

Crisis factsheet – *information to consider during or after a catastrophic event*

How consumer agencies can help

Consumer and Business Services (CBS) can help you with a wide range of issues you may face because of a crisis.

The Australian Securities and Investments Commission (ASIC) can help you with advice about insurance, loans, banking and other financial matters.

Renting

CBS can provide advice to tenants and landlords on rental issues including:

- repairs
- clean up
- leases
- bonds
- utility connections
- rent reductions
- damaged property.

Rebuilding and repairs

CBS can help with advice for property owners on:

- finding tradespeople and builders
- avoiding travelling con-men who offer to do repairs
- building contracts
- handling disputes.

Concerns about price rip-offs

If you are concerned about excessive price increases during or after a crisis, ask the trader to explain why the price is high. If you are not satisfied with the response and suspect 'unconscionable conduct' you can make a complaint to CBS.

Travel plans

People facing disruption or cancellation of their travel plans should contact their airline or other travel provider for the latest information.

Buying or selling property

CBS can provide information if you were engaged in a property transaction during or after a crisis, or if you want to buy or sell a property that has been damaged as a result of a crisis.

Vehicle repairs and sales

CBS can assist with advice to help you get repairs, sell your vehicle or buy another one.

Insurance, banking and financial hardship

The Australian Securities and Investments Commission (ASIC) can help you with advice about insurance, loans, banking and other financial matters.

Banks, building societies and credit unions have financial hardship arrangements available for people affected by a crisis and most have dedicated hotlines.

If you have insurance, your insurer will have a copy of your policy. Contact them to find out what is covered and to lodge a claim, before you start any major repairs.





Business recovery

The Australian Securities and Investments Commission (ASIC) may be able to assist if your business is finding it difficult to meet company obligations due to a crisis.

ASIC can review late lodgment and late payment fees incurred because of matters outside your control, and may be able to help you get documents and information from its registers.

CBS may be able to assist with licences and other records for businesses in the industries it regulates.

Need more help?

Visit the CBS website www.cbs.sa.gov.au
Email CBSEnquiries@agd.sa.gov.au
Tel **131 882**

Contact the Australian Securities and Investments Commission (ASIC):

Visit the websites www.asic.gov.au or www.moneysmart.gov.au
Tel **1300 300 630**