



## Nha enhanced Income Managementdja?

Enhanced Income Managementdhu li gunggayyun nhunany bakiw nhungu rrupiyaw balanyaraw mala nhakun

- ngatha
- rent
- billsgu mala
- ga schoolgu.

Ngunhiyi nhe lika baki enhanced Income Management ga marram nhe lika Centrelink payment, Services Australia'y dja dhu some nhungu rrupiya walangthun nhokal normal bank accountlil. Ga baythinyawuydja walaldhu walangthun rrupiya enhanced Income Management accountlila.

Nhe balang baki ngunhiyi rrupiya enhanced Income Management accountngur SmartCarddhu. Buluny balang nhe baki ngunhiyi rrupiya internetngur, wu appgurr nhokal mobile phonengur wu wiripu devicengur.

### Nhaliyakun balang ngarra ngurungiyi SmartCarddhuny?

SmartCarddja dhorrr ga bitjan lika nhakun bank debit card.

Baki balang nhe ngunhiyi card dharrwangur shopsngur mala Australiakurr, ga wanhal nhe lika baki EFTPOS wu Visa. Wiripuny balang nhe baki card buyinaraw things gu internetgurr.

Baki balang nhe tap to pay shopsngur mala.

### Nhaliyakun balang ngarra enhanced Income Management accountdhuny?

Nhe balang baki enhanced Income Management account wunguliyyunaraw ngulanhaku mala ngunhiyi nhe lika bitjan bili need, nhakun ngatha, rent, latritjbuy bills, ga educationgu.

### Nha ngura balang ngarra yakany baki SmartCard wu enhanced Income Management account?

Bayngundhu nhe dhu baki SmartCard wu ngunhiyi account wunguliyyunaraw:

- ngaraliw
- pornography'w
- wu nganitjiw
- yakan nhe dhu baki ngunhiyi nhirrpanaraw betsgu mala wu gamble
- bayngun nhe dhu wunguliyyun ngulanha mala ngunhiyi bitjan bili dhuka baki nhakun rrupiya, nhakun gift cards
- ga bayngun nhe dhu dhawatmaram ngunhiyi rrupiya.

Services Australia'y balang gungayyurr nhunany ngurukiya accountgu. Ngunhiyi nhe lika nhina Northern Territoryngurdja, nhe balang ngangthurr Services Australia'ny walal balang wiripuydja nhunany gungayyurr Traditional Credit Uniondhu (TCU)'y.

### **Ngunhiyi nhe need gungayyunaraw wu djal bulu marngithinyaraw**

- Martji websitelil [servicesaustralia.gov.au/smartcard](https://servicesaustralia.gov.au/smartcard)’lil
- Wu ringimap 1800 252 604lil (nhe balang ngangthurr interpreter’w ngunhiyi nhe need balanyaraw)
- Wu marrthi service centrelil.





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