**Section 460.245 Misuse of Club Merchandise Deposits**

A buyers club engages in an unfair or deceptive act or practice if it uses any monies (excluding the handling fees, service fees, shipping costs, and sales taxes) deposited with the buyers club by the buyer as partial or full payment for club merchandise except toward the purchase of the ordered club merchandise. This Section shall not require a buyers club to establish a separate bank account for each individual buyer.

(Source: Amended at 10 Ill. Reg. 10957, effective June 6, 1986)