

## www.seniorscard.nsw.gov.au

Holidays & Travel

Leisure & Lifestyle

Household Needs

Shopping

Automotive

# Seniors Directory 2015

Information and discounts for seniors

# Western NSW

Albury, Bathurst, Broken Hill, Dubbo, Walgett & more

> "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 43 for details."

Professional Services

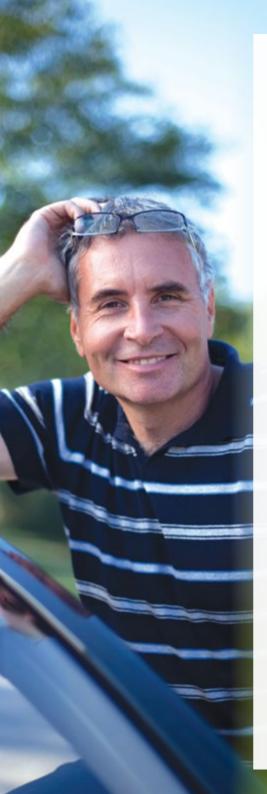




# SPEND MORE TIME DOING THE THINGS YOU LOVE

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<sup>™</sup> 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\*

C 13 13 43

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

## ON THE ROAD

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

## WHEN YOU'RE AWAY

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

C 13 13 43

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

*C* 13 76 76

10% discount for all online purchases.

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

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

# 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.** 



avel Voucher



## 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 wont miss our monthly enewsletter no matter where you are.



)PS/

CASH CARD

\$25

## Go to www.seniorscard.nsw.gov.au

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



SENIORS CARD







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

# THE GREATEST SHOW IS EARTH

Few places put on a greater show than New Zealand. Follow your tastebuds to a boutique brewery in Picton. Walk through endless orchards in Hawkes Bay and feast on freshly-harvested mussels, paired perfectly with sauvignon blanc in Havelock. Enjoy the show.

46.67° S x 167.92° E | Milford Sound







Contact your Travel Agent 1300 385 631 | Princess.com

## Welcome to the 2015 NSW Seniors Directory

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

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

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

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

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

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

## Welcome to the 2015 edition of the Seniors Directory

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

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

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

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

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

# About the Office for Ageing

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

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

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

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

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

## **About Seniors Card**

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

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

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

# Who is eligible for a Seniors Card?

To hold a NSW Seniors Card, you must be:

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

## How to apply for a Seniors Card

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

## How to use the directory

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

- Sydney & Surrounds,
- · Central Coast & Hunter,

- Southern NSW,
- Northern NSW
- Western NSW

All five Seniors Directories are available online at **www.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.

## **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.seniorscard.nsw.gov.au**, email business@seniorscard.nsw.gov.au or call 13 77 88.

### Seniors Week 2015

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

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

## Other support

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

#### carers at www.carers.nsw.org.au

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

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

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

## Disclaimer

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

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

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

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

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

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

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

p&h

postage and handling

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## Introducing the new Gold Senior/Pensioner Opal card

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

## Transport made easy

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

## Unlimited travel for \$2.50 a day

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

\*Excludes Sydney Airport Station Access Fee.

## Safe and secure

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

## How to apply

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



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

## Getting around by public transport

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



## Sydney Trains

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



## NSW TrainLink

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



## **Buses**

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



## Ferries

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



## Light Rail

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

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

## Opal

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

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

#### How to get your Opal card

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

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

\*Excludes Sydney Airport Station Access Fee.

## \$2.50 Pensioner Excursion Ticket (PET)

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

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

#### How to purchase:

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

## **Big savings on Regional travel** \$2.50 Regional Excursion Daily (RED)

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

#### How to purchase:

Available on participating buses.

## \$2.50 Country Pensioner Excursion (CPE)

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

#### How to purchase:

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

# Pensioners-only free train travel

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

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

#### How to purchase:

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

## Half-fare concessions

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

#### How to purchase:

· Check with service provider.

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

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

## One place to find everything

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



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.seniorscard.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.seniorscard.nsw.gov.au

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

## اللغة العربيّة/Arabic

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

ولا يُطبع الدليل إلا باللغة الإجليزيّة*، أما دليل بطاقة نيو ساوث ويلز للمسنِّين* (Guide to NSW Seniors Card) فيتوفر في 14 لغة مختلفة. ويشرح هذا الدليل كيفيّة التفدّم بطلب للحصول على بطاقة المسنِّين وكيفيّة استخدامها.

اتصل بالرقم **13 77 88 ل**تحصل على نسخة أو قم بتنزيله من الموقع الإلكتروني www.seniorscard.nsw.gov.au

إذا كنت في حاجة إلى المساعدة في الترجمة الشفهيّة. برجاء الاتصال بخدمة الترجمة الهاتفيّة (TIS) على الرقم **14 50 ا**لتوفرة 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.seniorscard.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.seniorscard.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 εκπτώσεων για κατόχους Κάρτας Ηλικιωμένων της ΝΝΟ 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.seniorscard.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 al sito

www.seniorscard.nsw.gov.au

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

## 한국어/Korean

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

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

해당 가이드는 **13 77 88** 번으로 전화하여 요청하시거나

**www.seniorscard.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.seniorscard.nsw.gov.au

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

## Malti/Maltese

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

Id-Direttorju hu pprintjat biss bl-Ingliż 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.

#### Čempel **13 77 88** għall-kopja jew niżżilha f'**www.seniorscard.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 sposob 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.seniorscard.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.seniorscard.nsw.gov.au** 

Se necessitar da ajuda de um intérprete, por favor contate o Serviço de Tradução e Intérpretes (TIS) atráves 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 HЮУ (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.seniorscard.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 попуста (Seniors Directory) за старије грађане су наведени попусти који се дају носиоцима Картице за старије грађане Новог Јужног Велса.

Списак попуста 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.seniorscard.nsw.gov.au** 

Ако вам треба помоћ тумача, обратите се Служби преводилаца 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.seniorscard.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.seniorscard.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.



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Transport

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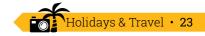
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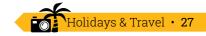
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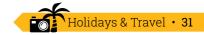
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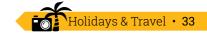
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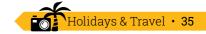
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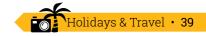
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Hay, Peacocks On Parade;	
103-105 Lachlan Street	02 6993 4781

#### Accommodation

A Shady	y River Holiday Pa	ark
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10% off next visit (up to \$40); cond Moama, Merool Ln aspenparks.com.au 1800 674 239

**About Town Cottages** 

www.cottageoutback.com	08 8087 8159
Broken Hill, Lane St	
Broken Hill, Beryl St	
10% off published prices	

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www.alabastermotelcowra.com.au	02 6342 3133

Alfa Motel

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Moama, Deniliquin Street	1800 356 801
www.aspenparks.com.au	

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www.australiaparkmotel.com.au	02 6021 6000
Albury, Cnr Wodonga Pl & Ebden St	
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Best Western Coachman's Inn Motel	02 6331 4855
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
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Wagga Wagga, Best Western Charles	
Sturt Suites & Apartments	02 6923 4100
Wagga Wagga,	
Best Western Ambassador Motor Inn	02 6925 7722
www.bestwestern.com.au	

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#### **Bridge Motor Inn**

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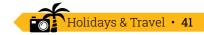
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www.seniorscard.nsw.gov.au

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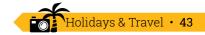
10% off full adult fare; cond apply Canowindra, 752 Longs Corner Rd

#### **NSW National Parks & Wildlife**

Free Homestead Tour 10:30am most days Balranald, Sturt Highway 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 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/LCRTP 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/LCRTP 02 9253 0880

#### **Taronga Western Plains Zoo**

Admission: \$33.50 norm \$47 **Dubbo,** Obley Rd **www.taronga.org.au** 

02 6881 1400

03 5027 2076

#### **Tours & Holiday Packages**

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#### **Silver City Tours**

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#### **Tri State Safaris**

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08 8088 2389

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To download the app visit the Apple App Store or the Google Play Store on your mobile device and search "NSW Seniors Card" To get the most out of the app make sure you have Location Services switched on in your phone's settings. No personal information or location data is stored by NSW Seniors Card or any third party.



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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** 

# What is an occupancy agreement?

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

## Boarding house register

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

## Consumer tip

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

## What is a boarding house?

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



#### Archival & Family History Services

Aureola Productions 10% on Trnsfr & Restore; Photo; Film etc www.aureola.com.au

02 8006 5307

#### **Digital Prints & Images**

20% off Standard Scan prices Bathurst, 127 George St www.printsandimages.com.au

02 6332 4410

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 Cowra, 119 Kendal St
 02 6342 3854

### **Clubs and Associations**

#### **Australian Architecture Association**

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**Computing and Software** 

#### **Baby Boomers' Boffin** 10% off Total Fee for services. Rhodes, PO Box 3349 babyboomersboffin.com.au 0412 046020 Cartridge World Wagga Wagga 10% off ink cartridge refills Wagga Wagga, 155a Baylis St www.cartridgeworld.com.au 02 6971 7350 **Computer Frustration Services** 15% off all labour & traveling charges Griffith, NSW 2680 02 6962 7227 **CTC@Peak Hill** 20% off Internet and email access Peak Hill, 69 Caswell St 02 6869 1016 **CTC@Trundle** 10% off computer access Thur-Fri Trundle, Forbes St 02 6892 1430 Michael Kelly

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02 6922 4344
02 6025 8511
02 6352 3522
02 6372 6528
02 6363 1988
02 6862 5544
02 6921 6100
02 6921 8530
02 6845 4377
02 6045 8239
02 6045 8330
02 6040 7522
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ant
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Griffit, 25-27 Banna Ave

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 02 6954 4075

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rieditii & Fittless	
SaunaGem Australia 10% off W/B/V massage equipment www.saunagem.com.au	02 9747 2886
Kosmodisk 10% off our full range of products Pazar Pty Ltd t/as Kosmodisk, Victoria www.kosmodisk.com.au	1300 152 449
Wagga Foot Clinic 15% off; excl apply Wagga Wagga, 99 Trail Street	02 6921 1783
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Cello Paper 10% off continence aids & paper produc Fairfield, 64 Seville Street www.cellopaper.com.au	ats 1300 65 45 25
Chestercare Pty Ltd 10% off normal cost of products Seven Hills, PO Box 376 www.chestercare.com.au Museums & Art Galleries	1300 855 332
Art on Argent Gallery 15% off Broken Hill, 303 Argent St	08 8087 2306
Wagga Wagga Art Gallery 10% off Gallery shop items; excl apply Wagga Wagga, Baylis & Morrow Sts www.wagga.nsw.gov.au/gallery	02 6926 9660
Australian Fossil and Mineral Mu Entry \$6.50 (norm \$8) grp bkgs \$5 (\$7) Bathurst, 224 Howick St www.somervillecollection.com.au	seum 02 6331 5511
Lithgow Small Arms Factory Mus Seniors \$7 (Adults \$10) Lithgow, 69 Methven St lithgowsafmuseum.org.au	eum 02 6353 1994
Woolpack Inn Museum 40% off adult admission Holbrook, 83 Albury St www.woolpackinn.com.au	02 6036 2131
Music	

Don Tuckwell's Audio 10% off excluding discounted goods Wagga Wagga, 78 Baylis St

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#### **Natural Therapies & Products**

#### **Balanced Alternatives**

10% off all services Bathurst, 7 Braham Street www.balancedalternatives.com.au 0431 113 359

#### **Knightley Remedial Therapies**

\$5 off under \$50-\$10 off massages \$50+ Parkes, 90 Currajong Street 02 6862 3123

#### **Pools & Spas**

Riverina Rewinds	
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Wagga Wagga, 1/12 Nesbitt St	02 6921 3434

#### **Retirement Housing & Services**

#### **Rightsize Your Home**

10% off project coordination fee www.rightsizeyourhome.com.au

#### Volunteering

#### **NSW Justices Association**

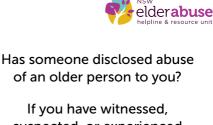
\$6 off full membership Concord, Unit 21, 103 Majors Bay Road www.nswja.org.au

02 9736 2255

#### Wineries

#### **Banderra Estate**

10% off 3 or more bottles	
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Cnr Newell Hwy & Oxford St	02 6851 2590
Forbes, Sand Hills Vineyard	
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www.banderraestate.com.au	



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## **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

## **Register to WIN**

FREE Whats On? updates, comps & offers at sydneyolympicpark.com.au/register

## **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

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

## Retirement village register

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

## Top tip

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

## More details

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

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



# Shopping

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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** for details.



## the fresh food people WOOWOrths @



\*Offer applies to first time customers. For FREE delivery on your first 3 orders enter the coupon code SENIORSCARD15 when you spend \$30 or more. Minimum spend of \$30 excludes any other coupons and/ or discounts. \$30 must be spent in a single transaction. Offer valid for orders placed from 00:01 AEST 01/11/2014 to 23:59 AEDT 01/11/2015. See woolworthsonline.com.au for delivery areas and available delivery windows. Woolworths reserves the right to suspend or cancel this offer at any time.

#### **Book Shops**

#### **Books Plus – ABC Centre**

10% off books only **Bathurst,** 157 Howick St

#### **The Book Shop**

Wagga Wagga, Marketplace	02 6921 1311
10% off full priced stock	

#### **Your Bookshop**

www.yourbookshop.net.au	02 9808 1140
10% off all full priced stock	

### **Clothing and Accessories**

#### **Australian Alpaca Centre**

10% discount Denmark, 35 Strickland Street, WA 6333 www.alpacaaustralia.com.au 08 9848 2525

#### Food & Beverages

#### **Donut King**

2 free cinnamon donuts w/hot drink pu	rch
Albury, West End Plaza S/C,	02 6021 1444
Bathurst, Shop 24 Stockland Bathurst C	
121 Howick Street	02 6334 3519
<b>Bathurst</b> , Kiosk 4 Bathurst City Centre;	
81-85 Bentinck Street	02 6332 5111
Dubbo,	
Shop 7 Dubbo Centro Macquarie St	02 6884 0200
Dubbo East, Orana Mall Marketplace	
Cnr Wheelers Lane & Mitchell Highway	02 6882 7704
Glenfield Park, Kiosk 1 Southcity Shop	ping Centre;
G1-7 Tanda Place	07 5513 1566
Griffith, Kiosk 1	
Griffin Plaza Yambil & Crossing Street	02 6964 5332
Griffith, Kiosk 7 Griffith Central;	
10-12 Yambil Street (Cnr Jondaryan Av)	02 6964 8169
Lavington,	
Kiosk 3 Centro Lavington; Griffith Road	02 6040 0151
Lithgow, Kiosk 2, Lithgow Valley Plaza L	ithgow St
Orange, Shop 19 Orange City Centre	-
Cnr Anson & Kite Streets	02 6361 3663
Wagga Wagga,	
Shop 11 Sturt Mall 135 Baylis Street	02 6971 7111
www.donutking.com.au	
Fifteen Fresh	
10% off, no exclusions	
Albury, Shop 1 /480 Dean Street	02 6023 3773
Gelatissimo	

Gelatissimo

10% off all Gelato Products	
Wagga Wagga, 161-169 Baylis Street	02 6971 8311
www.gelatissimo.com.au	

#### **Gift Shops**

02 6331 5994

#### **Gumnut Gifts & Homewares**

10% off excluding specials **Cobar,** 46-48 Marshall St

02 6836 3664

### **Health Foods and Products**

#### **Go Vita Bathurst Health Foods**

10% off on selected items onlyBathurst, 105 George Street02 6331 3820

#### Go Vita Orange

10% off RRP Orange, Shop 4 North Orangeshopping Centre; 9 Telopea Way 02 6362 7442

#### **Olive Health Foods**

10%-20% off on Vitamins02 6021 5626Albury, 540 Olive St02 6021 5626Wodonga, Shop 26 Centro Wodonga02 6024 1613www.olivehealthfoods.com.au02 6024 1613

#### Jewellery

-	
All Occasion Jewellers 10% off stock Narromine, 3 Burroway St	02 6889 1416
Frank Ellis The Diamond Centre 10% off; excl apply Griffith, 308 Banna Ave	02 6962 2884
Regency Jewellers Lithgow 10% off all purchases; excl apply Lithgow, 127 Main St	02 6352 1203
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 Avenue breathalyzersonline.com.au	1800 306 648
Purple Patch Skate n Surf 10% off except specials Barham, 42 Noorong Street www.purplesurf.com.au	03 5453 2970
Viburnum Gardens Special Inter	est DVDs
Stanthorpe, PO Box 123, QLD 4380	1300 074 165

www.viburnum-gardens.com.au

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If you are a Seniors Card holder, simply call **13 15 12** and mention this offer when you place your order. Cannot be used with any other offer.

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#### HARRIET WRIGHT T/AS GULGONG DISPENSARY

10% off. See in-store for details **Gulgong**,

Gulgong Dispensary; 119 Mayne St 02 6374 110 Miegel's Pharmacy 10% off avail on most items

Corowa, 54 Sanger St C www.miegelspharmacy.com.au

02 6033 1011

#### **Shoes & Shoe Repairs**

#### **The Abbey Footwear**

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 02 6947 1239

#### **Supermarkets**

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Toy Shops	
Toys Paradise 10% off www.toysparadise.com.au	02 8579 2210
Yogee Toys 10% off; exc postage; code: Seniorscard Seven Hills, 1/79 Station Road www.yogee.com.au	02 9624 7882

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#### Curcumin, the active ingredient in turmeric, has powerful anti-inflammatory properties and can help reduce the joint pain and swelling of osteoarthritis. The trouble is, curcumin alone is poorly absorbed by the body.

**Curcumin Anti-Inflammatory Pain Reliever** from Australian NaturalCare contains the **superior Meriva curcumin** extract which is made using a unique technology to combine the curcumin with phospholipids. Phospholipids act like little 'delivery trucks' for the curcumin, which means it is **absorbed twice as fast and 29 times better** than curcumin alone.

In recent clinical trials<sup>\*</sup> people with osteoarthritis who took the Meriva extract of curcumin, found they could walk over twice as far on a treadmill test as those who took a standard extract. They also reported that it was significantly easier to go about their daily lives compared to those who received the standard treatment.

#### Curcumin Anti-Inflammatory Pain Reliever may help to:

• Improve mobility in people who suffer from osteoarthritis

Plus \$6.95 deliverv

 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



**1 bottle of Curcumin Anti-Inflammatory Pain Reliever** Normally \$49.95

## **GET THE EXTRA SAVINGS PACK!**

2 bottles plus a FREE GIFT of a stainless steel thermos flask and FREE DELIVERY!

5590 Includes free delivery



Each tablet contains: Curcumin 90mg (from Meriva® Curcumin phospholipid complex 500mg). 60 tablets per bottle. Take 2 tablets a day. Always read the label and use only as directed. If symptoms persist please consult your healthcare professional.



Absorbed

## **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

## Buying from an overseas website?

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

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

## Top tip

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



• save a copy of your order before you send it.

# 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

## More details

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

## The laws are changing

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



## **Blinds, Awnings & Curtains**

#### Sunjan

5% off Albury, 256 Townsend St www.sunjan.com.au

02 6041 2822

#### **Electrical Services & Sales**

Shead & Nicholson 10% off selected items Forbes, 2 Forester St

02 6851 1444

#### Furniture

Have a Look Discounts 10% off Seniors Card members Wellington, 150 Percy Street

02 6845 1441

## Home Appliances and White Goods

#### **Doug Smith Spares**

10% off RRP only **Dubbo,** 105 Bourke St www.dougsmithspares.com.au

02 6883 3222

#### **Fred Cole Betta Home Living**

7.5% off normal items 2.5% off specials. **Griffith**, 142/144 Banna Ave 02 6962 1433

#### **Household Products & Services**

#### Elgas

15% off Elgas LPG appliances
Dubbo, 64 Fitzroy St, DUBBO
131 161
www.elgas.com.au

#### **Radio Rentals**

 10% off with contract of 18/24/36 months

 Albury, 473A Dean St
 02 6021 6266

 Bathurst, 1/7 George St
 02 6331 8338

 Dubbo, 240 Macquarie St
 02 6882 6600

 Orange, 121 Summer St
 02 6362 8484

 Wagga Wagga, 155 Bayliss St
 02 6921 2163

 www.radio-rentals.com.au
 02

#### Locksmiths

#### **RCG Locksmiths**

10% off all purchases Including CrimsafeBathurst, 223 Russell Street0427 595 203rcglocks.com.au

## Why leave the home you love?

If you, or someone you love struggles with stairs, a stairlift from Acorn could be the answer

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- Indoor and outdoor lifts
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- Fast installation
- Safe & reliable



## Moving into a strata unit

## Consumer information from NSW Fair Trading

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

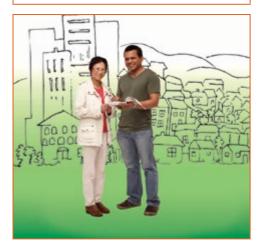
A major difference between owning a house and a strata unit is that the unit's external walls, floor and roof do not usually belong to the unit owner. These are usually designated 'common property' that the owners corporation is responsible for maintaining and repairing. In effect, you own the inside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

Some other features of living in a strata scheme are:

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

## The laws are changing

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



## More details

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



## Nurseries, Garden Equipment & Services

#### Kalianna Enterprises Inc.

10% off all costs02 6040 4331North Albury, 841 Leslie Dr02 6040 4331www.kalianna.com.au02 6040 4331

### **Painters & Paint Shops**

#### **Inspirations Paints**

10% off products; excl apply Albury, 451 Kiewa St 02 6 www.3dpaint&colour.com.au

02 6021 2755

#### Removalists

#### **Baileys Removals & Storage**

10% off hourly rate & 2 wks free storageNorth Albury, 939 Metry St02 6040 4844www.baileysremovals.com.au

#### Sim 2000 Removals

20% off weekends and holidays <b>Dubbo,</b> NSW 2830	02 9831 5688
The Finishing Touch Packing & Unpacking Services	
10% off packing & unpacking services www.ftouch.com.au	1300 367 269

#### Waste Management

#### **Colour City Waste Solutions**

5% off on normal service **Orange,** Ophir Rd

02 6362 6353

## "I don't need help. But I know someone who does."

www.careforacarer.nsw.gov.au



## Building or renovating your home

## Consumer information from NSW Fair Trading

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

## Licensed builders and tradies

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

In NSW, licensing protects you in the following ways:

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

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

## Top tip

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

## Contracts

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

## Top tip

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



## More details

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

## The laws are changing

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

# **Renting a home**

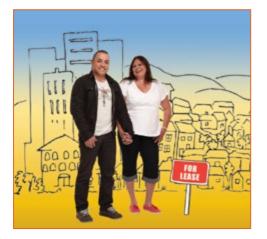
# Consumer information from NSW Fair Trading

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

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

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

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



# Got a residential tenancy complaint?

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

### Like to watch?

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

# Get regular updates

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

### More details

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

# Automotive

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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** 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.



#### **Batteries**

#### **Lion Batteries**

An average \$20 off per battery. **Dubbo**, Speeds Truck and AG; 5 Rosulyn ST **Lavington**, 390 Griffith Rd www.lionbatteries.com.au

02 6884 5636 0401 631 955

#### **Repairs, Parts & Accessories**

#### **Absolute Mobility**

10% off excess vehicle ins up to \$700 Coopers Plains, Brady's Mobility Solutions; 528 Boundary Road 02 6652 1880 www.absolutemobility.com.au

#### Barclay's Radiator Service & Wagga Car Airconditioning & Auto Electrical

5% off pre GST value of invoice Wagga Wagga, 37 Pearson St www.natrad.com.au	02 6925 4277
<b>Bockman Batteries &amp; Lubricants</b>	
10% off everything in store	
Albury, 551 Hume St	02 6021 3615

Coolah Valley Smash Repairs	
10% off labour	
Coolah, 7 Gilmore Street	02 9625 9095

#### **Hay Motors**

10% off accessories; parts/ labour; excl Hay, 6 Nailor St 02 6993 1505 www.lugsdinmotorgroup.com.au

#### **Redline Autotech**

10% off labour (also Repco auth service) Wagga Wagga, 123 Hammond Avenue 02 6921 6555 www.redlineautotech.com.au

Spot 4Min 10% off everything except insurance.36 Bathurst St02 6895 4400

#### **Telescope Tyres & Batteries** 10% off tyres/batteries

 Parkes, 62 Clarinda St
 02 6862 4833

#### **The Exhaust Specialists**

10% off all stockWagga Wagga, The Exhaust Specialists;Rear 24-26 Forsyth St02 6921 8450www.theexhaustspecialists.com.au

#### **Town & Country Mechanical Repairs**

10% excluding QBE greenslip insuranceMudgee, 8 Sydney Rd02 6372 1695

#### Ultra Tune Australia

10% off handbook service; excl applyBathurst, 90 Durham St02 6332 1711Orange, 266 Piesley St02 6361 7503Wagga Wagga, 42 Pearson St02 6925 3188www.ultratune.com.au02 6925 3188

#### **Service Stations & Centres**

#### F & R N McNabb Pty Ltd (Caltex) 4c per ltr rebate: cash only

reperiti rebute, cusir ority	
Griffith, 2-4 Mackay Ave	02 6964 2364

#### **Tyres**

#### **Cowra Tyrepower**

10% off mech; \$5 off new tyres/batteries Cowra, 133 Fitzroy St 02 6342 2311

#### **JAXQuickfit Tyres**

5%off tyres10%off mechservices	
Albury, Cnr Young & Swift St	02 6021 5423
Orange, 244-246 Peisley St	02 6362 7488
www.jaxquickfit.com.au	

#### Windscreens

#### **Albury Autoscreen**

15% off retail prices	
Griffith, 465 Banna Ave	02 6964 1900
Lavington, 384 Griffith Rd	02 6025 2443
www.autoscreen.com.au	

#### **Bathurst Auto Glass**

10% off on windscreen replacement Bathurst, 5/10 Littlebourne St

02 6332 3131

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# 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?

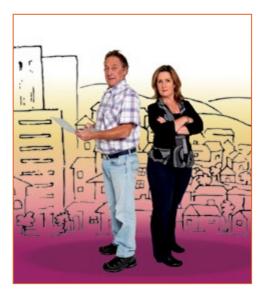
Research shows that 1 in 20 Australians fall victim to scams.

### 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** for more tips, and to download our free mobile *Scam Buster* app or call **13 32 20**.

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#### **ANZ Banking Group**

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Lithgow, 11 Bridge St	02 9394 8851
Mudgee, Mudgee Medical Centre	
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Oberon,	
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www.tag.nsw.gov.au	

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# **Planning for a funeral**

### Consumer information from NSW Fair Trading

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

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

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

# Paying for the funeral

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

Money to pay for a funeral may come from:

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

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

### Finding a funeral director

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

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

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

# Top tip

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

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#### **Real Estate**

#### Western Plains Real Estate

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Simply present your seniors card<sup>\*\*</sup> in the store when ordering your evewear to receive the price reduction.

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\*\*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 OPSM9046 1014 than a health fund rebate. Offer excludes eye tests, gift cards and Chanel & Maui Jim products.

# Selling your home

### Consumer information from NSW Fair Trading

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

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

### Top tip

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

### Choosing a real estate agent

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

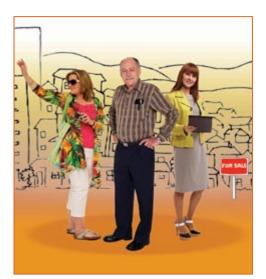
- exposes your property to the largest number of potential buyers
- · has a strong presence in your area
- provides good and accurate marketing advice
- has sound negotiating skills.

# Commission, fees and expenses

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

#### Agency contracts

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



# More details

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

# How Apia rewards your experience.

Steve - Apia custome

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.

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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

# 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

# Seniors guide booklet

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

# Free community talks

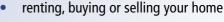
Looking for a speaker for your community event? Each talk is tailored to your needs. Email FairTradingSeminars@finance.nsw.gov.au or call us on 13 32 20.

# Watch a video

Watch consumer rights and tenancy videos in over 16 languages www.youtube.com/NSWOFT

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- building and renovating
- planning a funeral, and more.







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# 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** 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



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

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

#### Consumer tip

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

# Plan ahead for your Will and Power of Attorney

#### We can assist you with:

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

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

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

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