

## **Money**

### **I bought something from overseas, but it did not come yet. What can I do?**

The first step is to talk with the company. Normally you can do this through ebay or by email.

Overseas companies must follow the Australian Consumer Law and give you what you paid for.

If a company asks for extra money for something like 'customs fees', it might be a scam. Call NT Consumer Affairs on 1800 019 319.

[More information »](#)

### **I'm an Aboriginal and/or Torres Strait Islander artist. Someone wants to buy my art. How do I know if it is a good deal?**

If you think that you might not be getting a good deal, you don't have to agree. You can leave or ask them to go away. If you agree you have 7 days to change your mind.

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### **I just found out that someone took money out of my account, but it wasn't me. What do I do?**

Talk to your bank straight away. They can help you find out where the money has gone.

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### **Someone I met online asked to borrow some money from me, but they won't pay it back.**

Sometimes people pretend to be your friend to get money from you. If you lend money to someone you met online, it could be a scam.

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### **I got ripped off by someone. What can I do?**

If you were scammed or tricked you may not be able to get your money back. It depends on who tricked you. The links below help you work out what to do or call a legal service to get help.

Have a look at the Scamwatch website: <https://www.scamwatch.gov.au/>

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### **I get lots of phone calls from businesses and charities asking for money or to sell me something. Can I make it stop?**

You can tell them to stop calling you and tell them not to call again.

You can also sign up to the 'Do Not Call' register.

This stops most businesses from calling you but does not stop charities from calling you.

you can find the 'Do Not Call' website here: <https://www.donotcall.gov.au>.

[More information »](#)

### **I bought something online but it wasn't what I expected. Can I get my money back?**

The thing (product) that you bought must be the same as the thing on the website. It must be the same as the photo on the website.

Call NT Consumer Affairs on 1800 019 319.

[More information »](#)

### **I bought something but it doesn't work. What do I do?**

Take the item back to the shop with your receipt and ask them for a replacement, repair, or refund.

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### **I am renting something but I think I am spending too much money.**

Renting something may look cheaper but it can cost more than buying it. If you have signed a contract you might not be able to get out of it.

[More information »](#)

### **How much super do I have? Where is it?**

You can ask your employer what super company you are with. You can also call the ATO to find out.

Then you can talk to your super company and ask them how much money is in your account.

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### **When can I get my super?**

When you turn 65 or reach preservation age.

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### **How can I get my relative's super after they die?**

You can ask your relative's super company to pay some or all of their super to you. The super company will decide who gets the money.

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### **I signed a contract and I don't read English well. I don't know what I signed for. What can I do?**

When you sign a contract it is hard to cancel it. You should get help from a lawyer.

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### **Someone hassled me to buy/sign something I don't want. What can I do?**

It depends where and when you buy the thing or sign the papers. If it was unsolicited (the seller came to you), then you may have a 'cooling-off' period. The law gives you time to change your mind. If you buy something in a shop - there is no cooling off period. Call NT Consumer Affairs on 1800 019 319 for help.

[More information »](#)

### **People keep knocking on my door to sell me things. How can I make them stop?**

Put a sign or sticker on your door or house that says 'Do not knock'. When you do this, sales people are not allowed to knock. Call NT Consumer Affairs on 1800 019 319.

[More information »](#)

### **What do I need to know if I am buying something secondhand?**

Make sure the thing (product) is safe, and get any safety instructions -especially for baby products.

If you are buying from a private seller, you don't have the same rights (protection) as when you buy from a shop.

Call NT Consumer Affairs on 1800 019 319.

[More information »](#)

### **I got a Facebook message from a friend asking for money to get a new passport**

This might be a scam, be very careful. Someone might be pretending to be your friend. Don't give them any money. Check with your friend on the phone or in person. Ask other trusted friends if they know what is happening.

Look at the Scamwatch website: <https://www.scamwatch.gov.au/>

[More information »](#)

### **I got an email from my bank/Centrelink asking for my bank details? Should I give them out?**

This could be a scam. Do not send any information. The bank, government or Centrelink will never send you an email that asks you for your personal information.

Call NT Consumer Affairs for help on 1800 019 319.

[More information »](#)

### **I got an email saying I won the lotto. I put money in the account, like they asked, but I haven't got my money. What can I do?**

This sounds like a scam. If you think you have given your details to a scammer, contact your bank straight away.

[More information »](#)

### **I signed a phone or internet contract, but I don't get phone or internet service in my area. Do I have to pay their bills?**

Talk to the company and tell them why you want to stop paying their bills. If you can't fix the problem with the company, talk to the Telecommunications Industry Ombudsman.

[More information »](#)

**I borrowed money to buy my car, but I can't pay the loan back. What can I do?**

Talk to a financial counsellor or a lawyer.

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**What is superannuation (super)?**

Superannuation (super) is your money. Your employer has to pay money to a super company where it's saved for you until you retire from work.

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