**Orginizations that provide assisstace for consumers**  
Activities   
**1.List the government and independent organisations that provide assistance for consumers?**Australian Securities and Investments Commission (ASIC)  
The Australian Competition and Consumer Commission (ACCC)  
The Australian Consumer Association (ACA)  
Office of Fair Trading   
  
**2.Choose one of the following and briefly outline how it assists consumers?**

The Australian Securities and Investments Commission. It protects consumers in the areas of investment, life and general insurance, superannuation, and banking in Australia. It aims to reduce fraud (scams and rip-offs) in financial markets and financial products.   
  
**3.Briefly outline the role of the ACA?** The ACA aims to provide consumers with information and guidance about goods and services. It helps consumers protect themselves and encourages to receive adequate information, and to receive a result where products are Unsatisfactory.   
  
**4.In small groups, determine which of the organisations mentioned on these pages would be best suited to deal with the following situations?**  
**Gina has a complaint regarding her telephone account**. The Ombudsman*.*  
**Tim wants to read a comparative test on digital cameras.** The *Australian Consumer Association (ACA)*

**Zachary believes the local butcher’s scales weigh in the butcher’s favour**. *New South Wales Office of Fair Trading.*   
**Eva wants some advice about the Trade Practices Act**. The *Australian Competition and Consumer Commission (ACCC)*   
**Caro thinks that his insurance policy contains misleading information**. *ASICS*   
  
  
**5.Why do consumers need help and protection?**

They need protection because businesses or companies may be pulling tricks and try to scam consumers and consumer may be tricked into buying something that they might not want or doesn’t meet the standards of a normal item. We have organisations to provide with help against business and give us support when we need it.