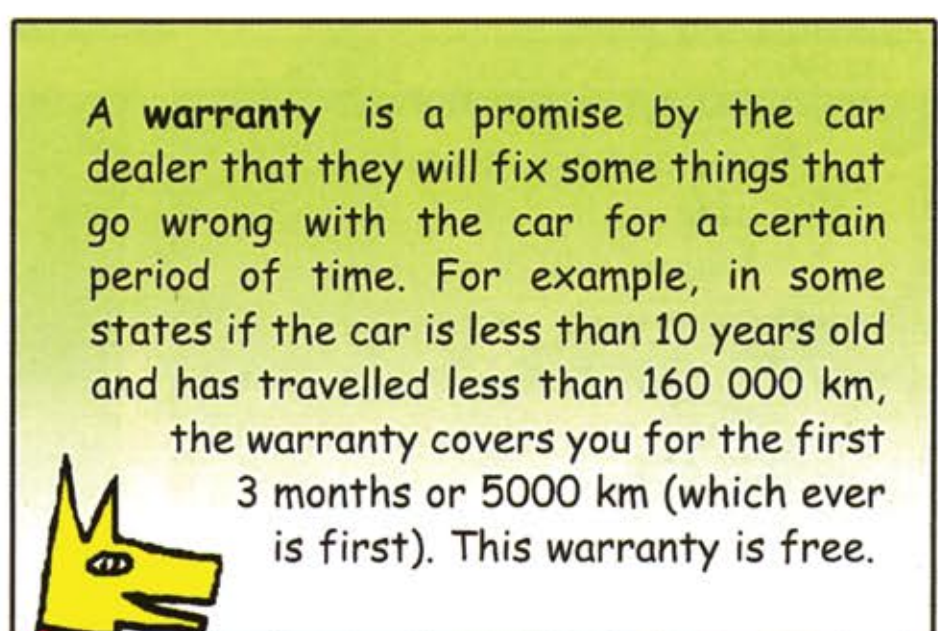
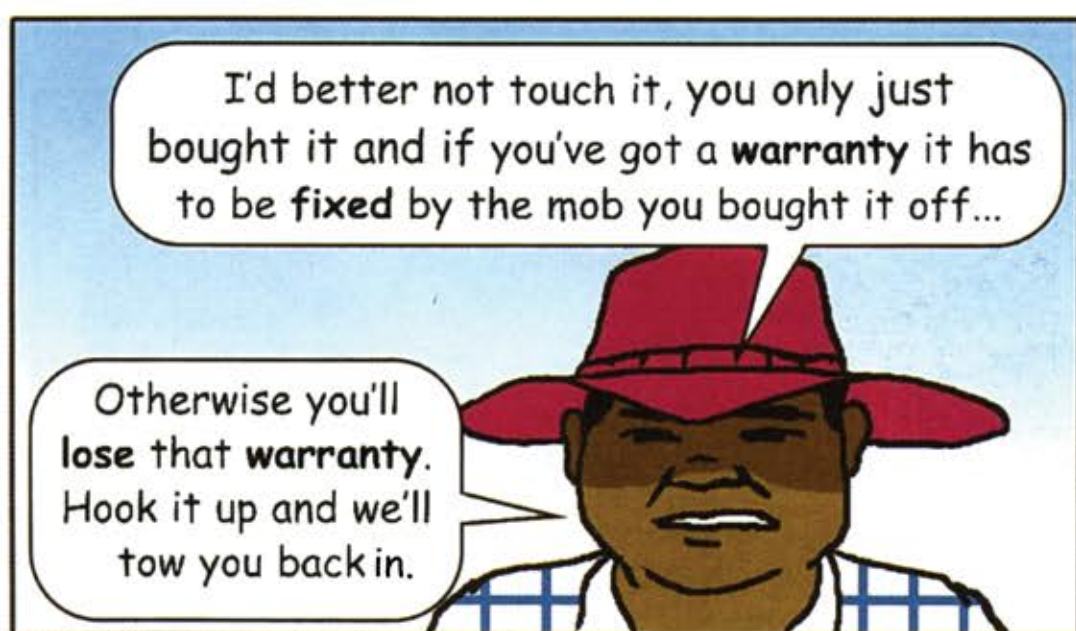
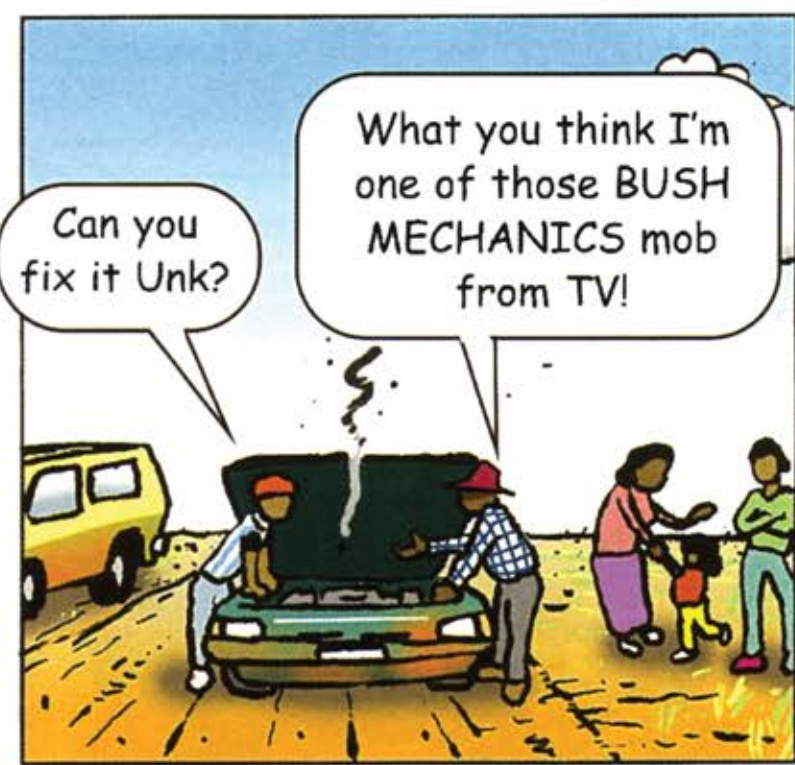
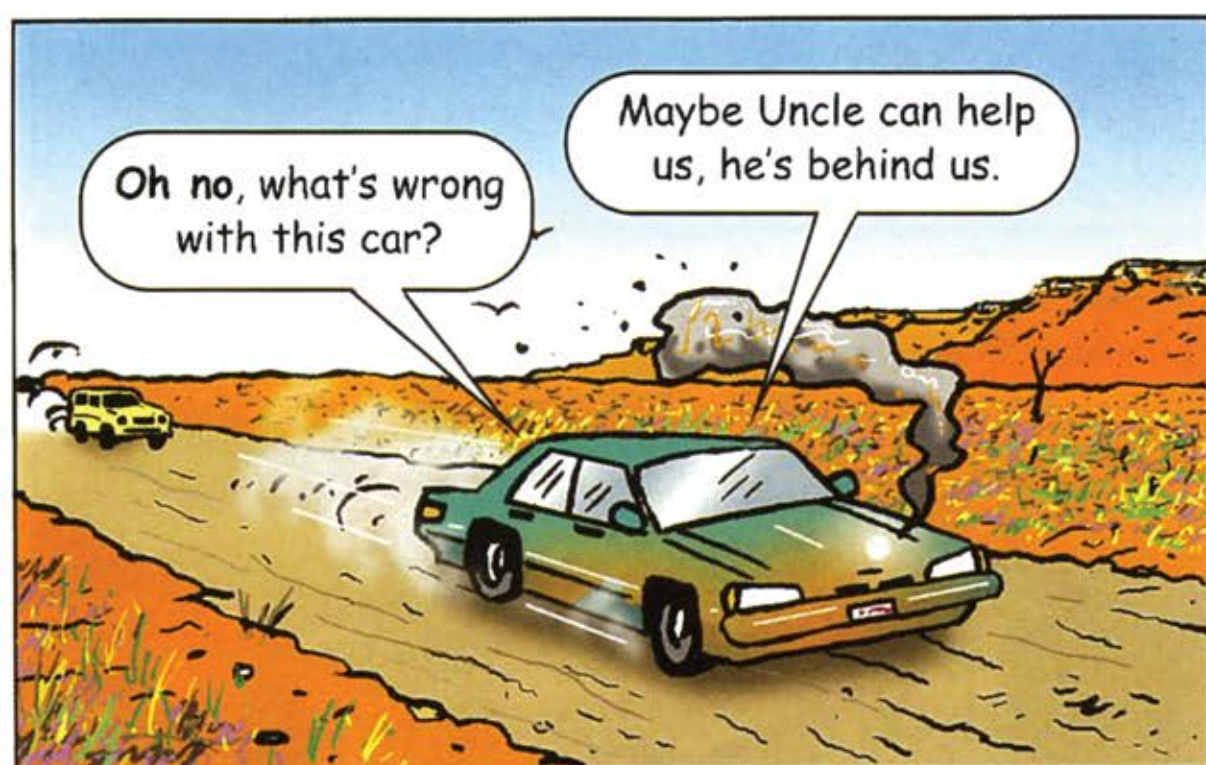




MOOLA TALK!



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.

Hhmm , 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**'.

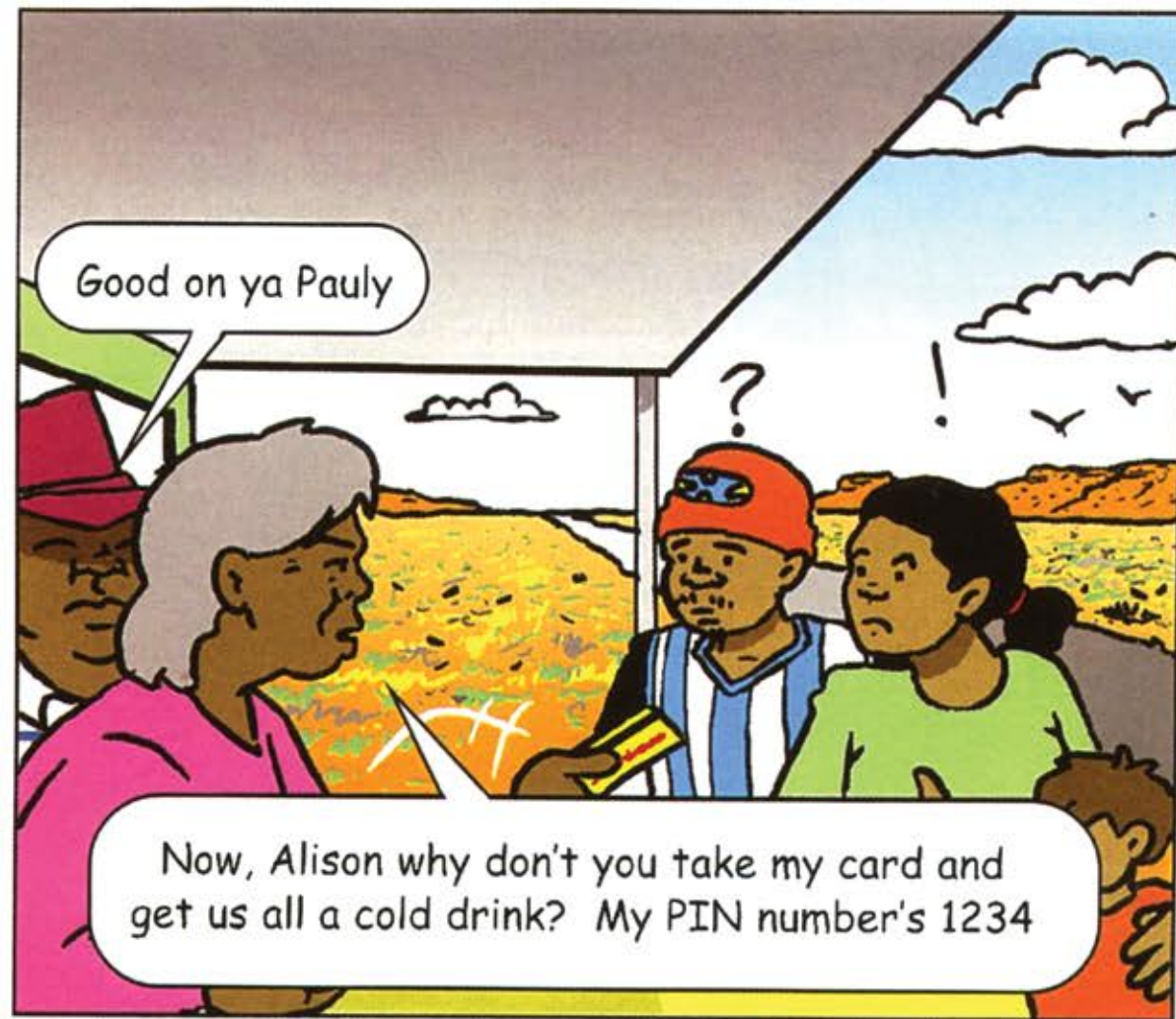
Least you're not going near those '**high-cost lenders**' huh?

Why?

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

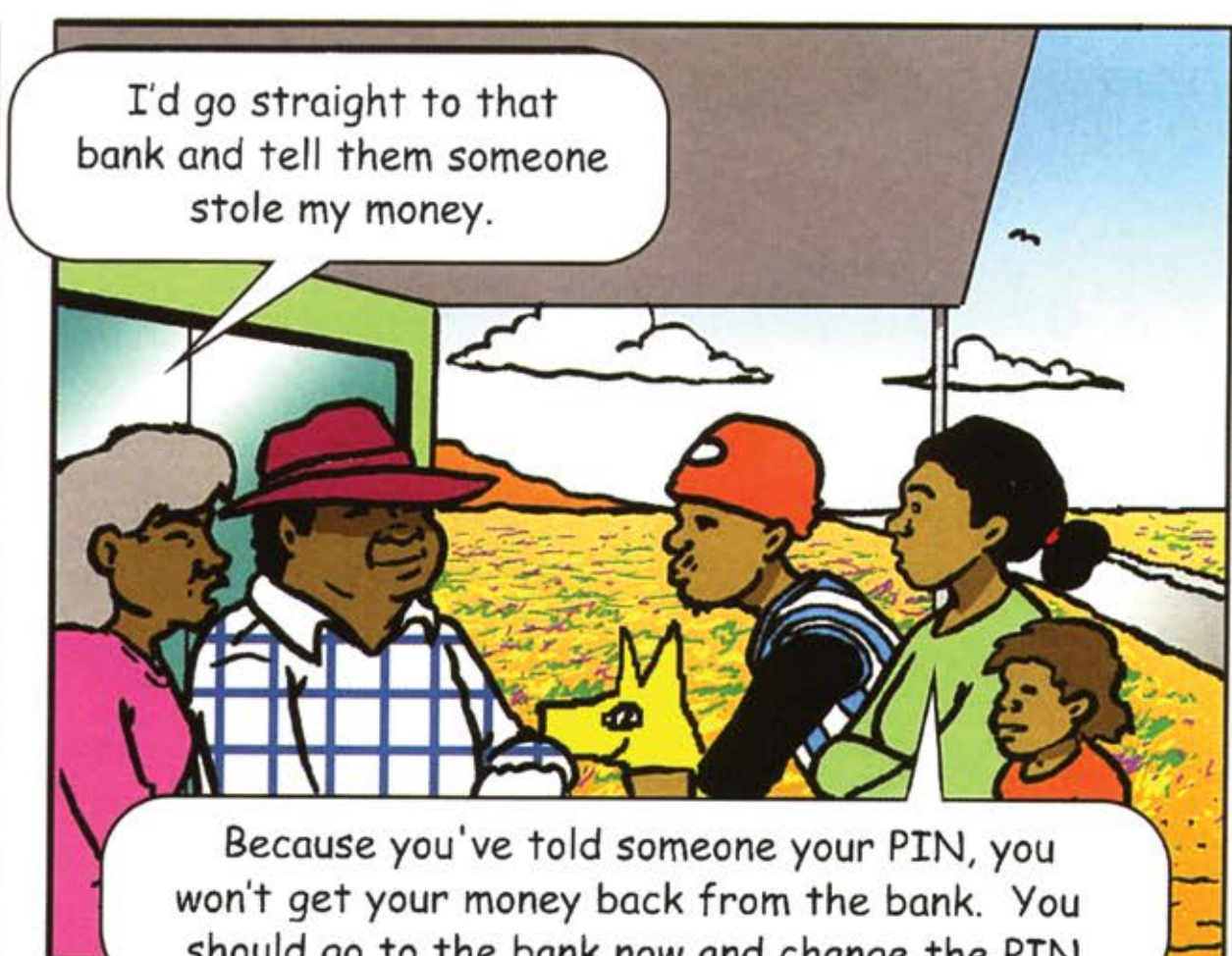


Aunty, that's your PIN number. It's just for you to know. You shouldn't give it to family, taxi drivers, shopkeepers, strangers or anyone!



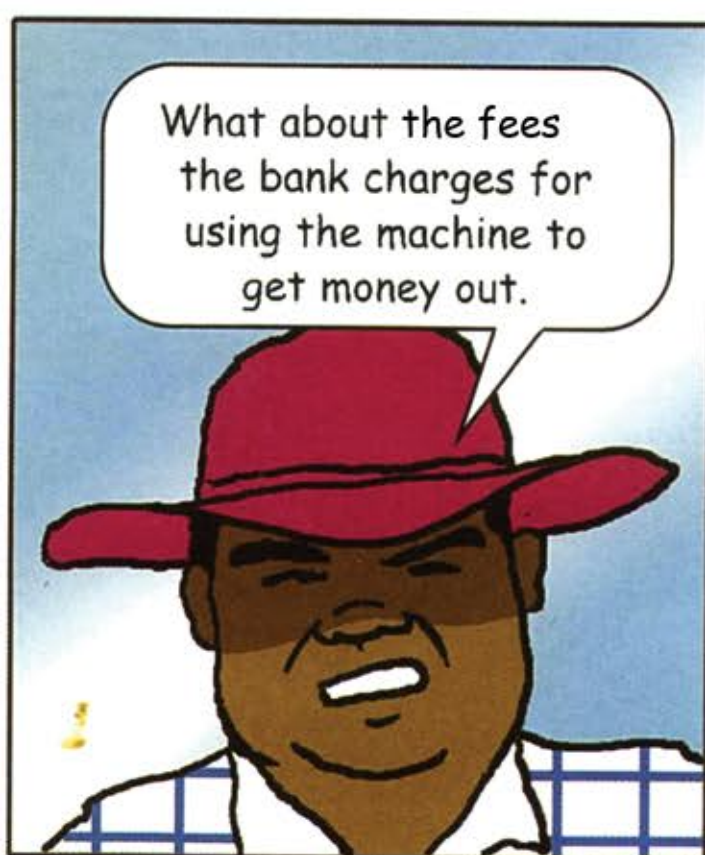
Yeah, but you fellas won't humbug* me.

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




I'd go straight to that bank and tell them someone stole my 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

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

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!




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.



Under the Australian Consumer Law a door to door salesman has to leave your home when you ask them to.






These fellas try to push you into things. And you can get stuck with it.

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".



Here's the contract. Easy payments. Direct debit or credit card?


I never sign anything before I get legal advice!

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.

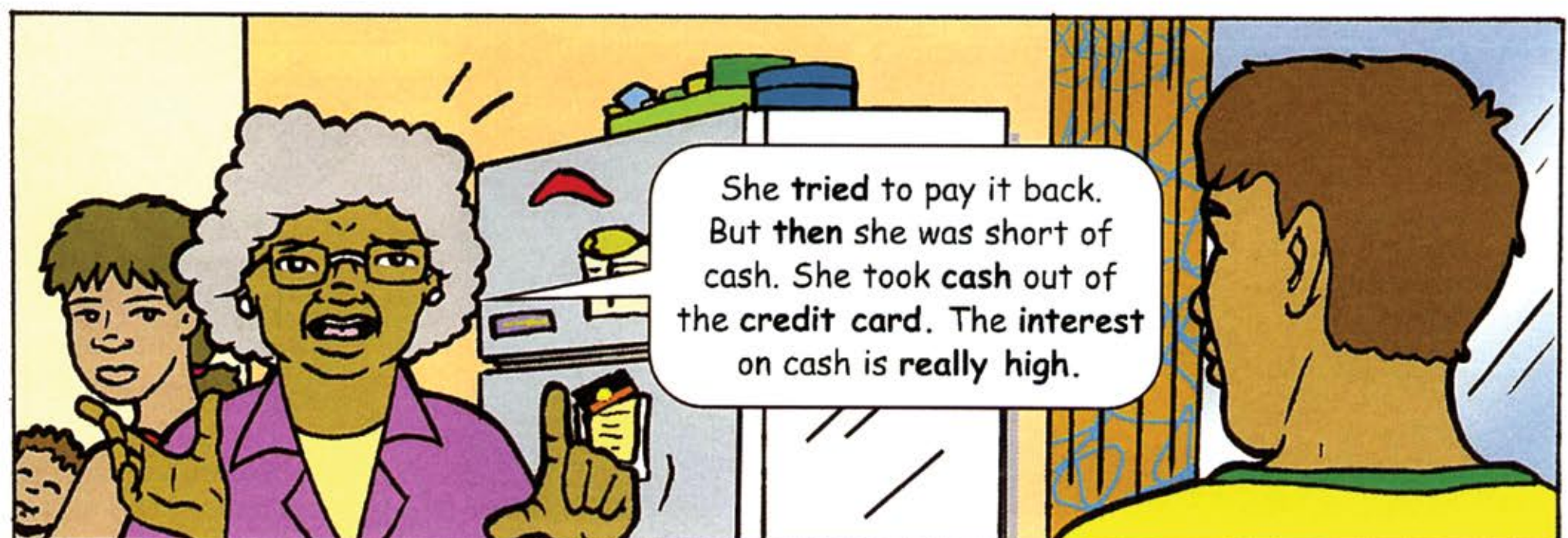
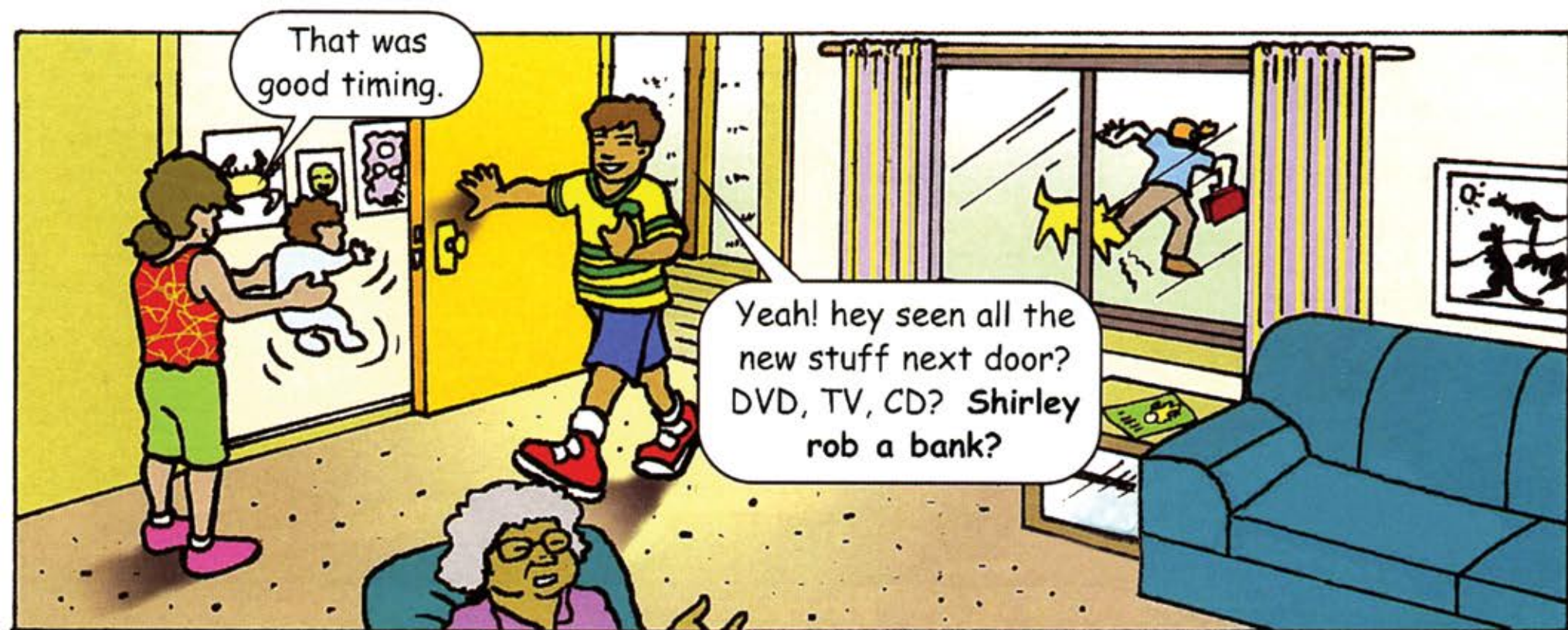
I'll think about it and let you know if I'm interested!

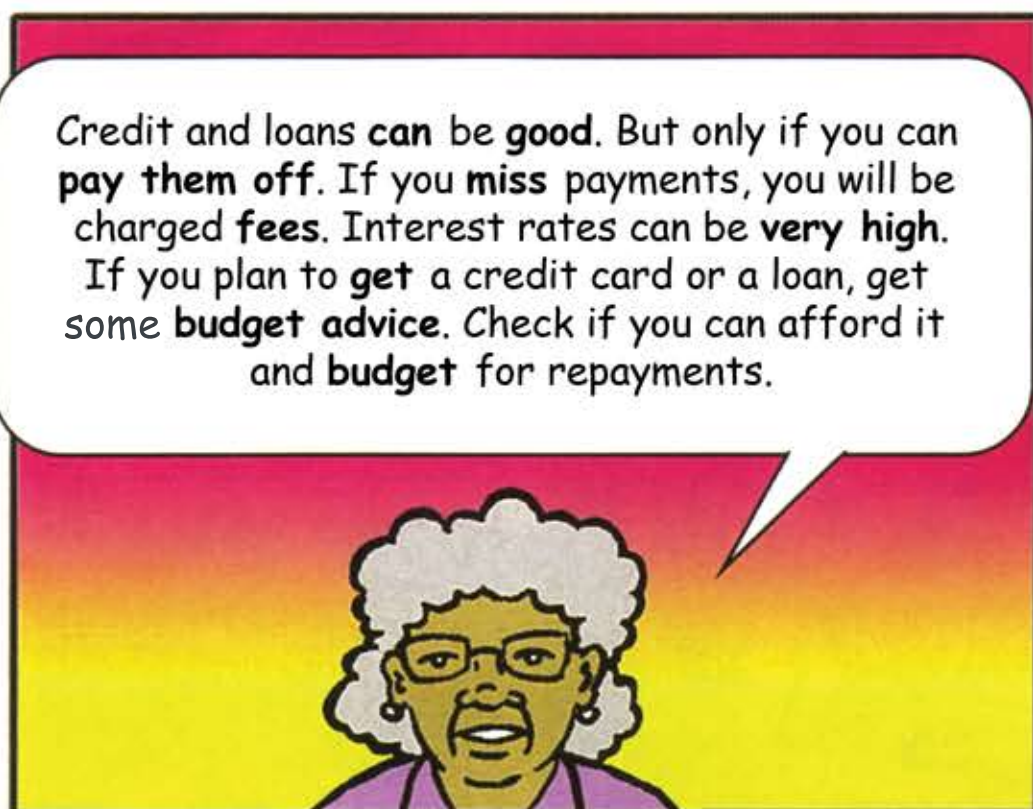
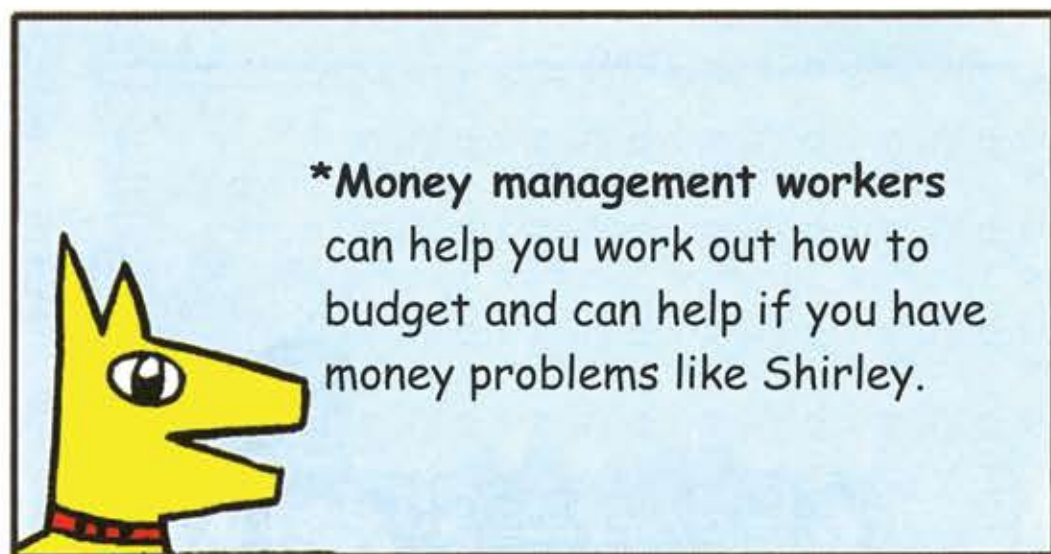


You heard her, now on yer way budda!

But...

And watch out for Buster






This comic was produced by Streetwise Communications for the Australian Securities & Investments Commission (ASIC) with additional funding from the Banking and Financial Services Ombudsman (BFSO),.

ASIC: moneysmart.gov.au

ASIC Indigenous Helpline: 1300 365 957

First published September 2003

ISBN: 1 876226 63 3  ASIC

Writer: Robynne Quiggin
Artist: Stephen McLeod
Artistic Director: Ross Carnsew

Developed with
Streetwise Communications



ASIC

Australian Securities & Investments Commission



streetwise
COMMUNICATIONS

