

Minister Gail Gago

Minister for Business Services and Consumers

Tuesday, 28 July, 2015

Campaign helps indigenous consumers avoid funeral R.I.P.-offs

Australian consumer protection agencies have launched a national campaign to help prevent Indigenous consumers from signing up for funeral plans that can be expensive, complex or not suitable to their needs.

The *Avoid a funeral rip-off* campaign provides helpful advice for Indigenous Australians about their rights under the Australian Consumer Law.

Business Services and Consumers Minister Gail Gago said many Indigenous Australians are unaware of their consumer rights and are often targeted by dodgy traders.

“Indigenous consumers are losing significant amounts of money on funeral products and services because they have not understood the contract and the costs involved.

“Some consumers have signed up for funeral insurance without realising that if they cannot make all of the scheduled payments, then the policy may be cancelled and they lose all of the money they have already paid.

“Some Indigenous consumers aren’t aware that they may be entitled to community or government bereavement payments to help pay for the cost of a funeral, or that their superannuation may include funeral cover,” Ms Gago said.

Australia’s consumer protection agencies are taking proactive steps to educate Indigenous consumers and to improve the behaviour of traders.

The campaign includes a video that outlines the pros and cons of the various funeral payment options to help consumers make informed choices when purchasing funeral products and services.

It also includes information on whether funeral insurance is necessary and advises consumers what questions to ask about payments before signing a contract.

“Compliance officers are on the lookout for promoters of funeral products who are not doing the right thing by their consumers and failing to comply with consumer law,” Ms Gago said.

Avoid a funeral rip-off is a joint initiative of Australia’s Commonwealth, State and Territory consumer protection agencies, through the National Indigenous Consumer Strategy Reference Group.

The *Avoid a funeral rip-off* video is available for viewing on the Consumer and Business Services website at www.cbs.sa.gov.au/wcm/consumers/consumer-advice/indigenous-consumers/

The Australian Securities and Investments Commission’s *Paying for Funerals* booklet also has information for Indigenous consumers about different funeral products. It is available at: www.moneySMART.gov.au

South Australian consumers with funeral product concerns are encouraged to contact Consumer and Business Services on 131 882.