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Unexpected mobile content charges



A guide to direct carrier billing

Do you buy apps, games, ringtones or entertainment on your phone? Our guide to direct carrier billing will help you to avoid unexpected third-party content charges on your mobile phone bill.

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Understanding direct carrier billing

Direct carrier billing (DCB) allows you to easily buy digital content with only one or two clicks, and charge the purchase to your mobile phone bill or have it deducted from your prepaid balance.

It's sometimes called 'third-party purchases' or 'content purchases' on your bill. This is because mobile providers do not market or develop the content services—instead they come from third party content providers.

DCB can be an easy way to buy content online—however, some customers have found charges on their mobile bill for content they accidentally bought or believe they did not subscribe to. So, it pays to know how it works—particularly if you have children or others using your mobile phone.

How does it work?

You can use DCB to pay for a wide range of entertainment and content services, such as games, movies and music; [apps and in-app purchases \(/Citizen/Phones/Mobile/Content-and-services/apps-and-in-apps-purchases-a-guide-for-consumers\)](/Citizen/Phones/Mobile/Content-and-services/apps-and-in-apps-purchases-a-guide-for-consumers) (including from Google Play); TV voting and competitions; ringtones; and age-restricted content.

There are two types of purchases:

1. One-off charges, like when you download a game or vote in a competition
2. Subscriptions that charge on an ongoing basis to play online games or receive content such as daily horoscopes, quizzes or personality tests.

When using DCB, be aware that:

- > you won't need to provide your bank account or credit card details
- > your mobile provider pays the third-party for the content, and then charges you in your monthly bill or from your prepaid balance
- > your mobile provider may pass your phone number to the third-party content provider to supply you with the content
- > these are *extra* charges, which are not part of your monthly plan for calls, SMS and data.

Most importantly, you should always read the terms and conditions to understand any ongoing costs associated with the service.

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Signing up, cancelling and unsubscribing

How do I know if I've subscribed to a content service?

You'll usually receive an SMS from the third-party content provider confirming your purchase.

FreeMsg: Welcome to
SubscriptionName.
Subscription costs
\$14.99/month charged
to your mobile account.
Opt-out send STOP
to [19 XXX XXX](#)
HELP: [1300 XXX XXX](#)

This message should provide:

- > the name of the service
- > a description of whether you've made a 'one-off' purchase or have subscribed
- > the charges you'll see on your mobile bill
- > how to unsubscribe from a subscription service a contact phone number for customer service.

If you **don't** receive the confirmation SMS, you should check your mobile bill or prepaid account balance for these charges.

Mobile providers require third-party content providers to advertise and communicate their services clearly, so you know exactly what you're getting. If you subscribe to receive regular content, you should receive ongoing SMS reminders from the third-party content providers, which may look like this:

These messages help you know your ongoing subscription costs and how to opt out.

Can I accidentally subscribe?

FreeMsg: Hi, you have subscribed to SubscriptionName and will be charged \$14.99/month on your mobile bill. To opt-out send STOP to [19 XXX XXX](#) HELP: [1300 XXX XXX](#)

Be careful when clicking on links such as banner advertisements—these may require you to make a purchase to view the content. Banner advertisements usually pop up in free mobile apps, as well as when browsing the web using your mobile. With one or two clicks, you may be subscribed.

What is 'double opt-in'?

Most mobile providers have a double opt-in process for subscriptions, which requires you to go through a two-step sign-up in order to access and use the service—this happens before you are charged.

You'll usually be asked to confirm your purchase by pressing two buttons on the same screen, as seen in the example below.

Or you may need to press on the purchase button twice to confirm, as in the example below.

How do I cancel or unsubscribe?

You'll need to contact the third-party content provider to unsubscribe from a service.

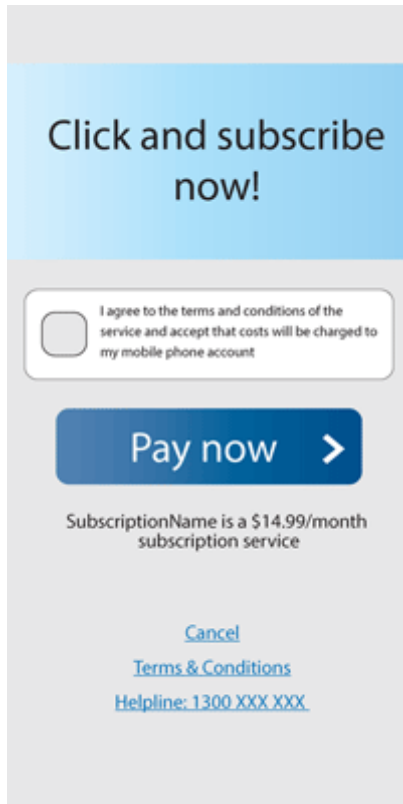
If you still have the SMS from the third-party content provider, follow the instructions in the SMS. For example, you may be required to send the word 'STOP' by SMS to a 19 number. If you've subscribed to more than one service, you'll need to unsubscribe from *each* service separately.

Each STOP message you send should cost \$0.25 per SMS. For most providers, this is included in your plan.

Once you send the STOP message, you should receive a SMS confirming that your subscription has been cancelled, like this:

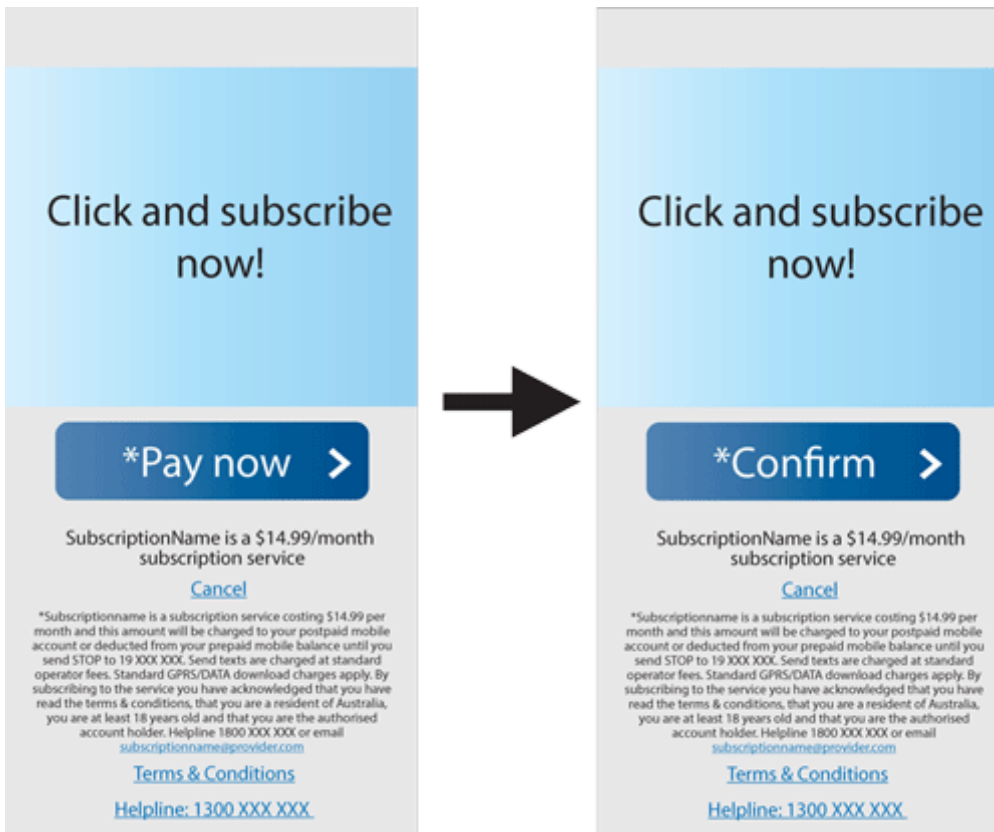
You will still be charged for any content you received before you unsubscribed from a service.

If you don't receive an SMS, you can also call or email to cancel the subscription using the contact details on your bill or third-party content provider's website. If you're having trouble contacting the third-party provider, get in touch with your



mobile provider.

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About the charges

How do charges appear on my bill?

You can find DCB purchases on your mobile bill under headings such as 'content services' or 'third-party purchases'. They may look something like this:

Third Party Purchases						
Date	Time	Description	Qty	Provider	Contact	Price in \$
22 Mar	10:50am	Game Name	1	Game Provider Name	1300 XXX XXX	4.99
26 Mar	09:26am	Game Name	1	Game Provider Name	1300 XXX XXX	6.99

Your bill will usually contain the following information about third-party purchases:

- > purchase date and time
- > the service or content description; for example, 'online gaming service' or 'Google [app name]'
- > the name of the third-party provider (sometimes with the ABN) and helpline number
- > the amount of the charge.

What if I'm a prepaid customer, or don't receive a bill?

DCB can be used on your prepaid mobile. You can log in to your mobile provider's customer portal to check recent charges, or give them a call. Here are the customer portals for [Telstra](https://www.my.telstra.com.au/myaccount/home) (<https://www.my.telstra.com.au/myaccount/home>), [Optus](https://www.optus.com.au/customercentre/myaccountlogin) (<https://www.optus.com.au/customercentre/myaccountlogin>) and [Vodafone](http://www.vodafone.com.au/my-vodafone) (<http://www.vodafone.com.au/my-vodafone>).

How much will DCB cost?

The terms and conditions will outline exactly what you're signing up for. They contain important information such as the price, and whether you are signing up to a subscription or one-off purchase.

What is the average cost of DCB charges?

- > *One-off* purchases—this will be a single charge on your mobile bill (like voting in a TV competition costing \$0.55) and usually the charge is less than \$20.
- > *Subscription* services—these will usually be a weekly or monthly charge, typically from \$4.99 per week.

It's easy to see how these charges could quickly add up, so check our tips below on avoiding or managing DCB charges.

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Getting help or a refund

Where can I get help to understand the charges?

Your bill will provide information about charges including the amount and a contact number. If you are still unsure, contact the third-party content provider named on your mobile bill (or in the confirmation SMS), to ask for an explanation of the charges. If this doesn't help, your mobile provider can assist you. Ultimately, if you can't resolve your issue with either the content provider or your mobile provider, contact the [Telecommunications Industry Ombudsman \(http://www.tio.com.au/\)](http://www.tio.com.au/) (TIO).

How do I seek a refund?

You may be entitled to a refund if you were:

- > charged without your consent
- > misled about the charges or the nature of services.

A refund may not be offered if you simply change your mind or if your mobile device has been used by someone else who made the purchases.

The refund may be credited on your mobile phone account or sent to you as a cheque by post.

Contact your mobile provider or the third-party content provider named on your mobile bill to see if you can find a resolution. If your issue remains unresolved, contact the [TIO \(http://www.tio.com.au/\)](http://www.tio.com.au/) (<http://www.tio.com.au/>).

How can I avoid or manage DCB charges?

There are a number of things you can do to avoid or limit your DCB charges:

- > Ask your provider to bar access to DCB. [Telstra \(https://www.telstra.com.au/mobile-phones/moreonyourmobile/manageyourcontent/\)](https://www.telstra.com.au/mobile-phones/moreonyourmobile/manageyourcontent/), [Optus \(http://www.optus.com.au/shop/notices/content\)](http://www.optus.com.au/shop/notices/content) and [Vodafone \(http://vodafone.intelliresponse.com/index.jsp?id=1351&question=Content+Purchases&requestType=NormalRequest&source=100\)](http://vodafone.intelliresponse.com/index.jsp?id=1351&question=Content+Purchases&requestType=NormalRequest&source=100) have information on how to bar DCB for your mobile service. First, make sure all existing subscriptions have been cancelled by using one of the methods to unsubscribe from the service before barring DCB. Barring will not remove or cancel existing subscriptions.
- > Your mobile provider applies a pre-set limit to your monthly spending on DCB. Both Telstra and Optus allow their prepaid and postpaid customers to use DCB with pre-set limits that you can adjust.
- > Regularly check for DCB charges on your bill and in SMS notifications. If you're a prepaid customer, you can log in to view your account via your mobile provider's portal. Here are the customer portals for [Telstra \(https://www.my.telstra.com.au/myaccount/home\)](https://www.my.telstra.com.au/myaccount/home), [Optus \(https://www.optus.com.au/customercentre/myaccountlogin\)](https://www.optus.com.au/customercentre/myaccountlogin) and [Vodafone \(http://www.vodafone.com.au/my-vodafone\)](http://www.vodafone.com.au/my-vodafone).

Is there a limit on how much I can spend?

Different mobile providers have different spending limits, and these may vary depending on if you're a prepaid customer, or one who receives a monthly bill (postpaid). Visit your provider's website for the latest on spending limits. Here's information for [Telstra \(https://www.telstra.com.au/mobile-phones/moreonyourmobile/manageyourcontent\)](https://www.telstra.com.au/mobile-phones/moreonyourmobile/manageyourcontent) and [Optus \(http://www.optus.com.au/shop/notices/content\)](http://www.optus.com.au/shop/notices/content).

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More information

How do I activate DCB on my phone?

If you don't have DCB on your mobile and want to use it, contact your mobile provider.

Can I use DCB to buy online content using another device?

You can use DCB as a payment method for online content such as competition voting and online games, even when using another device. By entering your mobile number into the content provider's payment screen, your content purchase will be charged to your postpaid mobile bill or deducted from your prepaid balance.

If you share your mobile data with others via mobile tethering or a hotspot, their use of third-party content may be charged to your mobile account.

What is the difference between DCB and Premium SMS (PSMS)?

PSMS charges are another type of third-party service. However, these services are usually purchased by texting a '19' code or calling an interactive voice response service, rather than clicking on a purchase button on a webpage or app.

If you don't want to use PSMS to purchase digital products and services, ask your mobile provider to bar it—this should be done in addition to barring DCB.

PSMS are regulated by the [Mobile Premium Services Code \(http://www.commsalliance.com.au/Documents/all/codes/c637\)](http://www.commsalliance.com.au/Documents/all/codes/c637). Read more about [PSMS \(http://www.acma.gov.au/Citizen/Phones/Mobile/Content-and-services/mobile-premium-services-fags\)](http://www.acma.gov.au/Citizen/Phones/Mobile/Content-and-services/mobile-premium-services-fags) on our website.

Where can I go for more information?

Visit your mobile provider's website. Some common ones are listed below:

- > [Telstra \(https://www.telstra.com.au/mobile-phones/moreonyourmobile/manageyourcontent\)](https://www.telstra.com.au/mobile-phones/moreonyourmobile/manageyourcontent)
- > [Optus \(http://www.optus.com.au/shop/notices/content\)](http://www.optus.com.au/shop/notices/content)
- > [Vodafone \(http://vodafone.intelliresponse.com/index.jsp?id=1351&question=Content+Purchases&requestType=NormalRequest&source=100\)](http://vodafone.intelliresponse.com/index.jsp?id=1351&question=Content+Purchases&requestType=NormalRequest&source=100)

Where can I find help with dispute resolution?

If you're dissatisfied with the response from your mobile provider or third-party content provider to your complaint, you can call the Telecommunications Industry Ombudsman (TIO) on 1800 062 058 or visit [www.tio.com.au \(http://www.tio.com.au\)](http://www.tio.com.au).

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Last updated: 19 December 2016

Take charge of unexpected mobile content costs!

Help—I have unexpected charges!

Why can't I unsubscribe?

I have a complaint—where should I go?

Contact your mobile service provider or the third-party provider
(named on your mobile bill or prepaid account, or in your confirmation SMS)

I have complained but it wasn't resolved—what can I do?

Call the Telecommunications Industry Ombudsman (TIO)
on 1800 062 058 or visit www.tio.com.au

I want out! How can I bar direct carrier billing and other premium services?

Remember—you have the power to make it STOP!
Contact your mobile service provider