

Knock, knock, who's there?

SALVATION ARMY MONEYCARE FINANCIAL COUNSELLOR MARIA TURNBULL GIVES SOME ADVICE ON DEALING WITH DOOR-TO-DOOR SALESPeOPLE.

WHEN WE GO SHOPPING, we choose where we shop, what we buy and—sometimes—even the price we pay.

It's not the same, though, when someone selling something knocks on our door. We usually haven't chosen the time, place, item or amount we pay. We don't even have the opportunity to compare prices with similar items.

Door-to-door sellers must behave in certain ways and obey certain laws. Each state has different laws, but generally salespeople:

- cannot come early in the morning or late at night;
- cannot come on Sundays;
- cannot use physical force or bully you into buying something;
- must give you a contract in writing and let you know about the cooling-off period, and
- must leave your house immediately if you ask them.

Cooling-off

The cooling-off period is a set timeframe during which you can return goods, cancel a contract and get your money back if you change your mind about the transaction. Door-to-door salespeople must offer a cooling-off period. In most states, cooling-off information is written on documentation supplied by the salesperson.

A salesperson must let you know about the cooling-off period, which is normally between five and 10 days (depending in which state you live). This means that if you change your mind within this period, the salesperson cannot start work (if you have paid for a service), and must give back the money you paid for the product. If the salesperson doesn't tell you about the cooling-off period, you are entitled to a longer cooling-off period.

Tips

Do you really need or want this product or service? Often door-to-door sellers think they have a better chance of selling something door-to-door than they do in a shop. If someone is offering you something you wouldn't buy in a shop, then you shouldn't buy it.

Keep good records of everything you agree to and sign. This will support any claims you may have in the future.

If someone is offering to sell you a financial product, such as insurance or credit for a purchase, ask to see if they



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have an Australian Financial Service Licence (AFSL). All organisations offering financial products in Australia must be licensed by the Australian Securities and Investments Commission (ASIC). Its number is 1300 300 630.

Getting help

If you feel like you have been pressured into buying something or are not happy with what you have bought for any reason, use the cooling-off provision.

Contact the company and say you'd like to cool off. Keep a record of this conversation, noting who you spoke to, dates and times.

A door-to-door salesperson should carry identification and must leave without argument if asked to do so. Many community and fair trading agencies have 'Do Not Knock' stickers that can be placed at the entry to your property. When displayed in a prominent location, this sends a clear message to salespeople—'You're not welcome at this address'. See donotknock.org.au for more information about these stickers.

Each state has fair trading agencies to contact for assistance about the laws regarding door-to-door sales. Financial counsellors can also assist if you have been affected by door-to-door sales. Seeking assistance sooner rather than later can be very beneficial.