



# ican

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Indigenous Consumer Assistance Network LTD

## ICAN Update

ICAN moved offices on Palm Island last month. The new office located on Park St, provides wheelchair access and a private counselling space.

The Palm Island ICAN office will continue to provide Money Management Training, NILS, Financial Counselling, Consumer Advocacy and Free Tax Help. ICAN Financial Counsellor, Ray Kent saw his first client after the move.



Mr Kent said, "we considered a NILS loan for a small bed with built-in plasma but we noticed that expenditure on pet food seemed to be a bit high and might need to be addressed when devising a budget." Jokes aside the ICAN team are happy with the new office and look forward to continuing the needed service on Palm Island.



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shared vision of *Empowering Indigenous Consumers.*

## INTERNET SHOPPING

More and more Australians are turning to online shopping – for convenience, product variety, to save time, to save money and of course to find a bargain. We have the choice to shop online for:

- Groceries;
- Household goods – furniture, white goods, tools, outdoor equipment, toys plus more.
- Personal – clothing, perfume, hair and body products
- Cars, trucks, motorcycles and caravans

The list goes on. You name it and you can probably buy it online.

What you need to remember is that online shopping is different to purchasing over the counter. Check your planned purchase against the following checklist for what you need to know or be aware of when shopping online and to help ensure you have an easy and safe online purchase.

## ICAN Vision Awards



ICAN would like to congratulate David Yorkston (not pictured),

winner of this month's ICAN Vision Awards. Earlier this month David received confirmation From Perth Central TAFE that he has completed his Diploma of Community Services (Financial Counselling). David is now one of only a handful of qualified and accredited Indigenous financial counsellors in Australia. David is the first to complete the Commonwealth Bank sponsored Indigenous financial counselling mentorship program, which has changed considerably since he started in 2008. Improvements to the program has included the introduction of a dedicated

training coordinator within ICAN, block face to face training with a registered training organisation and weekly online classroom sessions with co-workers. Reflecting on his achievement David said, "I thank ICAN and the Commonwealth Bank for their continued support over the three years it has taken to complete."

David achieved his goal of completing the diploma before his baby was born. Saptu; was born on Monday the 12th of September at Cairns Base Hospital weighing 3.7 kilograms or 8 Pound two ounces in the old scale. The Team at ICAN wishes David and Heron all the best in this special time.

The ICAN Vision Awards have been created to highlight the outstanding achievements of staff in striving towards our

## The product or service

Read and look at the advertisement carefully—make sure that it is exactly what you want. Consider the features and specifications such as make, model, measurements, condition, age, functions, customer service and support. If you are unsure about something, ask the seller for more detail before committing yourself.

## The terms and conditions

Before buying, understand exactly what is involved in the purchase. The terms and conditions of your purchase should be outlined by the seller—they may be located on a separate web page to the advertisement. They should be clear and outline any extra warranties offered by the seller, or policies covering security, privacy and returns.

## The process



Are you clear about the payment and delivery processes including:

- method of payment – such as credit or debit card, paypal, money order, direct deposit?
- complaints – does the seller have a procedure in place for if things go wrong?
- customer support - for any queries or problems?
- completion of sale - is the sale a done deal when you click the 'I agree' or 'I accept' button?

## The total cost

Make sure you know the total cost of your planned purchase.

- does the advertised price include delivery, insurance and handling costs?
- is the cost of freight or shipping and handling

calculated before you finalise the payment?

- do you need to convert the price to Australian dollars (if purchasing from another country)?
- Are there any taxes (GST) or duties?

If you are purchasing a large item such as a car or other large household item you need to know the following before finalising your purchase:

- what are the freight costs?
- do you have to organise the freighting yourself or can the seller help with this?
- are there local freighting companies that operate in your area and can you choose to use them? (You may need to get a freighting quote from them before you finalise your purchase so that you know the total cost you will be paying).

The other way your shopping purchase can come to you is via the post. So if your purchase is going to be posted to you, the cost of postage should be included on the "Order Confirmation" page along with the cost of the product and giving you a TOTAL Amount to pay. The postage will have been calculated after you filled out your billing or shipping address details on the website.

Once you know the total cost, ask yourself if you are still getting value for money—compare prices.

## The payment

Only go ahead with the purchase if you are comfortable with the payment method. If paying electronically, make sure that the seller uses a secure payment system that encrypts your financial details.

Look out for a padlock symbol



and the web address starting

with <https://> —this indicates a secure payment process is being used. However, be aware that scammers may be able to reproduce symbols to give you the impression that a fake website is secure. If you have doubts, it is safer not to proceed. The paperwork

Make sure you have a copy of any forms, emails, documents or web pages you have filled in, read or received—they are a record of the sale and will come in handy if something goes wrong. This includes the advertisement, pictures, any policies (privacy, security or refund), the terms and conditions, buyer questions, receipts and payment forms.<sup>1</sup>

## Overall Security

Security remains a key factor for both buyers and sellers. Buyers want to know they can trust the site to get their goods and that the privacy of their credit card details will be preserved. Sellers want to know that they are not being defrauded.<sup>2</sup>

For more information visit the [Australian Competition and Consumer Commission \(ACCC\)](#)

## Indigenous Consumer News...

### Are you on Facebook?

Would you like to receive Indigenous Consumer News as it happens? Become a **Fan of ICAN** and receive Facebook updates from **ICAN's media monitoring service**.

Check out ICAN's short documentary, **ICAN NILS "On the Move"**. You can also subscribe to our Youtube channel **icantv1**.

You can now follow ICAN on **twitter** @icansocial and receive the latest Indigenous consumer updates from ICAN.