is less than 10 years old and has travelled less than 160,000 km.

Buying a car privately

Buying a vehicle from a private owner involves relying on your own judgment and knowledge. Do a vehicle inspection but be aware that there are no statutory warranties. Make sure there's no money owing on the vehicle by doing a Personal Property Securities Register (PPSR) check yourself.

Always ask the seller for:

- the current certificate of registration
- a Pink Slip which is no more than 42 days old
- proof that the person selling the vehicle is the owner
- the registration number and engine number

You should find the VIN (Vehicle Identification Number) or chassis number on the vehicle and ensure these details match the paperwork.

More details

Visit www.fairtrading.nsw.gov.au or call **13 32 20** for handy tips on buying, repairing and inspecting motor vehicles.

Something to avoid – roadside selling

There are no safeguards with this type of car sale. You could be stuck with a vehicle that has been poorly repaired or even written-off. No matter how good the bargain looks, steer clear.

Car maintenance and repairs

Repairers must be licensed and any work they do must be carried out with skill and care. Before you decide on a repairer:

- check they are licensed
- get a quote in writing
- ask to be contacted first if additional work needs to be done
- request an itemised account.



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Campbelltown	Lot 1, 14 Hollylea Rd	4626 7444	Port Macquarie	3/77 Hastings River Dr	6584 1559
Castle Hill	303 Old Northern Rd	9634 2700	Pymble	1 West St	9499 8400
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Edgeworth	684 Main Rd	4958 3388	Singleton	Cnr Munro St & Lesley St	6572 4545
Erina	Erina Fair Shopping Centre	4365 0277	Smithfield	Cnr Long St & Gipps Rd	9725 2522
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Kensington	241 Anzac Pde	9663 0678	Thornleigh	215 Pennant Hills Rd	9875 3266
Lismore	Cnr Bridge & Terania St's	6622 1422	Tweed Heads	51 Minjungbal Dr	(07) 5524 3444
Liverpool	345 Hume Hwy (Cnr Passefield St)	9821 4066	Warilla	260 Shellharbour Rd	4296 4666
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Merrylands	306 Merrylands Rd	9637 0213	Windsor	7 Groves Ave, McGraths Hill	4587 7711
Mittagong	Unit 1, 212 Old Hume Hwy	4872 1744	Wyong	13 Johnson Rd	4353 2400

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JAX TYRES

Professional Services



In this section

<i>Avoiding scams</i>	77
Accountants & Tax Agents	78
Banks and Credit Unions	78
Computing and Software	78
Dental Services	78
Financial Services	78
Funeral Services	78
Health Practitioners	78
Hearing Aids	78
<i>Planning for a funeral</i>	79
Legal Services	81
Medical & Nursing Aids	81
Optometrists & Optical Dispensers	81
Pharmacies	82
Real Estate	82
Veterinary Clinics and Hospitals	82
<i>Selling your home</i>	84



Avoiding scams

Consumer information from NSW Fair Trading

Scams are designed to trick you into giving away your money and personal details. To succeed, scams appeal to our needs, fears or desires and look like 'the real thing'.

Everyone will be the target of a scam at some stage in their lives. Scams come in many forms and reach you in many ways – by mail, email, SMS, telephone and door-to-door. Be very wary of offers that arrive unexpectedly urging you to take quick action.

Did you know?

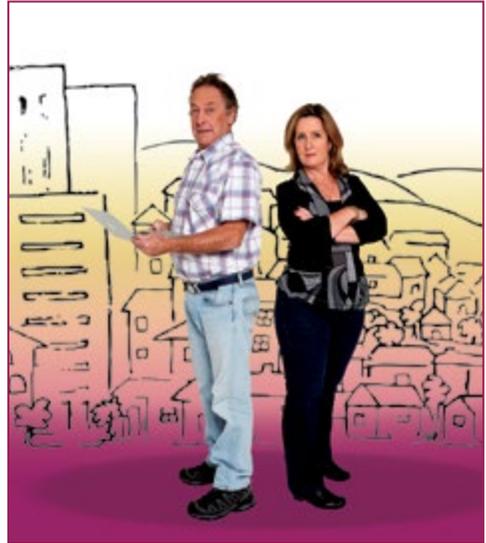
Research shows that 1 in 20 Australians fall victim to scams.

Top tip

If an offer sounds too good to be true, it usually is!

Protect yourself against scams by following these simple tips.

- **Don't respond:** Ignore suspicious emails, letters, house visits, phone calls or SMS – press 'delete', throw them out, shut the door or just hang up.
- **Watch out for slick tricks:** Scammers use sophisticated tricks to fool you such as fake websites, glossy brochures, technical jargon or posing as someone that you know and trust.
- **Don't let scammers push your buttons:** Scammers will play on your emotions to get what they want.
- **Protect your identity:** Your personal details are private and invaluable – be vigilant and keep them that way.



Stop travelling con men

Travelling con men move from place-to-place, often in groups, and put pressure on you to have work done on your house. They ask for cash up-front and often take the money and run, leaving the job unfinished or poorly done. If approached call the National Hotline on **1300 133 408**.

Visit www.fairtrading.nsw.gov.au for more tips, and to download our free mobile *Scam Buster* app or call **13 32 20**.



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Queanbeyan, 73 Monaro St **13 33 33**

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Planning for a funeral

Consumer information from NSW Fair Trading

If a family member or friend dies and you are arranging their funeral, it's useful to know what to do including your rights and responsibilities.

The person arranging the funeral is financially responsible for it and is the only person who can make arrangements with the crematorium or cemetery, including signing all burial or cremation permits.

Have you considered planning ahead for your own funeral? It can give you the choice to make the arrangements you want rather than leaving this up to others.

Paying for the funeral

Before you sign an agreement for a funeral, find out what money is available to pay the costs and discuss options and sources of funds with the funeral director.

Money to pay for a funeral may come from:

- a funeral fund the deceased person may have paid into
- the estate (assets of the deceased person) – check whether the bank will allow money in the deceased person's account to be used for funeral costs
- a pre-paid benefit or investment scheme, superannuation fund or life insurance
- the Australian Government Department of Veterans' Affairs for some returned service people
- a health fund, trade union, pensioner association or other type of club that they belonged to
- Centrelink may offer bereavement assistance.

If there is no money to fund the funeral from the estate or from family and friends, contact the public health unit of your local area health service.

Finding a funeral director

The documents of the deceased may have instructions to use a particular funeral director. If not, friends or relatives may be able to recommend a funeral director. Funeral directors usually provide these services:

- registration of the death, obtaining certificates or permits
- coordination between clergy (or funeral celebrant) and the cemetery or crematorium
- preparation of the body
- supply of coffin or casket
- transport such as a hearse or special cars
- payment of fees on your behalf to the cemetery or crematorium or for flowers
- placing notices in newspapers.

A 'basic' funeral is the lowest cost funeral that a funeral director can provide. If they offer this option, they must give you an itemised quote for it along with any other quotes.

Top tip

By law all NSW funeral directors must provide you with an itemised quote that makes it easier for you to compare their services and prices. Visit www.fairtrading.nsw.gov.au for more details and to download the *Funerals* brochure. You can also call **13 32 20**.



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Nowra , Bridgeton House; Suite 10 55-57 Berry St	02 4421 7350
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Narooma , Light House Surgery; 80 Princes Highway	02 4472 2077
Nowra , 43 Worrigeer St	02 4227 3777
Thirroul , Seaside Optical Anita's Theatre; King Street	1300 656 858
Ulladulla , Shop 12 Phillip Centre; Princes Hwy	02 4455 7103
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Nowra, 103 Kinghorn St **02 4421 5370**

www.nowravets.com.au

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Selling your home

Consumer information from NSW Fair Trading

Selling a home is something the average person only does a couple of times in their lifetime. With so much to think about and so much money at stake, doing your homework is critical to making the process smooth and stress free.

A property can be sold by a real estate agent or by the owner. Get advice from a solicitor or licensed conveyancer about the proposed sale. A carefully prepared contract needs to be put together before the property is marketed and made available for potential buyers to examine.

Top tip

You can check the licence details of a conveyancer or real estate agent at www.fairtrading.nsw.gov.au or call Fair Trading on **13 32 20**.

Choosing a real estate agent

If you decide to use an agent, make sure they are licensed. You will need an agent who:

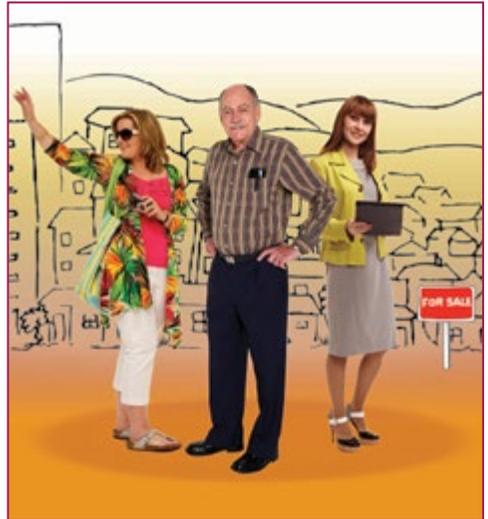
- exposes your property to the largest number of potential buyers
- has a strong presence in your area
- provides good and accurate marketing advice
- has sound negotiating skills.

Commission, fees and expenses

The amounts charged by agents are not set by law. You can negotiate the commissions, fees or other expenses that the agent charges. Before signing an agreement, talk to a few agents and compare their prices. Ask each agent for a printed list of their fees, commission rates and expenses.

Agency contracts

Agency contracts are legal documents, so make sure you understand what you are signing. Consider the contract and whether you wish to vary any of its terms. Get legal advice if you are not sure what some of the clauses mean.



More details

Visit www.fairtrading.nsw.gov.au and download the *Buying or selling a home* fact sheet or call **13 32 20**. You can also watch videos on buying and selling property at www.youtube.com/NSWOFT

Do you know your consumer rights?

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NSW Trustee & Guardian (NSWTG) provides trustee services such as Will making, deceased estate administration, trust management and Powers of Attorney. Our services are offered to the people of NSW as a secure, independent and impartial alternative to private sector trustee companies, solicitors and private trustees, attorneys and executors. NSWTG can also be appointed financial manager for people with decision making disabilities.

A Power of Attorney is a legal document where you appoint someone to manage your financial affairs should you be unable to do so, or if you do not wish to do so. This includes managing your assets such as properties and shares but does not include health or lifestyle decisions. You can appoint a friend or relative, or someone impartial like NSW Trustee & Guardian, or other solicitors or professionals.

Should you lose capacity, your appointed attorney/s will then be in place to manage your financial affairs on your behalf. You may also appoint your attorney to manage your affairs at other times such as if you become ill or have an accident, take an extended holiday, or for other personal reasons.

Consumer tip

For information on appointing an attorney contact NSW Trustee & Guardian for their *Guide to Powers of Attorney*. To obtain a free copy go to www.tag.nsw.gov.au or telephone 1800 179 701.



An Enduring Guardian is someone you legally appoint to make decisions for you in areas such as accommodation, health and services, if you lose the capacity to make your own decisions at some time in the future. You can appoint a family member or friend as an enduring guardian.

Consumer tip

You can appoint an enduring guardian by completing a form in the presence of a solicitor, a Registrar of a NSW Local Court or an eligible witness from NSW Trustee & Guardian or the Public Guardian. For more information on enduring guardianship visit the Planning Ahead Tools website www.planningaheadtools.com.au



**NSW Trustee
& Guardian**

A Will is a legal document that sets out how you want your assets distributed when you die. It is a person's instructions as to who will inherit their estate after their death.

An executor is the person you appoint to carry out the instructions set out in your Will. The deceased estate administration duties can be complex and demanding which is why people often appoint an independent professional trustee like NSW Trustee & Guardian, or a solicitor as their executor.

Consumer tip

We think that appointing a relative or friend as our executor is a compliment to them – but it can be a time-consuming and onerous role. To answer some of the more commonly asked questions and to explain the role of an executor and process for administering a deceased estate the **Guide to Executorship and Probate** is now available from NSW Trustee & Guardian. To request your **free copy** please email tagenquiries@tag.nsw.gov.au or phone (02) 9240 0797.

Plan ahead for your Will and Power of Attorney

We can assist you with:

- Powers of Attorney
- Will Making
- Enduring Guardianship
- Trusts
- Deceased Estate Administration



Making your Will and Power of Attorney (POA) with NSW Trustee & Guardian is easy. There's no charge in making these legal documents when appointing us as your executor and attorney. Charges apply on deceased estate administration or when the POA is activated.

Branch locations: Armidale, Bankstown, Bathurst, Blacktown, Broken Hill, Burwood, Chatswood, Gosford, Hurstville, Lismore, Liverpool, Miranda, Newcastle, Parramatta, Port Macquarie, Sydney CBD, Wagga Wagga and Wollongong.

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