



Australian Government



Services
Australia

Burarra
ind020-2507bvr

Gun-ngiya gun-guna enhanced Income Management?

Enhanced Income Management mu-gungaja barra nggula yuchim nyi-ni barra mun-nginyipa rrupiya mun-gatiya nuluwa:

- balaja
- rent
- bills
- rrapa school.

Nginyipa ny-jata yuchim nyi-ni barra enhanced Income Management rrapany-ma barra Centrelink Payment, Services Australia mi-bi gurrma barra mun-nginyipa normal rrupiya account mu-guyinda. Birripa barra mun-golmbagolmba mbi-ma barra mun-nginyipa rrupiya mi-barnja barra enhanced Income Management account gu-guyinda.

Nginyipa yuchim nyi-ni barra rrupiya mun-naniya enhanced Income Management account minypa SmartCard mu-guyinda. Nginyipa yuchim nyi-ni barra rrupiya internet gu-guyinda, o app gu-guyinda an-nginyipa mobile phone o ana-werranga device an-guyinda.

Nyi-yinmiya barra nula SmartCard?

Mun-guna SmartCard nyi-bi nacha jama mi-jirra mu-workiya minypa bank debit card.

Nginyipa barra yuchim nyi-ni barra gun-jaranga gandin gu-jirra gu-boya gun-nyunya wupa Australia, gu-gaygata nginyipa yuchim nyi-ni barra EFTPOS o VISA mu-guyinda. Nginyipa barra yuchim nyi-ni barra card bayim nyi-ni barra internet mu-guyinda.

Nginyapa yuchim nyi-ni barra tap rrapa pay yi-gaba gandin.

Nyi-yinmiya barra nginyipa mun-guna enhanced Income Management account?

Nginyapa yuchim nyi-ni barra enhanced Income Management account barra pay nyi-ni n-boy gun-nyiya nginyapa jal nyi-nirra minypa balaja, rent, electricity bills rrapa education nuluwa.

Gun-nyiya gala nyin-miya nginyapa yuchim nyi-ni SmartCard o enhanced Income Management account mu-guyinda?

Nginyipa gala ny-yinmiya yuchim nyi-ni SmartCard o enhanced Income Management account mu-guyinda:

- gala ny-yinmiya bayim nyi-ni jolnga
- mun-gora mun-mawunga mun-guna
- o nganachi
- nginyipa gala ny-yinmiya bayim nyi-ni borajipa mu-rrimanga
- mu-yurra rrupiya mu-murna minypa gift cards
- rrapa nginyipa gala ny-yinmiya rrupiya ny-yerrka ny-ma.

Services Australia aburr-gunggaja barra nggula account nula. Ny-jata nginyipa nyiburr-nirra nyiburr-workiya Northern Territory, nginyipa burr-wenggana barra Services Australia gun-anngiya nula Traditional Credit Union (TCU) barra aburr-gunggaja barra nggula gun-nerranga.

Gun-gata nginyipa jal nyi-nirra aburr-gunggaja barra nggulawa o barrwa jal nyi-nirra barra marngi nyi-ni n-boy:

- Barra website servicesaustralia.gov.au/smartcard, o
- Burr-wenggana nyi-ni gun-guna 1800 252 604 (gun-nerranga nginyipa burr-wenggana barra l nterpreter yerrcha aburr-gunggaja barra nggula gun-gata nginyipa jal nyi-nirra ny-ma an-ngardapa), o
- Nginyipa jal ny-ni n-boy service centre burr-na barra.



What is enhanced Income Management?

Enhanced Income Management helps you to manage your money for things like:

- food
- rent
- bills
- school.

On enhanced Income Management, when you get a Centrelink payment from Services Australia, some of your money goes to your regular bank account and the rest goes into your enhanced Income Management account.

You can use the money in your enhanced Income Management account with a SmartCard, through the internet, or with an app on your mobile phone or other device.

What can I do with the SmartCard?

The SmartCard looks and works like your bank debit card.

You can use the card at over one million stores across Australia, wherever EFTPOS or Visa are accepted. You can also use it to buy things on the internet.

You can use tap to pay at the shops.

What can I do with an enhanced Income Management account?

You can use your enhanced Income Management account for things you need to pay for regularly like food, rent, electricity bills and education.

What can't I use the SmartCard or enhanced Income Management account for?

You cannot use your SmartCard or account to:

- buy cigarettes
- buy pornography
- buy alcohol
- place bets or gamble
- buy cash-like products and some gift cards
- take cash out.

Services Australia can help manage your account. If you live in the Northern Territory, you can ask Services Australia for the Traditional Credit Union (TCU) to help instead.

If you need help or more information

- Go to servicesaustralia.gov.au/smartcard
- Call 1800 252 604 (you can ask for an interpreter if you need one), or
- Visit a service centre.