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Indigenous Consumer Assistance Network LTD



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ICAN Update

In the past month the ICAN financial counselling team has organised and participated in two professional development workshops, with the view of continually improving the assistance provided to Indigenous consumers. The Consumer Protection Unit of Queensland Legal Aid held a workshop at Lifeline Cairns and the Public Trustees Office held a workshop in its Cairns Office.



ICAN & QLD Legal Aid Staff pose for pic after the workshop

ICAN has been busy deploying its No Interest Loans Scheme (NILS) this month! The NILS program was launched at the ICAN Wawal Gubu office in Yarrabah on April 15th. The Wawal Gubu office has been taking NILS applications from community residents, largely for refrigerators and beds.

In other news, ICAN staff Robert Barry attended the (Department of Broadband, Communications and the Digital Economy's) Digital Switchover Taskforce, Consumer Expert Group meeting in Sydney, gaining insight into the switchover from analog to digital television and how this will impact on remote Indigenous communities.

ascend says," hello could I speak with Mr. Smith'.
I go, "No, no Mr. Smith here".
Then he asks me whose residence is this, and then he asks my name. Being the fool that I am, I gave him the information and he starts talking to me. He starts going on about what he's trying to sell me, better deals etc. In the meantime I'm thinking, not even listening to him," damn I don't want to talk to this fella, I can hardly understand him:
Then he'd go," Mr. Yorkston are you still there". "Yes I am", then he'd continue.

I'm thinking to myself just hang up the phone David, then I say no that's very rude what am I going to do. So I decided to stay on the phone; listen to him and say "thanks but no thanks", and this'll be the end of it. When he finished his blabbering (well, that's what it was to me), I said no thank you but then he said "But Mr. Yorkston and continued on. It's as if you can't get rid of this person. Eventually he stopped and I said "no thank you" and hung up. That took a lot out of me to hang up because it's not a nice thing to do to someone. We used to get calls in the evening when we'd be having dinner (how annoying is that?). But I must say that I've learnt over the years and my last call was when I was living in Brisbane Now it's "hello", and then if I know

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Dave's Dollars

Hello again and how have we been over the past month? Well for me I have been great. We're about to move into our new home and I'm off to the Gold Coast to play bowls (Hoorah), no work for a week until I get back.

I'll talk to you about telemarketing. This area has not affected me as much as many others throughout this country. I remember when I was living on TI, still single, not a care in the world, living with mum, then the phone rings.

I go "Hello",
And then this person in a different

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DISCLAIMER

"The information set out in this newsletter is a summary of some issues you should consider as consumers. It is not comprehensive and it is not legal advice. You should contact a community legal centre or a solicitor for legal advice about your situation. You can also obtain further information from the offices referred to in this publication"

it's a telemarketer I ask them this question, "What's black and hangs up?". Then the next thing they hear is beep,beep.beep.....

You see , I think these people target groups that are vulnerable and know that these people will not say no.

Well I hope I learnt my lesson well and could pass this on to others.

I got a lot of calls in Brisbane but ignored them. I even had or should I say stood up for my rights the other day when I ordered pizza. I worked out that with the voucher it would cost me around \$37-\$38. But

hey kept saying that it was going to cost \$42 so I said, "stuff it, cancel my order", they could not tell me why it would be \$42. Maybe they did and again I wasn't listening. They put in small writing all the extra charges which I must say that I read but still could not work out the extra cost.

I am now getting more aware to check when I purchase, which I think is a good thing. Sometimes I must admit I do "fight for my wrong", but I'm learning to stand up for myself.

We have to be more aware of what

is happening when a telemarketer calls us; because at the end of the day you might end up with an expensive contract and a product that you don't need or want. I urge you mob to just say "What's black and hangs up?" and if you're too shame, just hang up. Don't worry they're used to it.

There is a government website www.donotcall.gov.au that you can register to stop telemarketers from calling you or you can call 1300 792 958.

Until next time, Smart Savings.

Public phones for 300 remote Indigenous communities

Up to 300 remote Indigenous communities will receive new public phones, the Minister for Broadband, Communications and the Digital Economy, Senator Stephen Conroy, announced today.

"Telecommunications is an essential service for all Australians and a particular necessity for people living in remote communities," Senator Conroy said.

"Public phones will improve connections to health, education, safety, business and other services as well as provide social and family contact for people living in remote Indigenous communities across the country."

Senator Conroy announced a finalised agreement with Australian Private Networks Pty Ltd (APN) for the installation and maintenance of up to 300 fixed community telephones in remote Indigenous communities. The company also operates a satellite broadband service under the Activ8me brand.

The installation of the first wave of public phones will commence in the second half of 2009.

The phones will provide free untimed calls to emergency services, all Australian fixed-line phones and 1800 numbers, as well as free incoming calls.

Remote Indigenous communities with a population below 50 and without reasonable access to a public payphone may be eligible to receive a community phone under the Indigenous Communications Program. Eligible communities can be nominated by relevant Australian Government, state and territory agencies or specifically appointed community liaison officers.

"The installation and maintenance of these specially designed robust phones will assist communities that are amongst the most disadvantaged in Australia," Senator Conroy said.

The engagement of APN follows the announcement of the Rudd Government's initial response to the Regional Telecommunications Review, which was chaired by Dr Bill Glasson AO.

The response includes an additional \$3.7 million contribution to a \$30 million refocused Indigenous Communications Program to improve essential telecommunications services, basic public internet access facilities and computer training for remote Indigenous communities in partnership with states and territories.

FEE FREE BANKING

Bank account fees for consumer transaction accounts, like the accounts many people have an ATM card for, can add up to hundreds of dollars per year. The fees are normally written at the bottom of your bank statement, and can range from \$5 upwards per month.

However, almost all major banks offer a fee free account to those customers who are on Centrelink benefits and have a Centrelink health care card or concession card, and for students.

This can not only mean saving on the cost of monthly fees, but if your bank has an ATM or branch in your town or community, you will generally be able to make unlimited enquiries and transactions when using their ATM's or branch, and unlimited phone and internet banking transactions.

These accounts are known as "basic bank accounts". They do not give you free enquiries or withdrawals at other banks ATM's.

To check if you are eligible for a fee free account, contact your bank and inform them if you are receiving Centrelink benefits, or if you are a student. You will generally need to go into the nearest branch and show them your Centrelink Health Care Card or concession card.