



SENIORS CARD

[www.seniorscard.nsw.gov.au](http://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."

# 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<sup>†</sup>
- Monthly payments at no additional charge\*
- Combined policy 10% discount\*

 **13 13 43**

*Save up to 40%<sup>†</sup> 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](http://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](http://www.seniors.com.au) or by phoning 13 13 43.\*

Terms, conditions and exclusions apply. <sup>†</sup>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](http://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.seniorscard.nsw.gov.au](http://www.seniorscard.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.seniorscard.nsw.gov.au](http://www.seniorscard.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](http://www.seniorcard.nsw.gov.au)**, email [business@seniorcard.nsw.gov.au](mailto: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](http://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](http://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](http://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](http://www.elderabusehelpline.com.au)**

Design, production and creative direction by  
Senioragency Australia [www.senioragencyaustralia.com.au](http://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](http://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](http://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](http://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.**



**SHOP  
ONLINE**

[woolworthsonline.com.au](http://woolworthsonline.com.au)

**FLIGHT CENTRE**  
*The Airfare Experts*



**eftpos**

OPSM



**Terms and conditions:** for full terms and conditions please see [www.seniorscard.nsw.gov.au](http://www.seniorscard.nsw.gov.au)

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

Get connected with the community:

 /nswseniorsweek

 @nswseniorsweek



**NSW Seniors  
WEEK**

**14 – 22 March 2015**  
[www.nswseniorsweek.com.au](http://www.nswseniorsweek.com.au)

Presented by



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Community  
Services**

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p 13 77 88  
w [service.nsw.gov.au](http://service.nsw.gov.au)  
e [info@service.nsw.gov.au](mailto: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](http://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](http://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](http://transportnsw.info/apps).

## One place to find everything

Visit [transportnsw.info](http://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.



Visit [transportnsw.info](http://transportnsw.info)

Call **131 500** TTY **1800 637 500**

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](http://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.

## 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](http://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.

## 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](http://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.

## 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](http://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 εκπαιδύσεων 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 요청하시기나

**www.seniorcard.nsw.gov.au**에서 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](http://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 mnizzla offerti ta' skontijiet għall-membri tal-Kard tal-Anzjani ta' NSW u tagħrif minn numru ta' dipartimenti governattivi.

Id-Direttorju hu pprintjat biss bl-Ingliz 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](http://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](http://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](http://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](http://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](http://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 descárguela de la página Web **[www.seniorcard.nsw.gov.au](http://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](http://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



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A man and a woman are walking away from the camera on a sandy beach, holding hands. The man is wearing a blue long-sleeved shirt and khaki shorts, and the woman is wearing a white long-sleeved shirt and white trousers. They are walking towards the ocean under a clear blue sky with some clouds. A green hill is visible on the right side of the beach.

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The logo features a stylized 'S' with a red and white design and several yellow stars.

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## Statewide

### Accessories

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[www.flightcentre.com.au](http://www.flightcentre.com.au)

#### Personal Porter

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[www.personalporter.com.au](http://www.personalporter.com.au)

#### Roaming SIM

15% off Roaming. 80% o'seas call charges  
[www.roamingsim.com.au](http://www.roamingsim.com.au)

### Accommodation

#### SeniorSitters

Worldwide housesitting; free membership  
[www.seniorsits.com](http://www.seniorsits.com)

### Car Rental & Hire

#### GlobalCARS

10% off Car leasing in Eur, Aus & NZ  
**Crows Nest, NSW 2065**  
[www.globalcars.com.au](http://www.globalcars.com.au) **1800 456 226**

### Cruises

#### Aurora Expeditions

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**Surry Hills, Level 2, Suite 12,**  
 35 Buckingham Street, NSW 2010 **02 9252 1033**  
[www.auroraexpeditions.com.au/seniorscard](http://www.auroraexpeditions.com.au/seniorscard)

#### Captain Cook Cruises – Fiji Islands

20% off (free upgrade on selected dates)  
[www.captaincook.com.fj](http://www.captaincook.com.fj)

#### Captain Cook Cruises – Murray River

Save up to 10% on Murray River Cruises  
**Sydney, No. 6 Jetty Circular Quay, NSW 2000**  
[www.captaincook.com.au/seniors](http://www.captaincook.com.au/seniors) **1800 804 843**

#### Mosman Cruise Centre

\$200pp off 2015 group tours  
**Mosman, 3 Strand Passage 870 Military Road, NSW 2088**  
[www.travelchoice.com.au](http://www.travelchoice.com.au) **02 9968 1600**

#### The Travel Cellar

10% off Ins 5% off travel excl apply  
**Forestville, 48 Starkey St, NSW 2087**  
[www.northsidetvl.com.au](http://www.northsidetvl.com.au) **1300 659 011**

### Tourist Attractions

#### Currumbin Wildlife Sanctuary

Adults at Kids prices with SC (29%off)  
**Currumbin,**  
 Cnr Gold Coast Highway & Tomewin St, QLD 4223  
[www.cws.org.au](http://www.cws.org.au) **07 5534 1266**

#### NSW National Parks & Wildlife

10% off entry and camping fees  
[www.nationalparks.nsw.gov.au/LCRTP](http://www.nationalparks.nsw.gov.au/LCRTP)

#### Skydive the Beach and Beyond

\$20 off tandem skydive@any of 8 location  
**St Kilda, Skydive The Beach Melbourne;**  
 St Kilda Marina Marine Pde, VIC 3182  
[www.skydivethebeach.com](http://www.skydivethebeach.com) **1300 798 843**

### Tours & Holiday Packages

#### Aussie Farmstay & Bush Adventures

15% off for direct or website bookings  
**Glebe, NSW 2037**  
[www.aussiebushadventures.com.au](http://www.aussiebushadventures.com.au) **02 9660 3245**

#### Beautiful Tours Australia

10%-20% off tour bookings; excl apply  
**Vaucluse, NSW 2030**  
[www.beautifultoursaustralia.com](http://www.beautifultoursaustralia.com) **02 9371 0014**

#### Evergreen Tours

5% land discount p/p on tours 14 days +  
**NEWCASTLE, Level 2 11 Brown Street, NSW 2300**  
[www.evergreentours.com.au](http://www.evergreentours.com.au) **1300 364 414**

#### France Tourism

10% off accom; excl airfares; insurance  
**Sydney, Suite 602 / 90 Pitt St, NSW 2000**  
[www.francetourism.com.au](http://www.francetourism.com.au) **02 9247 4233**

#### International Volunteers for Peace

10% off; explore the world & make a diff  
**Surry Hills, NSW 2010**  
[www.ivp.org.au](http://www.ivp.org.au) **02 9699 1129**

#### Reef n Outback Rail Tours

Min of 5% off rail component of tours  
**Manly, PO Box 5330, QLD 4179**  
[www.reefnoutback.com.au](http://www.reefnoutback.com.au) **07 5447 5422**

#### Taiwan Holidays & Travel

5% off tours land only (all Asia tours)  
**Sydney, 515 Kent St, NSW 2000**  
[www.taiwanholidays.com.au](http://www.taiwanholidays.com.au) **02 9267 1308**

#### This is Africa

10% off direct bkng; excl local p/ment  
**Randwick, 217 Alison Rd, NSW 2031**  
[www.thisisafrica.com.au](http://www.thisisafrica.com.au) **02 9664 9187**



## Transport

### British Airways PLC

Up to 10% off BA fts – Syd – SIN/UK/EUR  
[www.ba.com/auseniorsclub](http://www.ba.com/auseniorsclub)

### International Rail

Up to 15% off int'l/domestic rail passes  
[www.internationalrail.com.au](http://www.internationalrail.com.au)

### Murrays Coaches, Buses & Limousines

10% off full fare (Sydney & Canberra)  
**Sydney**, 486 Pitt Street, NSW 2000  
[www.murrays.com.au](http://www.murrays.com.au) 13 22 51

## Travel Agencies

### Australian Holiday Centre

10% off adult pricing  
**Sydney**, Skyview Plaza;  
 Shop 3 537-551 George St, NSW 2000 1300 799 342  
[www.australianholidaycentre.com.au](http://www.australianholidaycentre.com.au)

### GOLF HOLIDAYS INTERNATIONAL

20% off all tours (excluding airfares)  
**Bondi Junction**,  
 71-73 Spring Street, NSW 2022 02 9387 8587  
[www.golfholidaysinternational.com.au](http://www.golfholidaysinternational.com.au)

### Railbookers

5% off holidays; excl other offers  
**Sydney**, Level 6 117 York Street, NSW 2000  
[www.railbookers.com.au](http://www.railbookers.com.au) 1300 938 534

## Travel Insurance

### Insure and Go

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\*Card must be presented at time of check in

### Newcastle Serviced Apartments

10% off for one week or longer

Newcastle, 2-4 Pacific St

02 4929 4041

### North Lodge Cottages

Stay 3 nights pay for 2; save up to \$225

Pokolbin, 198 Old North Rd

[www.northlodge.com.au](http://www.northlodge.com.au)

02 6574 7259

### Oaks Hotels & Resorts

10% off best available rate excl apply

Pokolbin, 15 Thompsons Rd

[www.cypresslakes.com.au](http://www.cypresslakes.com.au)

02 4993 1555

### Peacock Hill Vineyard Lodge

10% + off pkg/s for 2 couples; excl apply

Pokolbin, 29 Palmers La

[www.peacockhill.com.au](http://www.peacockhill.com.au)

02 4998 7661

### Peppers Retreats Resorts and Hotels

10% off stays Sunday - Thursday nights

Pokolbin, 88 Halls Road

Pokolbin, Ekerts Road

[www.peppers.com.au](http://www.peppers.com.au)

02 4998 4999

**Port Stephens Beachside Holiday Parks**

10% off std rates; excl apply

**Fingal Bay**, Fingal Bay Holiday Park **1800 600 203****Nelson Bay**, Halifax Holiday Park **1800 600 201****Shoal Bay**, Shoal Bay Holiday Park **1800 600 200****Soldiers Point**,**Soldiers Point Holiday Park** **1800 600 204****www.beachsideholidays.com.au****Port Stephens Getaway**

10% off o/night tariffs; 5% Xmas/Easter

**Corlette**, Corlette Getaway**Corlette**, Bonito Getaway; 44 Bonito Street**Shoal Bay**, The Beach Getaway**www.portstephensgetaway.com.au** **02 4984 9570****Scone Motor Inn**

10% off room rate

**Scone**, 49 - 53 Kelly Street**www.sconemotorinn.com.au** **02 6545 3079****Segenhoe Inn Luxury Boutique Hotel & B & B**

Stay 3 nights pay for 2; incl breakfast

**Aberdeen**, 56 Macqueen St**www.segenhoeinn.com** **02 6543 7382****SilverNeedle Hospitality**

10% off rate of the day; Exc Apply.

**Terrigal**, Country Comfort Terrigal **02 4384 1166****www.silverneedlehotels.com.au/benefits****Sunrise Bed & Breakfast**

10% off; cond apply

**Brunkerville**, 9 Gills Lane**www.sunrisebnb.com.au****Tea Gardens Club Inn Motel**

20-30% Fri-Sun 40-50% Mon-Thu

**Tea Gardens**, 2 Yalinbah St**www.teagardensclubinn.com.au** **02 4997 0911****Terrigal Hinterland B & B Retreat**

10% off

**Wamberal**, 2/31 Lea Ave**www.terrighinterland.com.au** **02 4385 5354****Terrigal Sails Serviced Apartments**

10% off advert tariffs; excl apply

**Terrigal**, Terrigal Sails; 6 Maroomba Rd**www.terrighsails.com.au** **02 4384 7444****Vineyard Hill Villas**

10% off 2 nights or 4th night free

**Pokolbin**, VILLA JOIE DE VIE; McDonalds Road**Pokolbin**, Lovedale Rd**www.vineyardhill.com.au** **02 4990 4166****Watersedge Boathouse**

15% off Sun to Thurs (2 night min stay)

**Lake Macquarie**,

49 Alexander Parade Arcadia Vale

**www.watersedgeboathouse.com.au****02 49751164 /****0405 507 150****Car Rental & Hire****Avis Australia**

5%-30% off selected rates; quote P393800

**Cessnock**, 311 Maitland Rd**02 4993 4466****Gosford**, 322 Mann St**02 4323 2222****Mayfield**, BP Mayfield; 33 Maitland Rd**02 4904 4411****Singleton**, 2 Magpie St**02 6571 4473****Williamtown**, Airport Termina**02 496 51612****www.avis.com.au****Europcar Australia**

10% off

**Maitland**, 85 - 87 High St**02 4934 8900****Muswellbrook**, 8 Sydney Street**02 6541 3700****Singleton**, 28 George St**02 6572 3900****Tomago**, 338 Tomago Road**0418 115 335****Wickham**, 5 Throsby Street**02 4940 0364****Williamtown**,

Terminal Bldg; Williamtown Drive,

**02 4965 0162****www.europcar.com.au****Red Spot Rentals**

5% off plus extras

**Williamtown**, Newcastle Airport; Williamtown Drive**www.redspot.com.au** **02 8303 2222****Tourist Attractions****Australian Reptile Park**

\$20 entry; save \$13

**Somersby**, Pacific Hwy**www.reptilepark.com.au** **02 4340 1022****Balloon Safaris**

20% off Flight Vouchers &amp; Gift Vouchers

**Pokolbin**, Cnr Wine Country Drive & Broke Road**www.balloonsafaris.com.au** **1800 818 191****Hunter Valley Smelly Cheese Pty Ltd**

10% off products; excl apply

**Pokolbin**, Tempus Two Complex 2144 Broke Road,**www.smellychesse.net.au** **02 4998 6713****Skydive the Beach and Beyond**

\$20 off tandem skydive@any of 8 location

**Elderslie**,Skydive The Hunter Valley; Moores Lane **02 4915 7429****Warnervale**,

Skydive The Central Coast; Jack Grant Drive,

**www.skydivethebeach.com** **1300 796 634**



### The Riverboat Postman

12% off full adult rate

**Brooklyn**, Tickets Sold On Board The Boat Brooklyn  
Public Wharf; Dangar Rd

[www.riverboatpostman.com.au](http://www.riverboatpostman.com.au) 0400 600 111

## Tours & Holiday Packages

### Golf Unlimited

5%-10% off tours

**Salamander Bay**,

[www.golfunlimited.com.au](http://www.golfunlimited.com.au) 02 4982 7188

## Transport

### Scone Neighbourhood Resource Centre

Countrylink Seniors Card Discount

**Aberdeen**, 22 Moray Street 02 6543 8457

**Scone**, Scone Neighbourhood Centre 02 6545 2562

[www.horsecapital.com.au/uhrw](http://www.horsecapital.com.au/uhrw)

## Travel Agencies

### Travel on Cooper

10% off escorted tour holidays

**Cessnock**, 1A Cooper St 02 4990 5000



## Northern NSW

## Accommodation

### Abraham Lincoln Motel

10% off – exc Public Hols-Special Events

**Tamworth**

[www.abrahamlincoln.com.au](http://www.abrahamlincoln.com.au) 1800 028 225

### Alexander Motor Inn

5% off normal room rate

**Moree**, Cnr Alice St & Newell Hwy 02 6752 4222

### Anna's Retreat

10% off exc 24 Dec-26 Jan & Easter

**Goolmangar**, 723 Pinchin Rd

[www.annasretreat.com.au](http://www.annasretreat.com.au) 02 6628 2101

### Artesian Apartments Moree

CashOnly-10%off on payment@arrival only.

**Moree**, 317 Warialda St

[www.moreetourism.com.au](http://www.moreetourism.com.au) 0418 186 040

### Aspen Parks Property Management Ltd

10% off next visit (up to \$40);conds

**North Tuncurry**, 99 Aquatic Road

**Tuncurry**, 99 Aquatic Rd

[www.aspenparks.com.au](http://www.aspenparks.com.au)

1800 268 176

### Aston Hill Motor Lodge

10% off accom tariff; excl apply

**Port Macquarie**, 15 Mort St

[www.astonhill.com.au](http://www.astonhill.com.au) 02 6583 3266

### Azure On The Beach

20% off Sunday to Friday; excl apply

**Boomerang Beach**, 118 Boomerang Dr

[www.azureonthebeach.com.au](http://www.azureonthebeach.com.au) 02 9904 3018

### Bamboo Cottage Guesthouse

10% off 2+ nights; excl apply

**Byron Bay**, 76 Butler St

[byron-bay.com/bamboocottage](http://byron-bay.com/bamboocottage) 0414 187 088

### Beach House at Blueys

10% off – self contained

**Blueys Beach**, 65 Newman Ave

[www.goodaccommodations.com](http://www.goodaccommodations.com) 02 9651 5777

### Beaches Holiday Apartments

10% off 7 night stay; excl apply

**Port Macquarie**, 55 Pacific Dr

[www.beachesholidayresort.com.au](http://www.beachesholidayresort.com.au) 1800 620 445

### Beachport Bed & Breakfast

10% off when booked direct; excl apply

**Port Macquarie**, 155 Pacific Dr

[www.beachportbnb.com.au](http://www.beachportbnb.com.au) 0423 072 669

### Best Western Australasia

10% off Best Available Rate Aust/NZ/Fiji

**Armidale**, Best Western Moore Park Inn 02 6772 2358

**Armidale**,

Best Western Cotswold Gardens

02 6772 8222

**Ballina**,

Best Western Ballina Island Motor Inn 02 6686 8866

**Coffs Harbour**, Best Western Zebra Motel 02 6652 1588

**Coffs Harbour**,

Best Western Parkside Motor Inn 02 6652 4655

**Forster**,

Best Western Lakesway Motor Inn 02 6554 8100

**Inverell**,

Best Western Top of the Town Motel, 02 6722 4044

**Lismore South**,

Best Western Lakeside Lodge Motel 02 6621 7376

**Port Macquarie**,

BEST WESTERN PLUS HW Boutique 02 6583 1200

**Port Macquarie**, Best Western Macquarie

Barracks Motor Inn 02 6583 5333

**Tamworth**, Best Western Sanctuary Inn 02 6766 2903

**Tamworth**,

Best Western Tamworth Motor Inn 02 6765 4633

**Tamworth**,

Best Western All Settlers Motor Inn 02 6762 1566



**Taree**, Best Western Taree Motor Inn  
**Tenterfield**, Best Western The Henry Parkes  
**Tweed Heads South**, Best Western Twin Towns Motel,  
**Tweed Heads West**, Best Western Kennedy Drive Motel  
[www.bestwestern.com.au](http://www.bestwestern.com.au)

#### Bindawalla B&B

10% off  
**Armidale**, Bindawalla B&B; 63 Brookside Road  
[www.bindawallafarmstay.com](http://www.bindawallafarmstay.com)

#### Blueys Getaway

20% off Sunday - Friday; excl apply  
**Blueys Beach**, 194 Boomerang Dr  
[www.greatlakesholidays.com.au](http://www.greatlakesholidays.com.au)

#### Bombah Point Eco Cottages

10% off weekend stays, 15% midweek stays"  
**Bombah Point**, 969 Bombah Point Rd  
[www.bombah.com.au](http://www.bombah.com.au)

#### Brooms Head Caravan Park.

Min 10% off sites; excl apply  
**Brooms Head**, Ocean Rd  
[www.clarence.nsw.gov.au/holidayparks](http://www.clarence.nsw.gov.au/holidayparks)

#### Bullock Mountain Homestead

10% off accom/meals/horse riding/fossick  
**Glen Innes**, Bullock Mountain Rd  
[www.bullockmountainhomestead.com](http://www.bullockmountainhomestead.com)

#### Byron Bay Farmstay

5% off accommodation (low season)  
**Byron Bay**, 436 Bangalow Rd  
[www.byronbayfarmstay.com.au](http://www.byronbayfarmstay.com.au)

#### Calypso Holiday Park Yamba

10% off sites; excl apply  
**Yamba**, Harbour St  
[www.clarence.nsw.gov.au/holidayparks](http://www.clarence.nsw.gov.au/holidayparks)

#### Choice Hotels Australasia P/L

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**Ballina**, Comfort Inn All Seasons  
**Coffs Harbour**, Quality Inn Park Beach  
**Coffs Harbour**, Quality Inn City Centre  
**Coffs Harbour**, Comfort Inn Big Windmill  
**Grafton**, Quality Inn Grafton  
**Kempsey**, Quality Inn Kempsey  
**Lismore**, Comfort Inn All Seasons  
**Narrabri**, Comfort Inn Mid-Town  
**Port Macquarie**, Quality Inn Historic Well  
**Port Macquarie**, Quality Resort Sails  
**Port Macquarie**, Quality Inn & Suites Port Macquarie  
**Tamworth**, Quality Hotel Powerhouse

**Tamworth**, Comfort Inn Hallmark at Tamworth  
**Taree**, Comfort Inn Marco Polo  
**Tweed Heads**, Comfort Inn Bayswater  
[www.choicehotels.com.au](http://www.choicehotels.com.au)

#### Coffs Harbour Holiday Apartments

10% off all accommodation  
**Coffs Harbour**, 8 Prince St  
[www.coffsholidayapartments.com.au](http://www.coffsholidayapartments.com.au)

#### Colonial Tweed Holiday & Home Park

10% off full tariff  
**Tweed Heads South**, 158 Dry Dock Road  
[www.colonialtweed.com.au](http://www.colonialtweed.com.au)

#### Comfort Inn Marco Polo

\$10.00 off advertised room rates  
**Taree**, 30-32 Cresent Ave  
[www.marcopolomotorinn.com.au](http://www.marcopolomotorinn.com.au)

#### CRESCENT HEAD HOLIDAYS APARTMENTS

10% off per apartment per night  
**Crescent Head**, Crescent Head Holiday Apartments; 1 Main Street  
[www.crescenthead.au.com](http://www.crescenthead.au.com)

#### Cudgerie Little House

10% off daily rate-farm stay in rural NSW  
**Elands**, 430 Glenwarrin Rd,  
[www.cudgerie.com.au](http://www.cudgerie.com.au)

#### Destiny Motor Inn

10% off standard rates  
**Nambucca Heads**, Cnr Riverside Dr & Pacific Hwy,  
[www.here.com.au/destiny](http://www.here.com.au/destiny)

#### El Paso Motor Inn

10% off Macquarie and Hastings Rooms  
**Port Macquarie**, 29 Clarence St  
[www.elpasomotorinn.com.au](http://www.elpasomotorinn.com.au)

#### Excelsior Motor Inn

10% off accommodation rate  
**Port Macquarie**, 92 William St  
[www.excelsiormotorinn.com.au](http://www.excelsiormotorinn.com.au)

#### Farm Cottage B&B

10% off first night min 2 nights.  
**Bendemeer**, Mullee Mullee ; 4942 Halls Creek Rd  
[www.farmcottage.com.au](http://www.farmcottage.com.au)

#### Fossickers Rest Tourist Park

5% off all tariffs excl GST  
**Inverell**, Lake Inverell Drive  
[www.fossickersrest.com.au](http://www.fossickersrest.com.au)

#### Glenwood Tourist Park & Motel

10% off selected accommodation  
**South Grafton**, 71 Heber St  
[www.glenwoodtouristpark.com.au](http://www.glenwoodtouristpark.com.au)


**Gloucester Cottage Bed & Breakfast**

\$5 off accommodation Mon-Fri  
**Gloucester**, 61 Denison St **02 6558 2658**

**Golden Chain Motel**

10% off prices in FREE Travel Guide  
**www.goldenchain.com.au** **1800 023 966**

**Grafton Lodge Motel**

10% off standard prices  
**South Grafton**, Pacific Hwy **02 6642 7822**

**Iluka Waterfront Holiday Units**

10% off included  
**Iluka**, 14 Queen La **02 6642 8834**

**Island Palm's Motor Inn**

10% off accommodation  
**Forster**, 115 The Lakes Wy  
**www.islandpalms.com.au** **02 6554 5555**

**Koompartoo Retreat**

10% off normal cost  
**Bellingen**, Koompartoo Retreat; Dudley Street  
**www.koompartoo.com.au** **02 6655 2326**

**Laurieton Gardens Caravan Resort**

10% off offered to seniors  
**Laurieton**, Laurieton Gardens Caravan Resort;  
 478 Ocean Drive  
**www.laurietongcr.com.au** **02 6559 9256**

**Major Innes Motel**

10% off accommodation  
**Port Macquarie**, 209 John Oxley Drive  
**www.majorinnesmotel.com.au** **02 6581 0606**

**Mesopotamia Lodge Deer Park**

10% off B&B offer; excl apply  
**Kempsey**, 192 Spooners Ave  
**www.mesopotamia.com.au** **02 6563 1056**

**Minnie Water Holiday Park**

10% min on camp sites; excl apply  
**Minnie Water**, 1 Sandon Rd  
**www.clarence.nsw.gov.au/holidayparks**

**Outrigger Twin Towns Resort**

10% off accommodation; excl apply  
**Coolangatta**, Crn Griffith St And Wharf St  
**www.outriggeraustralia.com** **1800 192 020**

**Oxley Cove Apartments**

10% off for Seniors Card Members  
**Port Macquarie**, 29 Owen St  
**www.oxleycoveapartments.com.au** **02 6583 1855**

**Palm Court Motor Inn**

10% off accommodation  
**Port Macquarie**, Palm Court Motor Inn; 138 William St  
**www.palmcourtmotorinn.com.au** **02 6583 5155**

**Pegasus Motel**

10% off standard room rate; excl apply  
**Yamba**, Cnr Angourie & Yamba Rds  
**www.pegasusmotelyamba.com** **02 6646 2314**

**Plainsman Motel**

10% off excl apply  
**Forbes**, Plainsman Motel; 22 Sheriff St **02 6852 2466**

**Poinciana Motel**

10% off rack rates at all times  
**Murwillumbah**, 453 Tweed Valley Wy  
**www.poinciana.com.au** **1800 353 987**

**Ramada Hotel & Suites Ballina Byron**

10% off selected 1 bedroom; excl apply  
**Ballina**, 2 Martin St  
**www.ramadaballinabyron.com.au** **02 6618 1000**

**Riverview Boutique Motel**

\$10 off standard room rate excl apply  
**Nambucca Heads**, 4 Wellington Dr **02 6568 6386**  
**www.riverviewlodgenambucca.com.au**

**Riverwood Downs Mountain Valley Resort**

FREE \$80 Accommodation Voucher\*  
**Monkerai**, 311 Upper Monkerai Rd  
**www.riverwooddowns.com.au** **1800 809 772**

**Royal Palms Motor Inn**

10% off  
**Coffs Harbour**, 87 Park Beach Rd  
**www.pb.uss.net.au/royalpalms** **02 6652 4422**

**Sanctuary Hill Retreat**

10% off on all accommodation  
**Krambach**, 200 Watsons Road  
**www.sanctuaryhillretreat.com** **0412 095 738**

**Seychelles Holiday Apartments**

20% off normal seasonal rates  
**Port Macquarie**, 135 Pacific Dr  
**portmacquarieseychelles.com.au** **02 6582 3738**

**Sharron Park B&B/Farmstay**

10% off all rooms all yr; inc b'fast  
**Glencoe**, 8624 New England Highway  
**www.sharronpark.gleninnes.com** **02 6732 3858**

**SilverNeedle Hospitality**

10% off rate of the day; Exc Apply.  
**Armidale**, 86 Barney St **1300 272 132**  
**www.silverneedlehotels.com.au/benefits**



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**SilverNeedle Hospitality**

10% off rate of the day; Exc Apply.

**Coffs Harbour**, Australis Sanctuary Resort

Coffs Harbour, 250 Pacific Highway

**Port Macquarie**, Country Comfort Waters Edge

Port Macquarie, 1 Buller Street

**1300 650 464**[www.silverneedlehotels.com.au/benefits](http://www.silverneedlehotels.com.au/benefits)

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**Sunrise Cove**

10% off peak accom for 3+ nights

**Kingscliff**, 13/28 Moss St[www.sunrisecove.com.au](http://www.sunrisecove.com.au)**02 6674 5046**

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**Sunset Strip Budget Resort**

10% off budget rates; single from \$44p/n

**Coolangatta**, 199 Boundary St[www.sunsetstrip.com.au](http://www.sunsetstrip.com.au)**07 5599 5517**

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**Suzanne's Hideaway**

10% off more than 1 night excl apply

**Clunes**, via Lismore; 20 Elliot Rd[www.suzanneshideaway.com.au](http://www.suzanneshideaway.com.au)**02 6629 1228**

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**Taree-In Town Motor Inn**

10% off accommodation; excl apply

**Taree**, In Town Motor Inn; 77- 79 Victoria Street[www.intownmotorinn.com.au](http://www.intownmotorinn.com.au)**02 6552 3966**

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**The Watertank B&B**

20% off 2 nights (mid week); excl pub hols

**Moorland**, The Watertank B&B; 69 Forest Rd[thewatertankbb.com](http://thewatertankbb.com)**0423 057 616**

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**Trio Apartments Moree**

CashOnly – 10% off on payment@arrival only

**Moree**, 308 Morton St**0418 186 040**

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**Valley Views Cottage**

10% off 3 night stay

**Walcha**,

Valley Views Cottage; 54N South St

**02 6777 2877**

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**Voyager Resort – Broadbeach**

20% off rack rate

**Gold Coast**, 167 Old Burleigh Rd[www.voyagerresort.com.au](http://www.voyagerresort.com.au)**07 5538 7833**

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**Walcha Caravan Park**

10% off for 1 to 6 nights van site

**Walcha**, 113n Middle St[www.walchacaravanpark.com.au](http://www.walchacaravanpark.com.au)**02 6777 2501**

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**Waterfall Way Escape – Bellingen**

10% off from Tuesday to Thursday

**Bellingen**, 12 Mahers Rd[www.airbnb.com.au/rooms/907340](http://www.airbnb.com.au/rooms/907340) **0414 921 530**

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**Wooli Caravan & Camping Park**

Min 10% off camp sites; excl apply

**Wooli**, 25 Riverside Dr**02 6649 7671**[www.clarence.nsw.gov.au/holidayparks](http://www.clarence.nsw.gov.au/holidayparks)

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**Yamba Twin Pines Motel**

10% off standard room rate; excl apply

**Yamba**, 49 Wooli St[www.yambatwinpines.com.au](http://www.yambatwinpines.com.au)**02 6645 8055**

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**Yarrahapinni Homestead**

10% off full daily tariff; excl apply

**Yarrahapinni**, 340 Stuarts Point Rd[www.yarrahome.com.au](http://www.yarrahome.com.au)**02 6569 0240**

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**Car Rental & Hire**

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**Avis Australia**

5%-30% off selected rates; quote P393800

**Armidale**, New England Hwy**02 6765 2000****Ballina**, Ballina Airport**02 6686 7650****Ballina**, Airport Business Centre;

Southern Cross Dr

**02 6686 7650****Coffs Harbour**, Coffs Harbour Airport**02 6651 3600****Coffs Harbour**, 2/22 Park Ave**02 6651 3600****Grafton**, United South Hill;

Cnr Heber St &amp; Pacific Hwy

**02 6643 2922****Lismore**, Bruxner Hwy**02 9921 9022****Moree**, Moree Airport**02 6752 4977****Moree**, Dial-A-Detailer; 305 Frome Street**02 6752 4977****Narrabri**, Airport Terminal; 307 Airport Rd**02 6792 3092****Port Macquarie**, Hangar 10; Keena Plc**02 6584 5673****Tamworth**,

Airport Terminal; Gunnedah Rd

**02 6765 2000****Tamworth**, 137 Gunnedah Rd**02 6765 2000**[www.avis.com.au](http://www.avis.com.au)

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**Europcar Australia**

10% off

**Ballina**, Terminal Building; Ballina Byron Gateway Apt

Southern Cross Drive,

**02 6686 2992****Ballina**, 204 Southern Cross Drive**02 6686 2992****Brunswick Heads**,

Caltex Service Station; 1-3 Tweed St

**02 6685 1715****Coffs Harbour**,

Terminal Bulding; Hogbin Drive

**02 6658 9009****Gunnedah**, Unit 1 78 Railway Avenue**02 6742 3200****Lennox Heads**,

Caltex Service Station; Byron Street

**02 6687 6161****Toomina**, 2/24 Craft Close**02 6658 9009**[www.europcar.com.au](http://www.europcar.com.au)



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## Tourist Attractions

### Coffs Harbour Butterfly House

Entry of \$15.50 on adult entry.

Bonville, 5 Strouds Road

[www.butterflyhouse.com.au](http://www.butterflyhouse.com.au)

02 6653 4766

### Grafton Regional Gallery

10% off purchases from Gallery shop

Grafton, 158 Fitzroy St

[www.graftongallery.nsw.gov.au](http://www.graftongallery.nsw.gov.au)

02 6642 3177

### Lismore Visitor Information Centre

10% off selected arts/crafts and produce

Lismore, Cnr Molesworth St & Ballina Rd

[www.visitlismore.com.au](http://www.visitlismore.com.au)

1300 369 795

### Sea Acres Rainforest Centre

25% off single adult entry

Port Macquarie, Pacific Dr

[www.nationalparks.nsw.gov.au](http://www.nationalparks.nsw.gov.au)

02 6582 3355

### Skydive the Beach and Beyond

\$20 off tandem skydive@any of 8 location

Ballina, Skydive The Beach Byron Bay;

Kingsford Smith Park Bentick St

[www.skydivethebeach.com](http://www.skydivethebeach.com)

1800 302 005

## Tours & Holiday Packages

### Lets Go Surfing Byron Bay

Go Surfing 10% off;\* conditions apply

Byron Bay, Behind Noodle Box; 84 Jonson St

[www.byronbay.letsgosurfing.com.au](http://www.byronbay.letsgosurfing.com.au) 02 6685 7099

### Vision Walks – Byron Bay

15% off adult price for direct bookings.

Byron Bay

[www.visionwalks.com](http://www.visionwalks.com)

0405 275 743

## Travel Agencies

### Global Travel & Cruise

20-50% off rail/coach and others

Tweed Heads, Resort WalkOutrigger Resort Wharf St

[www.twintowns.travelscene.net.au](http://www.twintowns.travelscene.net.au) 07 5536 1700

### Mid Coast Travel & Cruise

10% off all travel insurance

Macksville, 12 Wallace St

02 6568 2777



**Southern NSW**

## Accommodation

### Abel Tasman Motel

\$10 off per Room per Night

Batehaven, 222 Beach Rd

[www.morning.com.au/abeltas/](http://www.morning.com.au/abeltas/)

02 4472 6511

### Alkira Motel

10% off standard rate

Cooma, 213 Sharp St

[www.alkiramotel.com](http://www.alkiramotel.com)

02 6452 3633

### Archer Resort

10% off Accom (b'fast inc)

Nowra, Cnr Princes Highway & Kalandar St

[www.archeresort.com.au](http://www.archeresort.com.au)

02 4421 5222

### Aspen Parks Property Management Ltd

10% off next visit (up to \$40);conds

Boydton via Eden, 731 Princes Highway

[www.aspenparks.com.au](http://www.aspenparks.com.au)

1800 631 006

### Austinmer Gardens B&B

3 nights midweek - pay for 2; or 10% off

Austinmer, 4 Boyce Ave

[www.austigardensbb.com.au](http://www.austigardensbb.com.au)

02 4267 4314

**Austinmer Sur la Mer B&B**

2 nights midwk \$325.00 + 3rd night free

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**Goulburn**, Lilac City Motor Inn

**Goulburn**, Willows Motel

**Merimbula**, Merimbula Motor Lodge

**Merimbula**, Summerhill Motor Inn

**Mollymook**, Mollymook Surfbeach Motel & Apts

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For seniors up to 20% off

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Bolong Rd

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149 Princes Hwy

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Moama, Deniliquin Street

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Broken Hill,

Best Western Broken Hill Oasis Motor Inn 08 8088 2255

#### Corowa,

Best Western Heritage Motor Inn

02 6033 1800

#### Dubbo,

Best Western Blue Diamond Motor Inn

02 6882 0666

#### Moama,

Best Western Plus Madison Spa Resort

03 5482 3011

#### Mudgee,

Best Western Wanderlight Motor Inn

02 6372 1088

#### Parkes,

Best Western Moonraker Motor Inn

02 6862 2355

Tumut, Best Western Motel Farrington

02 6947 1088

Wagga Wagga, Best Western Charles

02 6923 4100

Sturt Suites & Apartments

02 6923 4100

Wagga Wagga,

Best Western Ambassador Motor Inn

02 6925 7722

www.bestwestern.com.au

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www.bluegummotorinn.com

1800 027 247

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www.bluemountainsmanorhouse.com.au

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Albury, Comfort Inn Albury Townhouse

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Broken Hill, Comfort Inn Hilltop

Broken Hill, Comfort Inn Crystal

Corowa, Comfort Inn Federation

Dubbo, Comfort Inn Dubbo City

Dubbo, Comfort Inn Blue Lagoon

Forbes, Comfort Inn Forbes,

Griffith, Comfort Inn Gemini

Moama, Comfort Resort Echuca Moama

Orange, Quality Inn Ambassador International Orange

Parkes, Comfort Inn Parkes International

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[www.countrycarriage.com.au](http://www.countrycarriage.com.au) 02 6973 1221**Country Mile Motor Inn**

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[www.qualityinndubbo.com.au](http://www.qualityinndubbo.com.au)

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Corowa, 386 Honour Ave

[www.rivergumholidayretreat.com.au](http://www.rivergumholidayretreat.com.au)

02 6033 1990

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Dubbo, 43 Cobbora Road

[www.sconemotorinn.com.au](http://www.sconemotorinn.com.au)

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1300 650 464

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1300 650 464

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0419 625 917

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White Cliffs, Cnr Kerard & Johnston St

[www.whitecliffshotelmotel.com.au](http://www.whitecliffshotelmotel.com.au)

08 8091 6606

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02 6337 5336

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02 6021 5399

Bathurst, Bathurst Airport

02 6337 3158

Bathurst, 104 Peel Street,

02 6337 3158

Broken Hill, Airport Terminal

08 8082 5555

Dubbo, Airport Terminal

02 6884 9977

Dubbo, 1 Depot Rd (Cnr Mitchell Hwy)

02 6884 9977

Griffith, Mia Tyre Service; 85 Banna Ave

02 6964 2266

Narrandera, Narrandera Airport

02 6921 9977

Orange, Airport Terminal; Spring Hill

02 6921 9977

Orange, 247 Mclachlan St

02 6921 9977

Parkes, Bp Truckstop; 1 Forbes St

02 6921 9977

Tumut, Trumut Motor Inn; Cnr Wynyard St

02 6947 4523

& Snowy Mountains Hwy

02 6947 4523

Wagga Wagga,

Airport Terminal; Elizabeth Ave

02 6921 9977

Wagga Wagga, 6-10 Edward St

02 6921 9977

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Mudgee, Terminal Bldg; Cassillis Road

02 6372 9594

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## Tourist Attractions

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Canowindra, 752 Longs Corner Rd

02 6344 1819

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Balranald, Sturt Highway

[www.nationalparks.nsw.gov.au/LCRTP](http://www.nationalparks.nsw.gov.au/LCRTP)

### NSW National Parks & Wildlife

Free day use area

Cobar, 67 kms off Barrier Highway

Dubbo, 2kms south-east of Wellington

Gowan, Gowan Road

Orange, turn off Forbes Road to Borenore

Orange, 24 km north-east of Orange via the Ophir Rd

(take Millers Crossing and turn east for the last 2 km)

Orange, Ophir Road 17km from Orange to entrance

walk gate or 19km to Fourth Crossing picnic area

[www.nationalparks.nsw.gov.au/LCRTP](http://www.nationalparks.nsw.gov.au/LCRTP) 02 9253 0880



### NSW National Parks & Wildlife

Free entry and free camping

**Griffith**, 10km from Yenda

**Leeton**, 6km West of Balranald

[www.nationalparks.nsw.gov.au/LC RTP](http://www.nationalparks.nsw.gov.au/LC RTP) 02 9253 0880

### NSW National Parks & Wildlife

Free camping. Free day use areas

**Mathoura**, 1km from Deniliquin,

**Orange**, 15kms West of Orange

[www.nationalparks.nsw.gov.au/LC RTP](http://www.nationalparks.nsw.gov.au/LC RTP) 02 9253 0880

### Taronga Western Plains Zoo

Admission: \$33.50 norm \$47

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[www.taronga.org.au](http://www.taronga.org.au) 02 6881 1400

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anyone can make the call  
[elderabusehelpline.com.au](http://elderabusehelpline.com.au)

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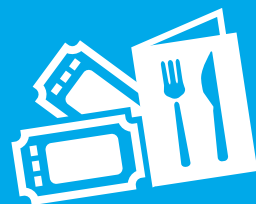
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# Leisure & Lifestyle



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# 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](http://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](http://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](http://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.





## Archival & Family History Services

### Aureola Productions

10% on Trnsfr & Restore; Photo; Film etc

[www.aureola.com.au](http://www.aureola.com.au)

02 8006 5307

## Arts, Crafts, Sewing & Scrapbooking

### Bargain Box Fabrics Batemans Bay

5% off; ask in store for details

Batemans Bay, 43 Orient St

[www.bargainbox.com.au](http://www.bargainbox.com.au)

02 4472 5984

### Bay Machine Embroidery & Craft

10% off

Old Errowal Bay, 17 Fitzpatrick St

0244 437 730

## Clubs & Associations

### Australian Architecture Association

50% Off Membership / Walk Through Time

Sydney, GPO Box 288, NSW, 2001

[www.architecture.org.au](http://www.architecture.org.au)

02 9211 2021

## Computing & Software

### Baby Boomers' Boffin

10% off on Total Fee for services.

Rhodes, PO Box 3349, NSW 2138

[www.babyboomersboffin.com.au](http://www.babyboomersboffin.com.au)

0412 046 020

## Eating Out

### McDonald's

Free sm soft drink/tea/coffee w/purchase

Albion Park Rail, 251 Princes Hwy

02 4257 1555

Batesman Bay, Cnr Hill & Vesper Sts

02 4472 3333

Belconnen

02 6253 2697

Belconnen

02 6253 2588

Bomaderry,

Cnr Princes Hwy & Cambewarra Rd

02 4423 6270

Braddon, Cnr Cooyong & Morts Sts

02 6247 9533

Canberra

02 6230 6537

Charnwood,

Cnr Charnwood Pl & Lhotsky St

02 6259 9199

Conder,

02 6294 5533

Cooma, 24 Sharp St

02 6452 1210

Dapto,

Cnr Princes Hwy & Moombara Rd

02 4262 1087

Dickson, Cnr Badham St & Dickson Pl

02 6248 0460

Erindale Centre,

Cnr Richardo St & McBryde Crescent

02 6231 1070

Fairy Meadow, 1 Princes Hwy

02 4226 3322

# BRADMAN CENTRE



Museum

Stumps  
Café

FREE  
Bradman  
Centre app

St Jude Street, Bowral  
02 4862 1247  
[www.bradman.com.au](http://www.bradman.com.au)

Figtree, 22 Princes Hwy

02 4226 3255

Fyshwick, 173 Newcastle St

02 6280 0030

Goulburn, 6 Sowerby St

02 4822 5166

Cnr Hume Hwy & Common St

02 4821 8055

Gungahlin,

Cnr Ernest Cavanaugh & Gozzard Sts

02 6242 0970

Manuka

02 6232 6640

Merimbula, Cnr Market & Monaro St

02 6495 1198

Nowra, Cnr Princes Hwy & Brown's Rd

02 4422 1099

Queanbeyan, 22-24 Waniassa St

02 6299 1507

Sutton Forest

02 4878 9399

Tuggeranong, Cowlishaw St

02 6293 1433

Warilla, Shellharbour Rd

02 4297 3641

Warrawong

02 4276 3770

Warrawong,

Cnr King St & Northcliffe Dr

02 4276 2266

Weston, Namatjira Dr & McNalley St

02 6288 4811

Woden

02 6281 2385

Wollongong

02 4225 9226

Wollongong,

Cnr Burelli Stewart & Corrimal Sts

02 4226 9809

Woonona, 370-32 Princes Hwy

02 4285 6248

Yass, Hume Hwy

02 6226 3527

Young, 39 Boorowa Rd

02 6382 2488

[www.mcdonalds.com.au](http://www.mcdonalds.com.au)

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### Oporto

10% off purch excl vouchers/promotions

**Belconnen**, Westfield Shoppingtown 02 6251 2844

**Nowra**, 86 Princes Highway 02 4422 0155

[www.oporto.com.au](http://www.oporto.com.au)

### Red Rooster Foods

10% off; excl apply

**Belconnen**, 108 Emu Bank Dr 02 6253 2307

**Goulburn**, Centro Goulburn 02 4823 5647

**Kiama**, 106-108 Terralong St 02 4232 1927

**Mount Ousley**, 230 Princes Hwy 02 4226 4643

**Queanbeyan**, 3 Bungendore Rd 02 6299 6837

**Shellharbour**,

230 The New Lakes Entrance 02 4297 4034

[www.redrooster.com.au](http://www.redrooster.com.au)

### Star Buffet Family Restaurant (Bankstown)

Discount 7 days a week; conditions apply

**Wollongong**,

Illawarra Master Builders Club, 61 Church St

[www.starbuffet.com.au](http://www.starbuffet.com.au) 02 4226 7083

## Education, Courses & Training

### Getabout Training Services

10% off Driver Training Courses

**Kembla Grange**, Princess Hwy

[www.getabout.edu.au](http://www.getabout.edu.au) 1300 660 320

### SilverSurf Technology

20% off

[www.silversurf.com.au](http://www.silversurf.com.au) 1300 72 58 55

### WEA Illawarra

10% off; excl apply

**Oak Flats**, Government Road

**Wollongong**, 50 - 56 Auburn Street

[www.weaillawarra.com.au](http://www.weaillawarra.com.au) 02 4226 1622

## Entertainment

### AMF Bowling Centres Australia

Free bowling when accomp by 2 children

**Albion Park Rail**, 47 Princes Hwy

[www.amfbowling.com.au](http://www.amfbowling.com.au) 02 4257 9333

### Better Homes and Gardens LIVE

50% off BHG LIVE tickets

[www.bhglive.com.au](http://www.bhglive.com.au) 02 9331 7507

### Formula Ford Experience Australia

10% off any packages nationally.

**Broadford**, Broadford Rd Circuit VIC;

260 Strath Creek Rd, VIC 3658

**Goulburn**, Wakefield Park NSW;

4770 Braidwood Rd, NSW 2580

**Mallala**, Mallala Motor Sport Park SA;

Aerodrome Road, SA 5502

**Willowbank**, Queensland Raceway;

Champions Way, QLD 4306

[www.ffea.com.au](http://www.ffea.com.au) 1300 900 619

### Funland Ulladulla

\$10 bonus on \$10 funcard

**Ulladulla**, F1 Rowens Arcade 02 4454 3220

[www.funland.com.au](http://www.funland.com.au)

### Hot House Theatre

10% off standard admission charge

**Wodonga**, Gateway Island, VIC 3689 02 6021 7433

[www.hothousetheatre.com.au](http://www.hothousetheatre.com.au)

### Lieder Theatre Company

Tickets \$20 (usually \$25)

**Goulburn**, 52 Goldsmith St 02 4821 5066

## Family History

### StreetWise Publications

25% off Memoir/Family Histories

[www.perrygamsby.net](http://www.perrygamsby.net) 0422 632 637

## Food & Beverages

### Barneys of Bookham

10% off menu

**Bookham**, 20 Fagan Drive 0412 684 743

[www.barneysofbookham.com.au](http://www.barneysofbookham.com.au)

## Hairdressing & Beauty

### Cocoro Hair Design

15% excl apply

**Ulladulla**,

Shop 6a & 6b Philip Centre; Princes Highway

[www.cocorohairdesign.com.au](http://www.cocorohairdesign.com.au) 02 4455 5966

### Hair on Zouch

15% off hair and beauty services only

**Young**, 21 Zouch St 02 6382 1939

### Jagged Edge Hair Colour & Beauty

10% off hair service if card presented

**Albion Park**, Shop 1, 132 Tongarra Rd 02 4257 3335

[www.jaggededgehairandbeauty.com.au](http://www.jaggededgehairandbeauty.com.au)

### Studio 23 Hairdesign

15% off all serv everyday; excl specs.

**Nowra**, Shoalhaven Arcade 02 4421 4471

### Synergy Beauty Therapy

10% off salon treatments; excl specials

**Kiama**, 64 Manning St 02 4233 1950

[www.synergybeauty.com.au](http://www.synergybeauty.com.au)

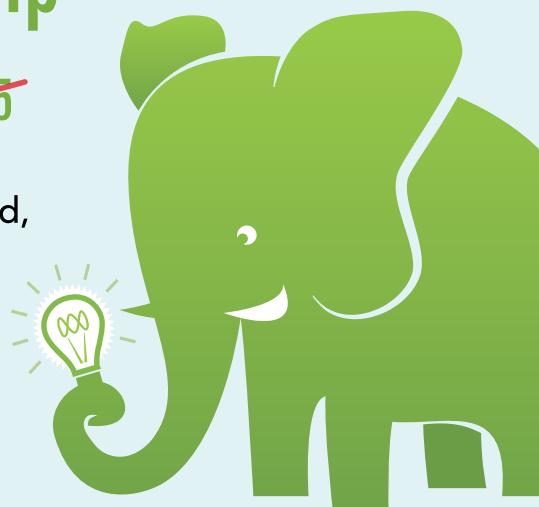
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02 4284 4505

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### Kosmodisk

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[www.kosmodisk.com.au](http://www.kosmodisk.com.au)

1300 152 449

### SaunaGem Australia

10% off W/B/V massage equipment

[www.saunagem.com.au](http://www.saunagem.com.au)

02 9747 2886

## Medical & Nursing Aids

### Cello Paper

10% off continence aids & paper products

64 Seville St, Fairfield NSW 2165

[www.cellopaper.com.au](http://www.cellopaper.com.au)

1300 65 45 25

### Chestercare Pty Ltd

10% off normal cost of products

PO Box 376, Seven Hills, NSW 1730

[www.chestercare.com.au](http://www.chestercare.com.au)

1300 855 332

## Museums & Art Galleries

### Lady Denman Maritime Museum

20% off adult entry fee.

Huskisson, Woollamia Rd & Dent St

[www.ladydenman.asn.au](http://www.ladydenman.asn.au)

02 4441 5675

## Music

### Wollongong Music

10% off RRP.

Wollongong, 390 Crown St

[www.wollongongmusic.com](http://www.wollongongmusic.com)

02 4228 9286

## Retirement Housing & Services

### Rightsize Your Home

10% off project coordination fee

[www.rightsizeyourhome.com.au](http://www.rightsizeyourhome.com.au)

## Sporting Equipment & Venues

### Speedminton Australia

10% off

Wollongong, 215 Church St

[www.speedminton.com.au](http://www.speedminton.com.au)

0433 476 946

### Wilsons Bike Hub

5% off bikes; 10% off parts/accessories

Albion Park Rail, 185 Princes Hwy

Dapto, 6-10 Princes Hwy

Warrawong, 113 King St

Wollongong, 337 Keira St

[www.wilsonsbikes.com.au](http://www.wilsonsbikes.com.au)

02 4256 1948

02 4261 5444

02 4274 4534

02 4228 7366

### Windang Dive & Spear Fishing

10% off goods and services

WINDANG, 324 - 328 Windang Rd

[www.windangdive.com.au](http://www.windangdive.com.au)

02 4296 4215

## Video & DVD Shops

### Video Ezy Figtree

Rent 1 new release for only \$4

Figtree, 43a Princes Hwy

[www.videoezy.com.au](http://www.videoezy.com.au)

02 4229 3177

### Video Ezy Warrawong

Rent 1 new release for only \$4

Warrawong, Shop 7/32-40 King St

[www.videoezy.com.au](http://www.videoezy.com.au)

02 4275 2370

### Video Ezy

Rent one, get one free in! new releases!

Corrimal, 94 Railway St

Woonona, 397 Princes Hwy

[www.videoezy.com.au](http://www.videoezy.com.au)

02 428 58773

02 4283 1244

## Volunteering

### NSW Justices Association

\$6 off full membership

Concord, Unit 21, 103 Majors Bay Rd

[www.nswja.org.au](http://www.nswja.org.au)

02 9736 2255



# Relax and revitalise

Experience and explore this incredible park location, Sydney Olympic Park. The Park has over 430 hectares of parklands and attractions to explore at your leisure.

## Newington Armory

- visit the Armory Gallery for free art exhibitions and cultural activities
- pop into the Birdlife Discovery Centre and get to know over 180 species including our White-bellied Seaeagle via EagleCam
- ride the rails of the historic railway around the former Royal Australian Navy Armament depot every Sunday, group tours available on weekdays

## Blaxland Riverside Park

- enjoy a riverside brunch at the Armory Wharf Café or enjoy family barbeque
- take the Grandchildren out to play on the flying fox, tunnels and slides

## Bicentennial Park

- pack a picnic and explore walking trails, lookouts, wildlife refuges, mangrove wetlands, shipwrecks and outdoor art
- Enjoy the view of Lake Belvedere and High Tea at Café at Waterview

## More things to see & do

- watch your favourite sporting teams play at ANZ Stadium or Spotless Stadium
- stroll the elevated walkway of the Brickpit Ring Walk
- swim laps at the Aquatic Centre
- shoot a bow and arrow at the Archery Centre

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For more information visit  
[www.sydneyolympicpark.com.au](http://www.sydneyolympicpark.com.au)





## 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?
<b>General inquiry document</b>	When you make an initial village inquiry.
<b>Disclosure statement</b>	When you make an inquiry into a particular unit within a village, at least 14 days before entering into a village contract.
<b>Standard retirement village contract</b>	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](http://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



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## 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](http://www.fairtrading.nsw.gov.au)** for details.

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## Book Shops

### Your Bookshop

10% off all full priced stock

**www.yourbookshop.net.au** 02 9808 1140

## Clothing & Accessories

### Australian Alpaca Centre

10% off

**Berrima**, The Market Place; 02 4877 1399

Old Hume Hwy

**Denmark**, 35 Strickland St, WA 6333 08 9848 2525

**www.alpacaaustralia.com.au**

### Hip Pocket Workwear & Safety Group

5% off; excl bowls

**Batemans Bay**, 3/1 Hughes St 02 4472 6990

**www.hippocketworkwear.com.au**

### Sassy Lassie Lingerie Boutique

10% off for Seniors Card Members

**Queanbeyan**, 86; Monaro Street 02 6299 6454

**www.sassylassieonline.com.au**

### The Milton Clothes Line

10% off; exclusions apply

**Milton**, Shop 3; 41 Wason Street 02 4455 5264

**www.miltonclothesline.com.au**

## Florists

### Lyns Floral Studio

10% off excl Interflora orders

**Goulburn**, 162 Auburn Street 02 4822 1234

**www.lynsfloralstudio.com.au**

## Food & Beverages

### Bucking Bull

10% off the total bill

**Blackbutt**, Shop 220 Stockland 02 4595 1466

Shellharbour, Lake Entrance Road

**www.buckingbull.net**

### Donut King

2 free cinnamon donuts w/hot drink purch

**Batemans Bay**, Shop G4 Stockland 02 4472 3015

Batemans Bay, 8 North St

**Goulburn**, Kiosk 4; 217 Auburn St

**Queanbeyan**, Shop 17 02 6284 3159

Riverside Plaza 131 Monaro St

**Ulladulla**, Shop T1 02 4455 7726

Woolworths Ulladulla;

Cnr Princes Highway & South Street

**Warrawong**, Shop K12 02 4274 5100

Westfield Shoppingtown

Cnr. King & Cowper Streets

**Wollongong**, Shop N5K 02 4226 2310

Woolllongong Central Crown

Shopping Centre; 200 Crown Street Mall

**www.donutking.com.au**

### Hog's Breath Cafe

20% off cardholders main meal excl apply

**Shellharbour**,

Cnr Minga & Memorial Dr 02 4295 5305

**Woonona**, 02 4285 6920

Cnr Princes Hwy & Campbell St

### Jamaica Blue Nowra

10% off all drinks.

**Nowra**, Stocklands Nowra; Shop 46 32 East St,

**www.jamaicablue.com.au** 02 4422 0022

### Subway Central Nowra

10% off full priced items; cond apply

**Nowra**, Nowra Shopping Mall; 02 4421 3990

Shop 27, Cnr Kinghorne & Junction Sts

### Subway Ulladulla & Subway Central Nowra

10% off full priced items; cond apply

**Ulladulla**, Ulladulla Lifestyle Centre; 02 4454 4731

Shop 6a 159-161 Princes Hwy

## Jewellery

### The Nowra Jeweller (Showcase)

10% off RRP

**Nowra**, 78 Junction St 02 4422 1342

## Online shopping

### Amante Jewellery

15% off entire jewellery collection

Spotswood, VIC 3000

**www.amante.com.au** 1300 654 860

### Breathalyzers Online

10% off

**Frenchs Forest**, 29 Jimada Ave,

**www.breathalyzersonline.com.au** 1800 306 648

### Viburnum Gardens Special Interest DVDs

10% off all DVDs

\*PO Box 123, Stanthorpe QLD 4380

**www.viburnum-gardens.com.au** 1300 074 165

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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
- **Reduce the joint pain**, swelling and inflammation of osteoarthritis and mild rheumatoid arthritis

\*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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**Each tablet contains:** Curcumin 90mg (from Meriva® Curcumin phospholipid complex 500mg). 60 tablets per bottle. Take 2 tablets a day.  
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### The Abbey Footwear

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Yass, 118 Comur Street 02 6226 2005

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At Lite n' Easy we bring together all the essential ingredients you need to eat well and lose weight - all you have to do is order your fully prepared meals, then sit back and enjoy delicious food and more free time!



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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](http://www.fairtrading.nsw.gov.au)** or call **13 32 20**.



# Household Needs



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## 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](http://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](http://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](http://www.fairtrading.nsw.gov.au) or call **13 32 20**.



## Blinds, Awnings & Curtains

### Riteway Curtains & Blinds

25-30% off Luxaflex; excl shutters

**Fyshwick**, 1/64 Wollongong St

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**Mitchell**, 3/66 Heffernan

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**Queanbeyan**, 86 Thurrallilly St

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### Suttle Shades Blinds & Awnings

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[www.suttleshades.com](http://www.suttleshades.com)

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## Cooling and Heating Systems

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[www.alpineaircon.com.au](http://www.alpineaircon.com.au)

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02 4284 4790

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131 161

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**Bega**, 2 Peden St

02 6492 5656

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**Unanderra**, 2/4 Doyle Ave

02 4271 5986

**Wollongong**, 131 Crown St

02 4262 6800

[www.radio-rentals.com.au](http://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](http://www.fairtrading.nsw.gov.au)



### More details

Visit [www.fairtrading.nsw.gov.au](http://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](http://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](http://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](http://www.fairtrading.nsw.gov.au)** or call **13 32 20**.

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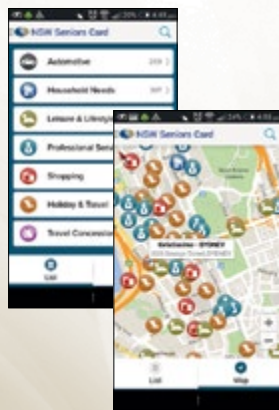


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## Renting a home

### 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](http://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](http://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](http://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](http://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



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## 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](http://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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**Oak Flats**, 1/111 Industrial Rd

02 4257 6042

**Queanbeyan**, 19 Patterson Pde

0412 610 561

[www.lionbatteries.com.au](http://www.lionbatteries.com.au)

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02 4284 9208

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02 6652 1880

[www.absolutemobility.com.au](http://www.absolutemobility.com.au)

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02 6492 5343

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**Wollongong**, 459 Crown St

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02 4285 2224

02 4421 3141

02 4229 2099

## Sales

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Bondi Junction	2 Spring St	9369 3999
Brookvale	81-83 Winbourne Rd	9939 6166
Campbelltown	Lot 1, 14 Hollylea Rd	4626 7444
Castle Hill	303 Old Northern Rd	9634 2700
Coffs Harbour	58 Grafton St	6652 7999
Edgeworth	684 Main Rd	4958 3388
Erina	Erina Fair Shopping Centre	4365 0277
Fairy Meadow	Cnr Florence St & Princes Hwy	4285 3011
Gosford West	89 Central Coast Hwy	4324 6799
Haberfield	257 Parramatta Rd	9716 7955
Kensington	241 Anzac Pde	9663 0678
Lismore	Cnr Bridge & Terania St's	6622 1422
Liverpool	345 Hume Hwy (Cnr Passefield St)	9821 4066
Maitland	Green Hills Shopping Centre	4936 6344
Merrylands	306 Merrylands Rd	9637 0213
Mittagong	Unit 1, 212 Old Hume Hwy	4872 1744

Mona Vale	Cnr Barrenjoey Rd & Harker St	9979 8568
Narellan	5/5-7 Yarmouth Pl	4648 5722
Newcastle	22 National Park St	4961 1261
Nowra	169 Kinghorn St	4421 6322
Orange	244 - 246 Peisley St	6362 7488
Penrith	Unit 1, 160 Station St	4731 3277
Port Macquarie	3/77 Hastings River Dr	6584 1559
Pymble	1 West St	9499 8400
Salamander Bay	1 George Rd	4982 0277
Singleton	Cnr Munro St & Lesley St	6572 4545
Smithfield	Cnr Long St & Gipps Rd	9725 2522
St Marys	81 Glossop St (Cnr Forthorn Pl)	9623 9400
Sutherland	686-690 Old Princes Hwy	9521 7300
Taree	62-64 Victoria St	6551 8880
Thornleigh	215 Pennant Hills Rd	9875 3266
Tweed Heads	51 Minjungbal Dr	(07) 5524 3444
Warilla	260 Shellharbour Rd	4296 4666
Warners Bay	62 Medcalf St	4954 5533
Windsor	7 Groves Ave, McGraths Hill	4587 7711
Wyang	13 Johnson Rd	4353 2400

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# JAX TYRES

# Professional Services



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## 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](http://www.fairtrading.nsw.gov.au) for more tips, and to download our free mobile *Scam Buster* app or call **13 32 20**.



## Accountants & Tax Agents

### ITP The Income Tax Professionals (Liverpool)

10% off scheduled fee

**Corrimal**, 2/108 Railway St **02 4285 3211**

**Wollongong**, 282 Crown St **02 4229 2022**

## Banks and Credit Unions

### ANZ Banking Group

ANZ Access Advantage for over 60s

**Albion Park**, 144 Tongarra Rd **13 33 33**

**Batemans Bay**, 22 Orient St **13 33 33**

**Bega**, 176 Carp St **13 33 33**

**Cooma**, 136 Sharp St **13 33 33**

**Corrimal**, 195 Princes Hwy **13 33 33**

**Dapto**, Cnr Princes Hwy & Byamee St **13 33 33**

**Figtree**, Westfield Shopping Centre **13 33 33**

**Gerringong**, 107 Fern St **13 33 33**

**Goulburn**, 190 Auburn St **13 33 33**

**Kiama**, 1/125 Terralong St **13 33 33**

**Merimbula**, Shop 4, 17 Merimbula Dr **13 33 33**

**Moss Vale**, Moss Vale Mall **13 33 33**

**Nowra**, 98-100 Junction St **13 33 33**

**Parkes**, 211 Clarinda St **13 33 33**

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

**Shell Harbour**, Shell Harbour Square **13 33 33**

**Thirroul**, Cnr King St & **13 33 33**

Lawrence Hargrave Dr **13 33 33**

**Ulladulla**, Shop 2, 113 Princes Hwy **13 33 33**

**Vincentia**, Burton Street Mall **13 33 33**

**Warrawong**, 53 King St **13 33 33**

**Wollongong**, 96 Crown St **13 33 33**

[www.anz.com](http://www.anz.com)

## Computing and Software

### CTC@Robertson

Conc rates for internet/computer access

**Robertson**, 58-60 Hoddle St **02 4885 2665**

[www.robertsonctc.org.au](http://www.robertsonctc.org.au)

### South Coast Ink & Toner Supplies

10% off MUST mention Seniors Directory

**Fairy Meadow**, 1B 18 Princes Hwy cnr Jardine St

**www.ink-toner.com.au** **02 4284 0022**

## Dental Services

### Bega Valley Denture Clinic

10% Off New Dentures! Exclusions Apply

**Bega**, 197 Carp St

**02 6492 4142**

### Dentacare

40% off full m/ship fees + discount fees

**Melbourne**, Level 2, 227 Collins St, VIC 3000

**www.dentacare.com.au** **03 9654 6355**

### Gentle Dental Practice

10% off fees for specified services

**Ulladulla**, 1/21 Boree St **02 4455 1640**

## Financial Services

### Bill Romanjek Certified Financial Planner at Bridges Financial Services

10% off on Financial Advice Plans

**Figtree**, Suite 5, Lvl 1, 34 Princes Hwy **02 4225 0777**

## Funeral Services

### White Lady Funerals

10% off professional service fees

**Tuggeranong**, 8A Tuggeranong Square

**www.whiteladyfunerals.com.au** **02 6293 3199**

## Health Practitioners

### Corrimal Family Chiropractic

10% off

**Corrimal**, 108 Railway St **02 4284 8009**

**www.corrimalchiro.com.au**

### Covetz Chiropractic Centre

Minimum 10% off

**Oak Flats**, 11 Horsley Rd **02 4257 1189**

### Sophie Lippell

15% off per session

**www.sophielippell.com.au** **0411 575 857**

### Wellness by the Sea

10% on all consultations and products

**Merimbula**, Unit 1, 9 Ocean Dr **02 6495 1416**

**kerrynelsonselman.com.au**

## Hearing Aids

### Attune Hearing Pty Ltd

Up to \$600 off, excl apply

**Crookwell**, The Healthcare Centre;

17 Kialla Rd **02 4824 4500**

**Goulburn**, 187 Bourke Street **02 4824 4500**

**www.attune.com.au**



# 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](http://www.fairtrading.nsw.gov.au) for more details and to download the *Funerals* brochure. You can also call **13 32 20**.



### AudioClinic

\$250 off (up to 10% net); excl apply

<b>Belconnen</b> , Unit 5, Building C, Ground Floor, 17 Market St	<b>02 6251 7020</b>
<b>Canberra City</b> , G5 10 Moore Street	<b>02 6249 6214</b>
<b>Merimbula</b> , Unit 3 93 Main St	<b>02 6495 4233</b>
<b>Nowra</b> , Bridgeton House; Suite 10 55-57 Berry St	<b>02 4421 7350</b>
<b>Weston</b> , Shop S033, Cooleman Court Shopping Cntr Brierly St	<b>02 6288 3740</b>
<b>Wollongong</b> , Shop 6 60 Burelli St <a href="http://www.audioclinic.com.au">www.audioclinic.com.au</a>	<b>02 4228 7030</b>

### Australian Hearing

10% off top-up hearing aids; excl apply

<b>Batemans Bay</b> , First Floor, Baylink, 3 Flora Cres	<b>131 797</b>
<b>Nowra</b> , 19 Nowra Lane	<b>02 4428 7900</b>
<b>Shellharbour</b> , Stockland Shellharbour; Shop 110c Lake Entrance Road	<b>02 4260 0400</b>
<b>Wollongong</b> , Corporate Square; 3rd Floor 43 Burelli St <a href="http://www.hearing.com.au">www.hearing.com.au</a>	<b>02 4254 1200</b>

### Connect Hearing

Up to \$500 off

<b>Ballina</b> , 3/95 Tamar St	<b>02 6686 6940</b>
<b>Batemans Bay</b> , Shop 6 Fenning Arcade; 12 Orient St	<b>02 4472 2077</b>
<b>Goulburn</b> , 81 Goldsmith St	<b>02 486 13754</b>
<b>Kiama</b> , Dr Duncan Stanford's Surgery; 13 Eddy St	<b>02 4227 3777</b>
<b>Moruya</b> , Dr C.A.J Fenn; 45 Queen St	<b>1300 656 858</b>
<b>Narooma</b> , Light House Surgery; 80 Princes Highway	<b>02 4472 2077</b>
<b>Nowra</b> , 43 Worrigee St	<b>02 4227 3777</b>
<b>Thirroul</b> , Seaside Optical Anita's Theatre; King Street	<b>1300 656 858</b>
<b>Ulladulla</b> , Shop 12 Phillip Centre; Princes Hwy	<b>02 4455 7103</b>
<b>Wollongong</b> , 233 Crown St	<b>02 4227 3777</b>
<b>Young</b> , Flanders Optometrists; 48 Boorowa St <a href="http://www.connecthearing.com.au">www.connecthearing.com.au</a>	<b>02 6331 8999</b>

### National Hearing Care

10% off selected models to a max of \$500

<b>Nowra</b> , 1/102 Worrigee St	<b>02 4422 5366</b>
<b>Warilla</b> , 121 Shellharbour Road	<b>02 9091 8465</b>
<b>Wollongong</b> , Shop 1 304 Crown St <a href="http://www.nhc.com.au">www.nhc.com.au</a>	<b>02 4226 1300</b>

# Hear the sounds you love

## Save **10% off** our range of hearing aids.\*

Call Australian Hearing today on **1300 751 659**  
to book your free hearing check.

With over 150 locations across New South Wales,  
Australian Hearing can help you hear the sounds you love.

\*Terms and conditions apply. Visit [www.hearing.com.au](http://www.hearing.com.au) for more information.



**1300 751 659**  
[www.hearing.com.au](http://www.hearing.com.au)



## Legal Services

### Do It Yourself Wills

33% off normal fees for all our services  
[www.Do-it-yourself-Wills.com.au](http://www.Do-it-yourself-Wills.com.au)

### Hudspeth Lawyers

10% off Wills & PoA  
**Warilla**, 97 Shellharbour Rd 02 4296 5222

### Natalia Goozeff, Solicitors

10% off  
**Nowra**, 29 Kinghorne St 02 4422 4499

### NSW Trustee & Guardian - formerly Public Trustee NSW

10% off Power of Attorney est. fee  
**Wollongong**, 59 Market St 02 4229 6511  
[www.tag.nsw.gov.au](http://www.tag.nsw.gov.au)

### Sautelle White Lawyers

10% off on wills & powers of attorney  
**Eden**, 213 Imlay St 02 6496 4450  
**Merimbula**,  
 Market Place; Level 1 Suite 7 32 Market St 02 6495 1122  
[www.sautellewhite.com.au](http://www.sautellewhite.com.au)

## Medical & Nursing Aids

### Bioflow Magnotherapy Sydney

10% off Seniors Card members  
[www.bioflowsydney.com.au](http://www.bioflowsydney.com.au) 0403 515 950

## Optometrists & Optical Dispensers

### Home Specs

10% off total cost glasses  
**Bombala**, Bombala Hospital,  
 Wellington St 02 6452 1048  
**Cooma**, 171 Sharp St 02 6452 1048

### McGregor Optical

10% off frames; lenses & sunglasses  
**Wollongong**, 166 Keira St 02 4229 3959

### OPSM

10% off at all OPSM stores including frames, lenses and sunglasses (excludes contact lenses)  
**Dapto**, Dapto Mall 02 4261 5550  
**Goulburn**, Centro 217 Auburn St 02 4821 1074  
**Nowra**, Nowra Mall 02 4421 3420  
**Queanbeyan**, Riverside Plaza 02 6299 4411  
**Shellharbour**, Stockland 02 4296 7777  
**Wollongong**, Crown Shopping Centre 02 4229 4444  
[www.opsm.com.au](http://www.opsm.com.au)

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## SENIORS CARD SAVINGS AT OPSM

Simply present your seniors card\*\* in the store when ordering your eyewear to receive a 10% discount on each complete pair of prescription glasses.

**To find your nearest store or book an eye test call 1800 626 300, or visit [opsm.com.au](http://opsm.com.au)**



\*\*10% off complete pair of prescription glasses (frame and lenses) only redeemable by eligible Seniors Card Members who hold a Seniors Card issued by a State or Territory Government in Australia. The Seniors Card must be presented at time of purchase. Offer cannot be redeemed online or used in conjunction with any other discount, offer, rebate or benefit from any other source other than a health fund rebate. Offer excludes eye tests, gift cards and Chanel & Maui Jim products. OPSM9046 1014

### Optical Solutions

10% off glasses

**Unanderra**, 193 Princes Hwy **02 4229 3254**

### R.O.D. Optical

10% off all spectacle frames

**Corrimal**, Shop 2 104 Railway St **02 4284 0604**

### Specsavers Australia

25% off on \$149 range

**Batemans Bay**, 35 Orient St **02 4472 5565**

**Corrimal**, Stockland S/C **02 4283 3172**

**Nowra**, Stockland S/C **02 4423 1811**

**Nowra**, Cnr Worrigee & Kinghorne Sts **02 4421 0500**

**Shellharbour**, Stockland S/C **02 4296 2342**

**Wollongong**, 136 Crown St **02 4225 0652**

[www.specsavers.com.au](http://www.specsavers.com.au)

## Pharmacies

### Convenient Chemist Wollongong

10% off excl scripts & specials

**Wollongong**, 330 Crown St **02 4229 1528**

[www.convenientchemist.com.au](http://www.convenientchemist.com.au)

### CSL Ltd

Free Vaccine available to Seniors

**www.biocsl.com.au** **03 9389 2000**

### Hart's Pharmacy

10% off excl scripts & specials

**Crookwell**, 78 Goulburn St **02 4832 1138**

### Navins Pharmacy

10% off excl scripts & spec/s

**Thirroul**, 279 Lawrence Hargrave Dr **02 4268 1067**

### Wal's Pharmacy

20% off excl scripts & specials

**Warilla**, 3-5 George St **02 4295 1429**

[www.walspharmacy.com.au/](http://www.walspharmacy.com.au/)

### Warrawong Health Pharmacy

10% off; excl scripts & spec/s

**Warrawong**, Westfield S/C **02 4274 1119**

## Real Estate

### Domain First National Real Estate

20% off standard sale commission fee

**Unanderra**, 112 Central Rd **02 4271 7444**

[www.domainfirstnational.com.au](http://www.domainfirstnational.com.au)

### Mustex Pty Ltd

Plus 7.5% off on home sales commissions

**fisknagle.com.au** **1800 367 7253**

### Nowra First National Real Estate

10% off all residential selling fees

**Nowra**, 68 North St **02 4423 5555**

[www.nowrafn.com.au](http://www.nowrafn.com.au)

## Veterinary Clinics and Hospitals

### Balgownie Veterinary Hospital

10% off consultations and serv only

**Balgownie**, 156 Balgownie Rd **02 4285 5210**

[www.balgownievvet.com.au](http://www.balgownievvet.com.au)

### Bay & Basin Animal Hospital

10% off consult/vaccinations/desexing

**Tomerong**, 1 Grange Rd **02 4443 6677**

### Nowra Veterinary Hospital

10% off consult/vaccinations/desexing

**Nowra**, 103 Kinghorn St **02 4421 5370**

[www.nowravets.com.au](http://www.nowravets.com.au)

### Shellharbour Veterinary Clinic

10% off professional services

**Blackbutt**, 17 College Ave **02 4295 4000**



## How Apia rewards your experience.

Steve - Apia customer

At Apia, we love experience and like to reward it. Here's a few reasons why so many over 50's are switching to Apia.

### **We give you discounts**

With Apia Drive Less Pay Less™ discount, customers saved on average 22% on their comprehensive car insurance premiums if they drove less than 20,000km's a year.

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### **We're always here for you**

At Apia you can speak to a real person 24/7.

**If you're over 50, call us for a chat and find out how Apia rewards your experience.**

**13 50 50**  
apia.com.au

Rewarding experience



Eligibility criteria applies. Apia's Drive Less Pay Less™ savings based on national average of 22% - a comparison against new Apia comprehensive car insurance customers who drove more than 20,000 km between 1st September 2012 to 31st August 2013. Australian Pensioners Insurance Agency Pty Ltd ABN 14 099 650 996 (Apia), is an authorised representative of AAI Limited ABN 48 005 297 807, the product issuer. Before purchase, consider the PDS by calling 13 50 50. APIA0882



## 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](http://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](http://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](http://www.youtube.com/NSWOFT)**

# Do you know your consumer rights?

NSW Fair Trading safeguards your consumer rights and advises business and traders on fair and ethical practice.

We can help you with information and advice on:

- shopping rights
- avoiding scams
- buying and maintaining a car
- boarding houses
- residential communities
- retirement villages and strata living
- renting, buying or selling your home
- building and renovating
- planning a funeral, and more.

## Seniors guide booklet

Visit our website or call us to order your free copy.

## Free community talks

Looking for a speaker for your community event? Each talk is tailored to your needs.

Email [FairTradingSeminars@finance.nsw.gov.au](mailto:FairTradingSeminars@finance.nsw.gov.au) or call us on 13 32 20.

## Watch a video

Watch consumer rights and tenancy videos in over 16 languages [www.youtube.com/NSWOFT](http://www.youtube.com/NSWOFT)

## Help when things go wrong

If you have an unresolved dispute with a trader, call us on 13 32 20 or visit our website to lodge a complaint.



**13 32 20**

**[www.fairtrading.nsw.gov.au](http://www.fairtrading.nsw.gov.au)**



**Fair  
Trading**

# NSW Trustee & Guardian

## A secure & independent choice

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](http://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](http://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](mailto: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.

Call us on **1800 179 701**  
or visit **[www.tag.nsw.gov.au](http://www.tag.nsw.gov.au)**



**NSW Trustee  
& Guardian**



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WE CONNECT



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**travelinsurance.com.au/seniors**

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Need Help? Freecall: **1800 1900 89**

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- ✓ Monthly payments at no additional charge\*
- ✓ Combined policy 10% discount\*

**Plus many more benefits** including competitive premiums on Motor Vehicle Insurance and Landlords Insurance.

**Ask for a FREE quote today!**

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