

# **Consumer Affairs Victoria**

### **Contracts**





Easy English fact sheet

2016



You might need help to read this fact sheet.

A friend, family member or support person can help you.



#### What is a contract?

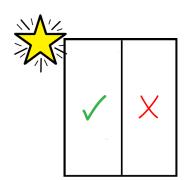
- Two people make a promise to each other.
- Some contracts are verbal.
- Some contracts must be in writing.
   For example, when someone sells land.
- A contract is a legal agreement.
   If one side breaks the rules in a contract there may be a fine.

A fine means paying money.



# What should you do with a contract?

- Read the contract.
- Understand the contract.
- You can ask a friend, family member or support person to help you.
- Make sure you understand everything in the contract.
- If you do not understand the contract,
   ask for help. For example,
  - a lawyer
  - Consumer Affairs Victoria.



#### Write on the contract

Special rules.

bank.

A special rule will protect you.

For example, a special rule might be

"subject to finance". This means you can only
buy the product if you have the loan from the



## How to stop a contract

 Some contracts will give you a cooling off period.

Ask how many days you have to change your mind.

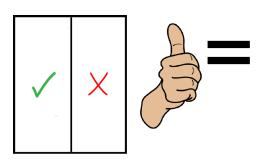
 Normally you can **not** stop a contract after the cooling off period.

If you can stop a contract you might have to

pay a fee.

Cooling off period means a set time to

- change your mind
- stop the contract.



#### **Rules for contracts**

#### All contracts must be fair.

A fair contract is equal for both sides.

A person **cannot** make you sign a contract.

#### An unfair contract may be against the law.

If you think you have an unfair contract you should contact Consumer Affairs Victoria.



Consumer Affairs Victoria and the Victorian

Civil and Administrative Tribunal (VCAT)

make sure businesses follow the rules.

VCAT can sometimes

- stop an unfair contract
- give a fine to a business who writes an unfair contract.



#### A contract **must**

- use a clear font. The font is the style of letters. For example, the font in this book is called Arial.
- have short, easy to read sentences.
- use plain English.
- explain hard words.

The business must show you any other documents they talk about. For example, a warranty.

A warranty is a promise the business gives you. When a product breaks, the business can

- give you a refund. This means the business gives you your money back.
- give you a replacement. This means you swap the product for another product.
- **repair** the product for you. This means fix it.

You can get a fact sheet about refunds, replacements and repairs from Consumer Affairs Victoria.

#### You **must**

- read the contract carefully
- take your time
- only sign the contract when you
  - understand it

#### and

- agree with it
- get help if you need it.







# Consumer Affairs Victoria More fact sheets and information

#### List of fact sheets in Easy English

- Buying Furniture
- Contracts
- Lay-by
- Phone and door to door sales
- Renting starting a tenancy
- Renting during a tenancy
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- Scams
- Services
- Shopping tips



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This information is written in **Easy English**.

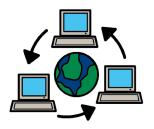
You might need more information about the law.

You can ask Consumer Affairs Victoria.

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Look at Clear Written Communications 
The Easy English Style Guide for information about the format and writing style of this document.



You can find more information at

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Scope's Communication and Inclusion Resource Centre wrote the Easy English. August 2016 www.scopevic.org.au

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