

## **How to stop the kids' racking up big bills on your tablet computer**

*Young kids can easily pick up passwords as they sit on mum or dad's knee. Who can blame them for using the password when they're in games that encourage them to collect treasures.*

MoneySavingExpert suggests that parents should make that they protect their passwords and change them regularly to stop their children from racking up big bills.

The website says that it has seen countless reports on its forum about children – who generally have great memories – who have remembered passwords and used linked accounts and credit cards.

For this reason, alongside the new rules that firms must comply with, here are a few extra steps parents can take to protect their children and their wallets.

Further information can be found on the Office of Fair Trading website – [www.oft.gov.uk](http://www.oft.gov.uk)

### **Check your settings**

Before handing over your device to your child, check your payment option settings.

If you enter your password to authorise a single payment, you may be opening a payment window in which your password won't be needed for more payments to be taken.

You could change the setting so your password is needed for every purchase.

### **Read the game description**

The description of the game, either in an app store or on the games own website, should tell you if it is possible to make purchases within the game.

The description should also tell you what the main characteristics of the game are before you download it for your child, or allow them to create an account. Sift through all the information to check if you are happy for your child to play it.

### **Check if there is a social element to the game**

Many games let players connect with each other, through the game itself or social media platforms.

If a game does this, it should be clear from its up-front description.

Check what safety features are in the game to stop this happening.

### **Go through your bills**

Get in touch with the game provider or the platform operator if you see money has been taken from your account without you realising.

Give them the chance to put right any problem you are blaming them for. If you're not satisfied with their response, you can contact Citizens Advice at

[www.adviceguide.org.uk/consumer](http://www.adviceguide.org.uk/consumer)

### **Have a go at playing the game yourself**

This is arguably the best way for you to understand what your child will see when they play the game themselves.

Doing this will enable you to see first-hand if you think the content is suitable for your child and to make sure that there is nothing that could pressure them into making a purchase.

Even if you are happy with a game after playing it, it is also worth bearing in mind that game content can change via updates. You may want to check it regularly to make sure that it is still suitable for your child.

### **Talk to your child about their game playing**

Start a conversation about the games they play and ask if there is anything they are unhappy about.