

In-App Purchases

Be mindful that some free Apps will have options for users to make purchases within the App. Here are some tips for managing mobile applications with in-app purchases.

- Talk with your kids about what they are doing online and learn together
- Model online security – if your child has a password, get them to type it in and model this by not giving your passwords out
- Contact your bank or the App when you notice unexpected transactions
- Understand what you are agreeing to when signing up for an App or service.

A real life story...

“Once upon a time, my kids asked if they could subscribe to a popular gaming App. As with most subscriptions, this meant the App was then attached to my bank account linked through my phone.

As a family we established rules, including no chatting or playing with any ‘friends’ that they didn’t know from school – the App works a bit like social media platforms where anyone in the App can send a friend request to other users. They were also not to purchase anything extra through the App without my permission, which meant me physically entering my password.

Last year, my child had a period of being unwell. Screen time was a great distraction and helped pass the time. They asked if they could purchase something on the App which meant they could get to the “next level”. **I did not completely understand** but given the special circumstances and it only being \$10, I said yes. **I told them my passcode** and got busy talking to the nurses, updating family about their progress and catching up on emails.

The next day I went to do some food shopping but couldn’t pay because I had insufficient funds. This didn’t make sense as I had been paid that week. I thought I had been scammed but on checking the payment history and speaking to the bank, I discovered that a large amount of money had been spent on said game: \$80 purchases, \$40, another \$80... totalling nearly \$2,000!!!

I had a relaxed chat with my child to understand how this had happened. It turns out they were so caught up in the game that they just kept putting in my code every time it flashed up asking for it,

having no idea each click was a new purchase. They felt so ashamed and embarrassed. They were also worried that everyone was going to find out and think they were stupid. I gave them a big cuddle, explained that it was going to be okay and nobody else needed to know.

I contacted the platform linked to my bank account and explained the situation. The customer service people were understanding and I learned that this situation is common. **There were a few payments that could not be refunded**, but most were. They said **it was lucky I had contacted them so quickly** otherwise I would not have been refunded anything.

I let my child know that it had all been figured out, and together, we talked through what we had learned.”

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