

# Facts



# Information

[www.consumer.tas.gov.au](http://www.consumer.tas.gov.au)

Hotline : 1300 65 44 99



## Shopping Tips

Whether you intend to buy a pair of shoes or an expensive new car, you should take time to plan your purchase. Here are a few easy steps that may help.

### Decide how much you will spend

Prepare a budget so that you know how much you can spend before you go shopping.

Decide how you are going to pay before you shop. Don't buy on the spur of the moment. Decide whether you will spend cash, credit card or use lay-by.

If you are borrowing money (such as by using a credit card) to purchase goods, shop around for the best credit deal.

### Research the product

Speak to family and friends about their experience of particular products.

Contact various stores and ask the salesperson about the range of products available, and the different brands and features available. Remember to ask them about manufacturer warranties, repair procedures and service costs.

Read newspapers and magazines for information. For example, car magazines regularly review new cars on the market.

Consider alternatives - many types of products have cheaper versions.

### Shop around for the best deal

Visit, or telephone, as many stores as possible to compare prices, brands and features.

Get quotations in writing so you can be sure of the offer being made to you.

Ask the salesperson about their store's consumer complaints procedures.

Check out delivery charges and times.

Read pamphlets, catalogues, newspapers and magazines for specials.

Take advantage of sales. Some shops have predictable annual events, such as the Christmas and Stocktaking sales. It may be worth waiting for a cheaper buy.

Once you have done your research and you know:

- how much money you have to spend;
- as much information you can find about the product you wish to buy;
- that the brand you have chosen is reliable and well serviced;
- how much you will have to pay;
- which store is offering the best deal; and
- about your legal rights and responsibilities -

then you are ready to buy.



Consumer Affairs and Fair Trading  
*Maintaining a fair, safe and equitable marketplace*

**Remember, try to resist sales pressure**

Do not let the salesperson talk you into a more expensive item than the one you planned to buy. A product with more features may not mean that the item will be more useful. You may be paying for things you will never use.

**Further information**

You may also find it helpful to visit the Consumer Credit Code website at [www.creditcode.gov.au](http://www.creditcode.gov.au)