

ALL ELECTION PARTICIPANTS

Ban on use of credit cards – including for social media

Unless otherwise stated, all references to legislation are to the *Local Government Electoral Act 2011* (LGEA). The information in this fact sheet does not replace legislation. If you are concerned about your obligations, you should seek independent legal advice.

Electoral expenditure and credit cards

The LGEA expressly bans the use of credit cards to pay for any campaign expense including electoral expenditure. The dedicated campaign bank account also must not be used to pay a credit card bill.

The ban extends to any person who is paying for a campaign expense with the authority of an election participant.

Expenditure can be paid with:

- a debit card that withdraws funds directly from the dedicated account
- an electronic funds transfer from the dedicated campaign bank account
- cash withdrawn from the account (provided the amount withdrawn does not exceed the amount to be paid, rounded up to the nearest amount an ATM can dispense, if applicable).

Social media and internet ad campaigns

Advertising on the internet and social media has become a popular method of reaching voters. The LGEA's rules on election matter and billing apply when placing ads online as well as when placing ads in newspapers or on television.

The most common social media companies and Google allow several methods of payment including payment with a debit card with a Visa or Mastercard logo. These companies include:

- [Meta](#) (Facebook and Instagram)
- [Twitter](#)
- [LinkedIn](#)
- [Tiktok](#)
- [Google ads](#) (includes YouTube)

Disclosure of electoral expenditure

Like other electoral expenditure, expenditure on social media ad campaigns must be disclosed both in real-time and in the election summary return. Please be aware that social media companies may bill your debit card some time after the campaigns have run. Keep an eye on the dedicated campaign bank account after the election to make sure all payments for social media electoral expenditure have been disclosed accurately.

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More information

If you need more information relating to Funding, Disclosure and Compliance, please contact ECQ on 1300 881 665 or by emailing fad@ecq.qld.gov.au.



**Electoral
Commission**
QUEENSLAND

Record keeping

All election participants must keep records for 5 years. This is required to demonstrate compliance in relation to all electoral expenditure, disclosure, and dedicated campaign bank account requirements. Refer to [Fact Sheet 8](#) for information about record keeping requirements.

Compliance and penalties

Failing to comply with the ban on the use of credit cards carries a maximum penalty of 100 penalty units (valued at \$16,690 as of 1 July 2025). The ECQ has, for example, successfully prosecuted a candidate for using a credit card (as well as other offences). The candidate was fined \$8,000.

For further information

This fact sheet mainly refers to part 6 of the LGEA. The Act is available in full at legislation.qld.gov.au. Participants in the electoral process should ensure they understand their obligations under the LGEA.



RELATED FACT SHEETS

Fact sheet 3 – Authorisation of election matter

Fact sheet 8 – Record keeping requirements

Fact sheet 18 – Disclosure of electoral expenditure by candidates, groups of candidates and registered political parties

Fact sheet 33 – Disclosure of electoral expenditure by third parties

All fact sheets can be found on the [ECQ's website](#).

More information

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