We're heading back home now.

Yeah, we'll be behind you in ya flash new car you got.

Yuendumu killed 'em eh?

Yeah, but Atitjere had a lot of injuries.

Oh no, what's wrong with this car?

Maybe Uncle can help us, he's behind us.

Can you fix it Unk?

A warranty is a promise by the car dealer that they will fix some things that go wrong with the car for a certain period of time. For example, in some states if the car is less than 10 years old and has travelled less than 160,000 km, the warranty covers you for the first 3 months or 5000 km (which ever is first). This warranty is free.

I'd better not touch it, you only just bought it and if you've got a warranty it has to be fixed by the mob you bought it off...

Otherwise you'll lose that warranty. Hook it up and we'll tow you back in.
At the roadhouse...

You didn't buy that car off some gammon salesman, did ya?

Nah Unk. I bought it off a licensed dealer*. It's registered in this state and I got it checked out by a mechanic.

*Warranties only apply if you buy the car from a licensed dealer. Check if the car has a warranty, what it covers and for how long.

Hmm, How'd you get the money for it? Sure you can pay for it?

Sure! I got full time work concreting and saved up some money.

I still needed a loan to buy the car, so I saw a financial counsellor.

We worked out how much I could pay off weekly after I paid my bills. And he said to remember that I might need time off work for sorry business and family business.

Then we took the contract to the legal service and got them to check out the 'fine print'.

Least you're not going near those 'high-cost lenders' huh?

They lend you money but the interest and fees are so high it is really hard to pay back.

The car should still be under warranty though.

If it's still under warranty I'm gonna call them and get them to fix it.
Good on ya Pauly

Now, Alison why don’t you take my card and get us all a cold drink? My PIN number’s 1234

Yeah, but you fellas won’t humbug* me.

I’d go straight to that bank and tell them someone stole my money.

But what if someone else hears you say your PIN number and takes your money.

Because you’ve told someone your PIN, you won’t get your money back from the bank. You should go to the bank now and change the PIN.

What about the fees the bank charges for using the machine to get money out.

Most banks let you take your money a few times each month for free. After that they charge a bank fee.

And its cheaper to take money out from your bank’s machine. If you use a different bank’s machine it costs more, even if you’re just checking to see if your money’s come in.

*Humbugging is when people ask for money.
Yeah but if you use the card here in the roadhouse, they can charge an even bigger fee.

That's right. I got charged a fee from the shop for using my card.

Yeah, so if you pay for things like groceries with your card, you may as well get your cash out at the same time. Then you don't get two fees.

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Enough talk. Now come and show me how to use this machine and we'll get that drink.

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If you think a bank, store or credit union has done the wrong thing with your card or account you should tell them. If they don't fix the problem you can call ASIC's Indigenous Help Line on 1300 365 957.
NO FREE MOOLA!

Hello. I'm here to talk with you about **life insurance**. Our policies have blah blah tax blah blah dividends blahdeeblah can roll over blahblahblah. Are you interested?

Where are you from?

Rebecca

Aunty

Stephen

Rollover?

Buster - the ASIC watchdog

I'm Roger Scammer I work for Rorts, Scams & Associates. We really look after our clients. If you sign here today, we'll give you this free gift, but only if you sign today.

I'm real busy with the kids right now.

This won't take a minute, honest.

Under the Australian Consumer Law a door to door salesman has to leave your home when you ask them to.
If you are thinking of buying insurance ask yourself:
1. Do you really need it?
2. Is the salesperson licensed and operating legally?
3. Is it the best deal you can get?
4. Can you afford it?
If you decide to buy, you have 10 days to change your mind. It’s called a “cooling off period”.

Most Aboriginal Legal Services help with contracts. You can ask your lawyer or get help from a Community Legal Centre.

I’m going to talk to Stephen about this.
I’ll think about it and let you know if I’m interested!

You heard her, now on yer way buddy!

But...

And watch out for Buster
That was good timing.

Yeah! hey seen all the new stuff next door? DVD, TV, CD? Shirley rob a bank?

Shirley got a credit card.

But she’s on the pension!

She got the card and spent up at Christmas.

Now the bank wants the payments plus the interest. She’s real stressed.

Geeze, poor thing.

The charges banks make on your credit card mean the debt can increase quickly. If you owe $1000 and this month only pay back $100, the next month the amount you owe may increase to $150.

She tried to pay it back. But then she was short of cash. She took cash out of the credit card. The interest on cash is really high.
Poor Shirley. There's no free moola, huh?

Yeah, banks don't give it away. What can she do?

She's a bit shame but we're going to see a budget advisor* next week and try to work it out.

*Money management workers can help you work out how to budget and can help if you have money problems like Shirley.

Credit and loans can be good. But only if you can pay them off. If you miss payments, you will be charged fees. Interest rates can be very high. If you plan to get a credit card or a loan, get some budget advice. Check if you can afford it and budget for repayments.

If you think a bank, credit union or insurance company has made a mistake or done the wrong thing you can call the Australian Securities and Investments Commission Indigenous Help Line on 1300 365 957 or email iop@asic.gov.au.

If you want advice or help with a consumer problem, call the Department of Fair Trading or Consumer Affairs in your area. You can also find a lot of helpful information at:

www.moneysmart.gov.au

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ASIC: www.moneysmart.gov.au or phone 1300 300 630
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