Income Management Deductions, Service Delivery and Compliance Guidelines

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# Definition of terms

Account Manager, the Services Australia officer primarily responsible for managing the Income Management Deduction Program.

Applicant, the legal entity that has applied to become a party to either a Schedule 4 or Schedule 5 Income Management Deduction Contract.

**Approval c**riteria, the criteria set out in section 1.4 of this document.

**Approval l**etter, a letter from Services Australia to the applicant notifying them that we accept their Business application.

**Approved l**ay-by, an arrangement for the purchase of goods from the participant. The terms set how the customer will pay the total price over time in regular payments. The customer receives the goods when they pay the total price for the goods. To be an approved lay-by, the participant must provide the customer with:

* a document setting out the participant’s terms and conditions of the lay-by service
* a detailed lay-by docket for the particular purchase of goods.

The lay-by docket must set out all of these details:

* the deposit amount
* duration of lay-by period
* frequency and minimum amount of payments required
* participant’s cancellation policy for the lay-by, including refunds of deposits or any payments made.

Business **application,** a request by the applicant for Services Australia to provide particular services to the applicant. It is in accordance with the form and procedure for completing that Business application.

Centrelink, a master program of Services Australia.

**Community s**tore, a store in a local community, often in remote locations. They sell a range of goods, including food, to community residents.

**Compliance p**lan, the plan developed by participants that specifies the processes and procedures they will adopt to ensure they comply with the contract.

Customer, a declared customer or, for the purposes of Schedule 5, a customer nominee.

**Customer n**ominee for Schedule 5 means someone the declared customer has authorised to access their store account. The declared customer must give the participant a written authority.

**Declared c**ustomer, a mutual customer of the participant and Services Australia who receives a payment. They are subject to the Income Management regime under the *Social Security (Administration) Act 1999* (Cth).

**Declared customer** **a**ccount, an account held by the participant for the benefit of a declared customer. This is to provide services and associated goods to meet the priority needs of the declared customer or any customer dependents.

Declared customer store account, an account held by the participant for the benefit of a declared customer. This is to provide goods to meet the priority needs of the declared customer or any customer dependents.

**Deduction a**uthority, the record of our decision in accordance with the *Social Security (Administration) Act 1999* (Cth) to either:

* commence an Income Management deduction
* change the amount or frequency of, or cancel or suspend an Income Management deduction.

The record can be an Income Management deduction report or other documentation a Services Australia officer completes of the decision.

DSS, the Department of Social Services.

**Eligibility c**riteria, the criteria set out in section 1.3 of this document.

**Excluded g**oods has the same meaning as in section 123TI of the *Social Security (Administration) Act 1999* (Cth). A list of excluded goods and services is at [Glossary (ii)](#_(ii)_Income_Management).

Excluded Services has the same meaning as in section 123TI of the *Social Security (Administration) Act 1999* (Cth). A list of excluded goods and services is at [Glossary (ii)](#_(ii)_Income_Management).

Gambling, a service provided to a person in the capacity of a customer of a gambling service. This is within the meaning of the *Interactive Gambling Act 2001*. A list of excluded goods and services is at [Glossary (ii)](#_(ii)_Income_Management).

Income Management refers to the legislation, policies and procedures Services Australia administers to help its customers manage their money. It enables us to set aside part of a customer’s Centrelink or Veterans’ Affairs payments to pay for priority goods and services a third party organisation (TPO) provides.

Income Management deduction, an amount of money Services Australia deducts from a declared customer’s Income Management account. It is payable to the participant for goods and services they provide to meet the priority needs of the declared customer or any customer dependents. This does not include excluded goods and services. The credit goes to the declared customer’s account under Schedule 4 of the Services Australia Business terms and conditions, or the declared customer’s store account under Schedule 5 of the Services Australia Business terms and conditions.

Income Management deduction contract, the relationship between the parties as constituted by all of the following documents. These may vary from time to time in accordance with the terms and conditions and the relevant Schedules:

* Services Australia business terms and conditions
* Schedule 4 or Schedule 5 of the Services Australia Business terms and conditions, as applicable, and any other Schedules referred to in the Approval letter
* any agreed special conditions
* any further terms set out in the Approval letter
* any representations, warranties, and other information contained in a Business application.

Income Management deduction program, the Income Management programs referred to in Schedule 4 and 5 of the Services Australia business terms and conditions.

Licence, a licence issued to a community store by the Department of Social Services (DSS). This is in accordance with Part 7 of the *Northern Territory National Emergency Response Act 2007* (*NTNER Act 2007*).

NTNER Act 2007, the *Northern Territory National Emergency Response Act 2007*.

Participant, the applicant described in the Business application that Services Australia accepted through the issue of an approval letter.

Prescribed area, an area prescribed under the *NTNER Act 2007* for Income Management.

Prescribed goods and services, the priority goods and services for Income Management. Refer to the [Glossary](#_Glossary) for a list.

**Regulatory b**ody means any of these:

* The Australian Competition and Consumer Commission (ACCC)
* the Australian Securities and Investments Commission (ASIC)
* a State department or agency responsible for fair trading
* other government agencies.

**Remedy n**otice, a notice given to the participant detailing the nature of a breach of the Contract. It also details what the participant must do to remedy the breach within 30 days of receipt of the notice.

Schedule, a schedule to the Services Australia Business terms and conditions, and published as such on the Services Australia website.

**School m**eals, a program operating in schools designed to give children attending school a meal service.

Service reasons, the category of goods, services or both that the approval letter identifies for a Schedule.

Services Australia Business terms and conditions, the document setting out some of the terms and conditions of the Income Management deduction contract between Services Australia and the participant.

Store account, an account held by the participant for the benefit of an income managed customer for the purpose of providing goods and services.

TPO means a Third Party Organisation.

TPO bank account, the account with an authorised deposit-taking institution (as per the *Banking Act 1959*) specified in the Business Application for Schedule 4 or 5 of the Services Australia Business terms and conditions for the purpose of receiving Income Management Deductions.

**Tobacco p**roduct has the same meaning as in the *Tobacco Advertising Prohibition Act 1992.* For example a cigar, cigarette, cigarette paper, cigarette roller or pipe. It means tobacco in any form, or any product, that is all of these:

* contains tobacco as its main or a substantial ingredient
* has a design or intent for human consumption or use
* is not in the Australian Register of Therapeutic Goods maintained under the *Therapeutic Goods Act 1989*.

**We, us, our** means Services Australia.

# Introduction

This document outlines the guidelines for the service delivery and compliance policy for Income Management (IM) programs. We refer to them in the schedules of the Services Australia business terms and conditions.

We manage a variety of IM programs. IM helps our customers manage their money. It lets customers use part of their Centrelink or Veterans’ Affairs payments to pay for priority goods and services a Third Party Organisation (TPO) provides.

TPOs can apply to participate in one or more IM programs referred to in the Schedules to the Services Australia business terms and conditions.

Schedule 4, outlines the conditions for TPOs who provide services to meet the priority needs of income managed customers. Services include:

* rent
* electricity
* water
* medical services.

Schedule 5 outlines the conditions for TPOs to set up store accounts for Income Managed customers to help them meet their priority needs. We refer to these programs collectively in this document as the IM Deduction Program.

This document gives guidance on the process we will ordinarily follow when we do all of these:

* assess whether a TPO is eligible to participate in the IM Deduction Program
* assess whether we’ll approve a TPO to participate in the IM Deduction Program
* manage IM deduction contracts
* conduct audits and compliance reviews of participants
* terminate IM deduction contracts.

If a TPO is eligible for and approved to participate in the IM Deduction Program, we may enter into a contract with them. This will be the applicable Schedule 4 or Schedule 5 contract. We refer to the schedule contracts in this document as IM deduction contracts.

This document does not form part of any IM deduction contract. It does not create any enforceable legal rights, expectations or entitlements. If there is an inconsistency between this document and an IM deduction contract, the IM deduction contract details apply.

For more information about the legislative and contractual policy for the IM deduction program, refer to the [Department of Social Services (DSS)](http://www.dss.gov.au) website.

# Service delivery

## 1.1 Engagement process

A TPO can apply for approval to participate in the IM Deduction Program. That is for either, or both, Schedule 4 or Schedule 5. We refer to the TPO applying for participation as the applicant.

To apply, the applicant must download the following items from the Services Australia website:

* Business Application form
* the Services Australia Business Terms and Conditions and Schedule 4 or 5, as applicable.

## 1.2 Assessment process

The applicant must submit the Business application form with us for assessment by email, or fax. Our preferred method is via email. The details are on the form.

We may ask for more information from the applicant or from other sources before we complete the assessment. If we get adverse information from another source, we’ll give this information to the applicant so they can comment on it.

We will then assess the application. If the applicant is eligible to participate in the IM Deduction Program it does not automatically mean we will grant the application. We will still need to make a decision as to whether we should approve the applicant.

## 1.3 Eligibility criteria

When we assess an applicant’s eligibility to participate in the IM Deduction Program, we’ll consider whether:

* the applicant is a legal entity such as a company, partnership, sole trader, and has the legal capacity to enter into a contract with us
* the applicant has an Australian Business Number (ABN) or Australian Company Number (CAN)
* the applicant has given details of a postal and physical address
* the applicant has given us contact details of a person with authority to make decisions on behalf of the applicant. We may need evidence that the person who has signed the Business Application has authority to do so
* the goods or services the applicant supplies and IM Deductions apply to, fall within the service reasons or other categories of goods or services which meet the priority needs of customers. Refer to [section 1.7](#_1.7_Income_Management) for the service reasons
* the applicant sells excluded goods or services. If they sell excluded goods or services, we’ll assess whether the applicant is able, and can prevent the sale of those goods or services
* the applicant submitted a completed and properly signed Business application.

## 1.4 Approval criteria

If the applicant meets the eligibility criteria set out in [section 1.3](#_1.3_Eligibility_criteria), we’ll assess whether it meets the following Approval Criteria.

When considering approval, we will decide if, in our opinion, allowing the applicant to participate in the IM deduction program will further the objectives of IM. Section 3 of the Schedule 4 and 5 documents describe the objectives of IM.

We’ll take all relevant information into account when we conduct this assessment. The matters that we may take into account include whether:

* the applicant is willing and able to comply with the Services Australia’s Business Terms and Conditions and Schedule 4 or 5, as applicable, and any special conditions in their Approval letter
* the applicant has previously been a party to a contractual arrangement with us, and if so, whether the applicant had any non-compliance
* in our opinion, allowing the Applicant to participate in the IM Deduction Program would adversely affect our reputation in any way
* we’ve received any adverse information about the applicant, its officers or agents, or a related entity of the applicant from any of these:
  + the Australian Competition and Consumer Commission (ACCC)
  + the Australian Securities and Investment Commission (ASIC)
  + other regulatory bodies, including State and Territory fair trading associations
  + other relevant Commonwealth, State and Territory or local government agencies
  + consumer groups.
* the applicant complies with all legal requirements applicable to their business, for example, the anti-hawking provisions of the *Corporations Act 2001* (Cth)
* the applicant has appropriate external dispute resolution mechanisms available to resolve any disputes between the organisation and its customers
* for Schedule 5 applicants situated in prescribed areas under the *Northern Territory National Emergency Response Act 2007*, the applicant is both:
  + required to hold a Store Licence
  + complying with the terms and conditions of the Licence.

## 1.5 Additional requirements of contract

In order to execute an IM Deductions contract, the applicant must also be able to meet all of the requirements set out in Schedule 4 or 5 of the Services Australia Business terms and conditions, as applicable.

### 1.5a Schedule 4

The applicant must be able to do all of these:

* give a written statement to a customer showing details of the amounts paid to us by the participant within 14 days of the customer’s request
* allow another person to access the customer’s account if they get a written statement by the customer authorising access by the other person
* refund an IM deduction amount to us, for an item returned to the participant by the customer. The participant must not refund the amount to another person’s account, or to the customer in cash or in excluded goods or services.

### 1.5b Schedule 5

The applicant must be able to do all of the following:

* establish a bank account (the TPO Bank Account) for the specific and dedicated purpose of receiving IM deductions
* issue a customer or their nominee a point of sale register docket or receipt showing the total value of purchases debited against the customer’s store account each time they use the customer’s store account
* keep copies of all receipts or register dockets for at least 2 years
* give a written statement to a customer showing details of the customer’s store account for the period requested by the customer
* be able to provide us with statements on request of the TPO Bank Account showing all debits and credits and the current balance and a statement of each income managed customer’s store account
* not apply any IM deduction to a lay-by arrangement unless that arrangement is an Approved lay-by
* refund an IM Deduction amount to the customer’s store account, for an item returned to the participant by the customer. The participant must not refund the amount to another person’s store account, or to the customer in cash or in excluded goods or services.

## 1.6 Application decisions

A Services Australia account manager will make all decisions in relation to assessments of Schedule 4 and 5 applications. If required, we will consult a senior officer as part of the assessment.

If we consider that a participant may not satisfy the eligibility or approval criteria, we may seek advice from, or refer the matter to, DSS.

An unsuccessful applicant may request that we conduct a review of this decision, See [section 1.10b](#_1.10b_Requests_for) for more details.

The onus is on the applicant to establish that they meet the eligibility and approval criteria.

A final decision will be at our sole discretion, whether or not we’ll execute a contract with a TPO.

## 1.7 Income Management deductions service reasons

To be eligible to participate in the IM deduction program, the nature of the participant’s business must fall within one of the service reasons associated with the scheme. [Glossary (i)](#_(i)_Income_Management) contains the service reasons associated with the IM priority needs.

We may allocate additional service reasons to TPOs who provide non-excluded goods or services, but that don’t fall within the definition of priority goods or services, for example, the payment of court fines. [Glossary (i)](#_(i)_Income_Management) includes the common Other approved service reasons.

We can pay income managed funds out for non-priority needs, other than for excluded goods or services. This is where a person seeks access to unspent funds for other purposes, and will only happen if our delegate forms the view that a person meets all current and reasonably foreseeable priority needs.

We may assign community stores the service reason IMF, which stands for Income Management Food. They can still sell all items sold in the store except for excluded goods.

Under Schedule 4 of the Services Australia Business terms and conditions, the participant must **not** allow the use of any Income Management deductions for any of the following:

* to buy excluded goods or services
* gift cards
* store cards or vouchers
* in exchange for cash.

Under Schedule 5 of the Services Australia Business terms and conditions, the participant must **not** allow an Income Management customer to use their store account for any of the following:

* to buy excluded goods or services
* gift cards
* store cards or vouchers
* in exchange for cash.

See [Glossary (ii)](#_(ii)_Income_Management) for the list of excluded goods and services.

## 1.8 Outcome of Business application

On completion of its assessment, we’ll notify the applicant that either:

* we accept the Business application, in which case we’ll send the applicant an approval letter. The agency and the applicant, now referred to as the participant, will become parties to an IM deduction contract
* we do not accept the Business application. We’ll give the applicant reasons for our decision. Refer to [section 1.10](#_1.10_Reviews_and) for the applicant’s right to seek a review of the decision if they are unhappy with that decision.

The approval letter may contain special conditions: these are extra terms, conditions or requirements agreed by both the participant and the agency. These are in addition to those in the Services Australia Business terms and conditions and relevant schedules.

## 1.9 Contracts and contract management

### 1.9a Form of contract

If we accept a Business application and send the participant an approval letter, we’ll create a binding IM deduction contract. This contract is between the Commonwealth of Australia, represented by Services Australia, and the participant. The IM deduction contract will consist of all of the following:

* the Services Australia Business terms and conditions
* Schedule 4 or 5 to the Services Australia Business terms and conditions
* any agreed special conditions
* any further terms set out in the approval letter. The Approval letter will contain the approved service reasons
* any representations, warranties and other information contained in a Business application.

The IM deduction contract gives a level of protection for us and, through us, the declared customer.

In relation to the IM deduction program, there is a contractual and business relationship between the participant and the customer. We’re not responsible for any money owed to the participant by the customer. We are also not responsible for any failure in the proper delivery of goods or services by the participant. We will only become involved if there’s either:

* a breach, or perceived breach, of the IM deduction contract by the participant
* an error on our part, such as if we overpay an Income Management deduction to the participant.

### 1.9b Termination of an IM deduction contract

The participant can terminate an IM deduction contract at any time by giving 30 day’s notice. There’s no need to give a reason.

We can terminate an IM deduction contract either:

* at any time, without a reason by giving 30 day’s notice
* immediately if one of the events specified in clause 24.2 of the Services Australia Business terms and conditions occurs.

We will direct the participant what to do with the following funds when an IM deduction contract terminates:

* funds remaining in a customer’s declared customer store account under Schedule 5
* Income Management deduction not yet applied under Schedule 4.

### 1.9c Termination process

#### Termination on notice (clause 24.1)

If we terminate a contract under this clause, it will send a termination notice to the participant.

The letter will notify the participant of the decision to terminate and the date all Income Management deductions will cease.

A participant may seek a review of a termination decision made under clause 24.1 of the Services Australia Business terms and conditions. The letter will also give information about the participant’s right to seek a review of the decision.

#### Termination for cause

The Services Australia Business terms and conditions enable us to terminate our contract with a participant for various reasons. These include situations where we establish that the participant has breached the contract. We may issue a remedy notice where a participant is capable of remedying a breach.

We may also terminate a contract for the following causes without a breach:

* where we establish that the participant has engaged in fraudulent, unlawful or dishonest conduct
* where we are of the opinion that the participant should no longer be an approved participant in the IM Deduction Program
* where an event described in clause 24.3 of the Services Australia Business terms and conditions occurs.

We may invite the participant to comment before we make a final decision to terminate a contract in these circumstances.

Once we decide to terminate a contract, we will send a termination notice to the participant. The letter will notify the participant of these things:

* our decision to terminate
* the reasons for the decision
* the date all Income Management deductions will cease
* their right to seek a review of the termination decision.

We may allot a short transition period. This ensures there are alternatives available to customers to access priority goods and services.

#### Reapplying to be a participant

Where we terminated an IM deduction contract on any basis, the organisation can reapply to become a participant. However, this can only occur if there is a change of circumstances, including change of ownership or management.

## 1.10 Reviews and complaints

### 1.10a Complaints

A participant can complain about our IM Deduction Program actions by contacting the Services Australia Merchant Helpdesk by:

* calling 1800 039 417
* emailing [im.merchant.help@servicesaustralia.gov.au](mailto:im.merchant.help@servicesaustralia.gov.au)

### 1.10b Requests for review of our decisions

The participant may ask us to review our decision:

* not to accept their Business application
* to terminate their IM deduction contract.

The participant must submit a written request within 14 days of getting their notification and must include both:

* the reasons for seeking the review
* information and evidence to support the request for the review.

The applicant bears the onus of establishing that it meets the eligibility and approval criteria. This is in cases where a TPO seeks review of a decision not to accept a Business application.

The participant bears the onus of establishing that potential grounds for termination under clause 24.2 of the Services Australia Business terms and conditions do not exist.

An experienced Services Australia officer not involved with the original decision may take any of these actions as appropriate:

* review any relevant application, records or documents used to make the decision
* review the original decision maker’s notes
* consider the information in the review request, including any evidence the participant gave to support their request for review
* contact the participant to discuss the matter further and consider any new evidence or information.

At the completion of the review, the Services Australia officer may decide one of these actions:

* to affirm the original decision
* vary the original decision
* issue a new decision.

We will notify the participant of the outcome of the review in writing within 30 working days. The decision of the Services Australia officer in relation to the review will be final.

## 1.11 Overpayment of Income Management deductions

Clause 11 of Schedule 4 and clause 10 of Schedule 5 impose requirements on the participant in relation to overpayments. This is a summary of those requirements.

An overpayment of Income Management deduction monies can occur in any of these circumstances. When:

* a payment of an Income Management deduction to the participant is greater than the amount specified in the Deduction authority
* there is a payment of an Income Management deduction to the participant after the date calculated for stopping payments following the cancellation or suspension of that Income Management deduction
* a participant fails to return unspent monies to us within the required period following a written request to do so.

Under Schedule 4 an overpayment can also occur when a payment of an Income Management deduction to the participant is greater than the amount owed by the customer to the participant.

If either we, or the participant, become aware of an overpayment, they must advise the other party within 3 business days. The participant must repay the overpayment as a debt owed to us immediately after either:

* becoming aware of the overpayment
* we notify them of the overpayment.

The participant **must not** do either of these:

* credit the customer’s store account with the amount of the overpayment
* allow the customer to access the value of the overpayment in cash or goods or services. Even if those goods and services are to meet priority needs.

If the participant does not return an overpayment within 28 days from the date requested, we may raise the overpayment amount as a debt and pursue recovery.

# Audit and compliance reviews

## 2.1 Overarching policy

To participate in the IM deduction program the participant must agree to comply with the IM deduction contract. We may terminate the IM deduction contract if any of these apply:

* a participant ceases to be eligible
* a participant is non-compliant
* a participant continues to be unable or unwilling to comply with the IM deduction contract
* an event in clause 24.3 of the Services Australia Business terms and conditions occurs.

This right to terminate is separate from the right to terminate on notice under clause 24.1 of the Services Australia Business terms and conditions.

We undertake audit and compliance reviews, referred to as reviews, to check if we should approve participants to continue to participate in the IM Deduction Program. The participant must satisfy us that they are complying with all of these:

* the Services Australia Business terms and conditions
* Schedule 4 or Schedule 5 to the Services Australia Business terms and conditions
* any agreed special conditions
* any further terms set out in the Approval letter
* any representations, warranties and other information contained in a Business application.

## 2.2 Audit and compliance reviews

Compliance reviews occur as part of a planned schedule of reviews where we randomly select participants for review.

We may also conduct reviews because:

* we received complaints, information or other reports that indicate the participant may be in breach of the IM deduction contract
* DSS request we conduct a review.

## 2.3 Audit and compliance review process

In accordance with clause 20.1 of the Services Australia Business terms and conditions, we may give the participant a notice requiring the participant to give certain documents to us.

During a review, we may check a range of items and issues relating to the participant’s compliance with their obligations under the IM deduction contract, including:

* the participant’s operational processes, practices and procedures as they relate to the IM deduction contract
* the completeness and accuracy of the participant’s records in relation to the performance of the IM deduction contract
* the participant’s compliance with confidentiality, privacy, intellectual property and security obligations in the IM deduction contract
* the participant’s compliance with any final compliance plan
* any other matters we reasonably determine to be relevant to the performance of, or compliance with, the IM deduction contract.

## 2.4 Outcome of review activities

There are 3 possible outcomes following a review process:

1. a satisfactory outcome with no further action needed
2. the participant is non-compliant and we issue them a remedy notice
3. immediate termination of the IM deduction contract where a participant is non-compliant and the breach is not capable of remedy.

## 2.5 Process for compliant outcomes

We will inform the participant in writing that the result of the review means there is no further action needed.

## 2.6 Process for non-compliant outcomes

Should a review identify a breach of the IM deduction contract, we’ll issue a remedy notice if we consider the breach is capable of remedy. The remedy notice will state what the participant needs to do to remedy the breach.

The participant has 30 days to remedy the breach. At the end of the remedy period we may do a follow-up review to ascertain compliance. If the participant has not remedied the breach within 30 days, we may terminate the IM deduction contract.

Where we identify a breach of the IM deduction contract that the participant has already remedied, we may still issue a remedy notice. It will note the breach and that participant has already remedied the breach. We can issue more than one remedy notice to a participant.

Sometimes a review identifies other conduct or circumstances. While it may not be a breach of the IM deduction contract, it may give rise to termination on other grounds, see [section 1.9c](#_1.9c_Termination_process). We may invite the participant to comment on the perceived existence of those grounds.

## 2.7 Compliance Plan

Clause 17 of the Services Australia Business terms and conditions imposes requirements on the participant in relation to compliance plans. This is a summary.

If we direct the participant to do any of these things, they must:

* develop and give us, a draft compliance plan within the period we specify
* develop a final compliance plan within the period we specify that incorporates any reasonable requirements we requested after our review of the draft compliance plan
* comply with any final compliance plan we agreed to in writing.

# Glossary

## (i) Income Management priority goods and services and associated Income Management service reasons

The following table shows the Income Management Priority Goods and Services and their associated service reasons for the purposes of approval to participate in a Schedule 4 or Schedule 5 contract. The list of priority needs is from section 123TH of the *Social Security (Administration) Act 1999* which sets out the priority needs for persons subject to Income Management.

Other approved service reasons

IMK—Court Fines

IMY—Professional Services

IM4—Loans, Mortgages, Debt

| Income Management priority needs | Income Management service reasons code |
| --- | --- |
| Food, excluding takeaway food and food sold by restaurants and cafes | IMF—Food  IMS—Meals Program |
| Non-alcoholic beverages | IMF—Food |
| Clothing | IMC—Clothing and Footwear |
| Footwear | IMC—Clothing and Footwear |
| Basic personal hygiene items | IMF—Food |
| Basic household items | IM8—Household Goods |
| Housing, including:   * rent * home loan repayments * repairs * maintenance. | IMA—Government Housing Arrears  IML—Government Housing Loan  IMN—Real Estate Agents  IMO—Government Housing, Other Payment  IMP—Private Landlords  IMR—Government Housing Rent  IMV—General Community Housing  IMX—Short Term Housing  IM3—Other Housing Organisation  INB—Housing Bond  INH—Household Repairs |
| Household utilities including:   * electricity * gas * water * sewerage * garbage collection * fixed-line telephone. | IMG—Gas  IMQ—Electricity  IMT—Telecommunications  IMW—Water  IMI—Insurance Services  IM1—Council Services |
| Rates and land tax | IM1—Council Services |
| Health services, including:   * medical, nursing, dental or other health services * pharmacy items * the supply, alteration or repair of artificial teeth * the supply, alteration or repair of an artificial limb or part of a limb, artificial eye or hearing aid * the testing of eyes * the prescribing of spectacles or contact lenses * the supply of spectacles or contact lenses * the management of a disability. | IMH—Homecare Services  IMM—Medical Expenses |
| Childcare and development | IMJ—Childcare Services |
| Education and training | IME—Education and Training Expenses |
| Items required for the purpose of the person’s employment, including:   * a uniform or other occupational clothing * protective footwear * tools of trade. | IM7—Work-related Expenses  INA—Guns and Ammunition |
| Funerals | IMU—Funeral Expenses |
| Public transport services, a person uses in connection with any of the above needs. | IM6—Travel and Transport |
| The acquisition, repair, maintenance or operation of this transport a person uses in connection with any of the above needs:   * a motor vehicle * a motor cycle * a bicycle. | IM6—Travel and Transport |
| Toys, if they meet the following criteria:   * give opportunities for physical activity and develop gross-motor skills * promote literacy, numeracy, thinking skills and social skills * help children develop fine motor skills and imagination * encourage creative play, role modelling, language development and fun. | INY—Toys |

## (ii) Income Management deductions excluded goods and services

We consider these items as excluded goods and services for the purposes of Schedule 4 clause 4.3 and Schedule 5 clause 4.4.

Excluded goods

Each of the following is an excluded good for this purpose:

* alcoholic beverages
* tobacco and tobacco products
* home-brew kits and home-brew concentrate
* pornographic material
* gambling products
* goods specified in a legislative instrument by the Minister for the purposes of paragraph 123TI (1) (d) of the *Social Security (Administration) Act 1999*.

Excluded services

Each of the following services is an excluded service for this purpose:

* gambling
* a service specified in a legislative instrument made by the Minister for the purposes of paragraph 123TI (2) (b) of the *Social Security (Administration) Act 1999*.