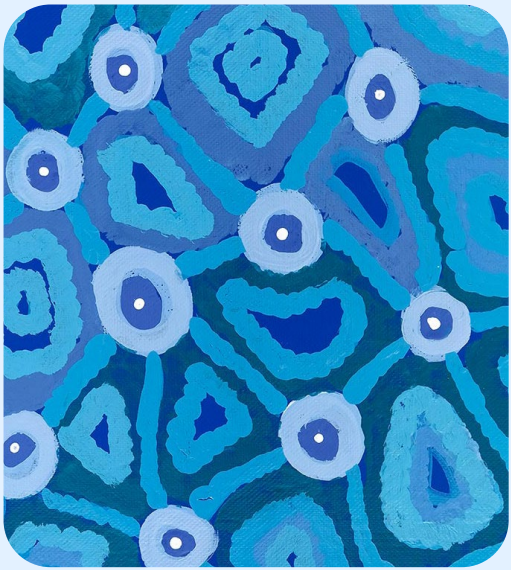
Planning

Book up

A guide



Australian Government

Moneysmart.gov.au

About Moneysmart

We help people take control of their money, with free tools, tips and guidance on our website - moneysmart.gov.au.

This includes information and resources on managing money made for Aboriginal and Torres Strait Islander peoples.

For help with money matters, you can call our Indigenous Help Line on 1300 365 957 (cost of a local call from landlines and more from mobiles).

Artwork by Bibi Barba



What is book up

'Book up' is another way to pay for items you have bought. It allows you to take something you have bought (goods or services) and pay for them later.

Book up is often common in remote and regional communities.

It can be a helpful way of managing money between pay days.

Some businesses might charge you a fee, or charge more for goods that are booked up, and some do not.



Good book up rules

There are rules about how businesses can offer book up. There are also things you should expect if you use book up.

A business offering book up should:

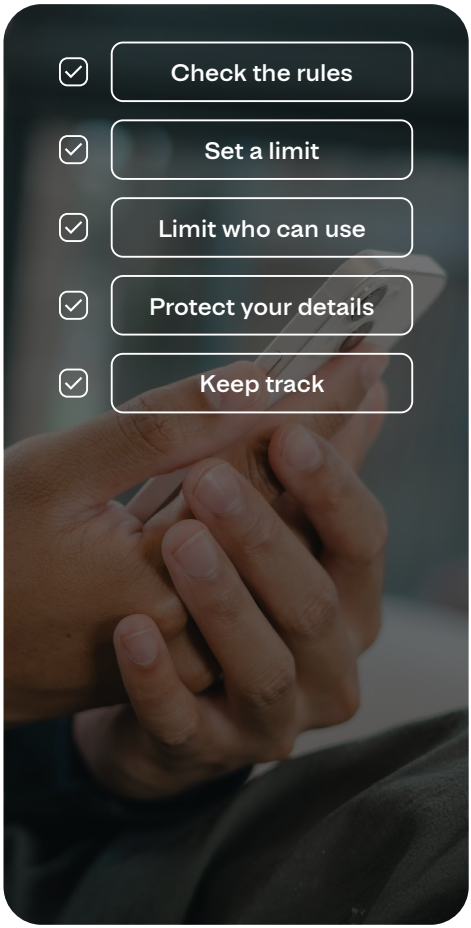
- give you a written agreement that explains the terms and conditions, including any interest, fees or charges
- keep records of purchases and money owing in a safe, confidential and secure place
- display their terms and conditions in a way that is easy to see and understand
- not pressure you to leave your bank card or banking details as a condition of getting book up
- store your card safely and securely if you choose to leave it with them

You should receive and be able to:

- get a receipt for every purchase you make
- get regular itemised statements showing what you bought, the dates and prices, and any fees or charges
- see records of all transactions, including any money you still owe
- check your records at any time
- only book up an amount you can reasonably pay back
- set your own rules for your account, including who can and cannot book up on your account, how much others can book up, and what they can use your book up account for
- keep track of your total book up debt so you know how much you owe.

If you think a business is not following these rules, you can talk to someone about it. See Get help with book up.

How to book up safely



Check the rules

Understand how much you have to pay and when you have to pay it back. Ask for your book up account statement so you have a record.

Set a limit

Decide how much you want to spend on your book up and set a limit. Otherwise you might never pay it off.

Limit who can use your book up

Give the business a list of the people who can use your book up account, or tell them if others can not.

Protect your details

Keep your bank details safe so that others can't access your money.

Keep track

Keep your receipts and check your bank statements. Make sure no extra money is being taken out.

Problems with book up

Here are some problems that can happen when using book up.

Leaving your card or bank details with the business

If you leave your card or bank details with a business, you might not be able to get it back until the debt is paid. This may make it harder for you to:

- shop around for better services, quality or prices
- get cash from your account for other needs, such as an emergency or travel
- access your card or money if the business is closed.

Book up debt

If you don't know how much book up debt you have, you won't know how much you need to pay back.

If the business does not have a limit on how much you can book up, you might end up in a lot of debt which is hard to pay back.

Lots of fees and charges

Some businesses have fees and charges for using book up. You could end up paying fees like:

- a fee for using the book up service
- extra charges or 'fines' for the book up account
- a fee for the return of a debit card
- a 'penalty' or 'dishonour' fee if the business tries to take money but there's not enough money in your account.

Risk of theft and fraud

If you leave your bank details or card with the business, there's a risk someone could use the bank account without your permission.

This could include:

- the business,
- employees of the business, or
- someone else who gets access to the cards and bank details

If you share your bank details with anyone, the bank won't help you get your money back if someone does the wrong thing.

Poor record keeping and transparency

Sometimes a business might not keep records and receipts of all transactions or make them available for you to see. This makes it hard to:

- keep track of transactions
- make sure you are re-paying the right amounts
- know how much you are being charged for items purchased
- know if the amount withdrawn from your account is the same as the amount booked up.

Giving the business access to your income

A business might want 'security' which gives them direct or indirect access to your income.

For example, the business might ask you to:

- leave your ATM card and tell them your PIN
- sign a form to allow direct debit of money from their bank account
- give them your internet or phone banking details

This can make it hard to be able to properly manage your book up repayments and you could lose control of your money.

Important

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Never tell anyone your banking details. This could include a business or anyone you know.

Common issues: What to do and how to get help

I'm running up big debts on book up.

What can I do?

Get free and confidential support from a financial counsellor.

Talk to the business to work out a repayment plan and keep a record of what you pay off.

Tell the business who is allowed to use your book up, and who isn't.

Set rules with the business on how much you can spend.

Who can help?

Financial counsellors can help with advice on your situation to get on top of your debt.

I'm worried about how a store is offering book up

What can I do?

If you're worried about how a business is offering book up, and if they might be doing the wrong thing, you could talk to a trusted person about your concerns.

Who can help?

Financial counsellors

Free legal help

Call ASIC Indigenous Help Line on 1300 365 957

I dont know what money is being taken out of my account

What can I do?

Ask your bank for a bank statement to check what money is being taken out.

Ask the business about a record of what has been bought on your book up. Check that this lines up with your bank statement.

If you think the business is taking money out that they shouldn't be, you can report this.

If you think the business has been negligent and is giving other people your card or your details, you can get legal help or report this.

Change your PIN number with the bank, and check whether your card is missing. If it is, ask the bank to cancel your card and change your bank details.

If you've left your card at the business, talk to the store about getting your card back.

Who can help?

ACCC or Consumer Affairs in your state or territory can hear complaints about a business.

Free legal help is available.

Reports can also be made to the police.

Your bank can help cancel your card or change your bank details.

I would like more control of my money.

What can I do?

Ask the store for a record of your purchases, and what's on your book up.

Get professional support for getting on track with your money, and making a budget that works for you.

Ask your bank for a bank statement to check where your money is going.

Who can help?

Financial counsellors and financial capability workers can help you get in control of your money.

Moneysmart's budget planner can help work out where your money is going.

Alternatives to book up

Accessing banking services

Sometimes people use book up because there is limited access to banking services. Some alternatives include using:

- **Telephone and internet banking** – to check balances, pay bills, and transfer money with no bank fees
- **EFTPOS and ATMs to access your own cash** – check if these are available in your community, but watch out for fees and charges to use these.
- **Australia Post banking services** – certain outlets provide banking services on behalf of 70 banks, credit unions and other financial institutions. You can make deposits and withdrawals, check your balances and pay credit card bills.

Accessing credit

Some alternatives to using book up to access credit include:

- **No Interest Loans Scheme** (NILS) loans – NILS loans are interest-free loans administered by community organisations to help low income households purchase essential household goods, like a fridge or washing machine.
  They are usually for $200 to $1200 and are repaid over 12 to 18 months. Repayments can be set up through Centrepay. Talk to your local financial counsellor, Money helper or community organisation to see if you are eligible for a NILS loan.
- Low interest loans – Community organisations may also offer low interest loans for personal, domestic or household purposes.
- Centrelink advance – If you are receiving Centrelink payments, you may be able to get an advance. You will have to pay this money back to Centrelink through deductions from your fortnightly payments, but there will be no interest charges.

Get help with book up

To get help with book up, or if you think someone offering book up is doing the wrong thing, call ASIC's Indigenous Outreach Help Line on 1300 365 957.

For help with managing money, budgeting or dealing with debt, contact a financial counsellor:

- call Mob Strong Debt Help on 1800 808 488 or,
- the National Debt Helpline on 1800 007 007.

Find a free financial counsellor near you at moneysmart.gov.au/managing-debt/financial-counselling



Australian Government

Moneysmart.gov.au

Disclaimer

The information in this booklet is for general information only. You should consider seeking independent legal, financial, taxation or other advice for your circumstances.

ASIC Indigenous Help Line: 1300 365 957

ASIC Customer Contact Centre: 1300 300 630

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