



Kamini awarra enhanced Income Management?

Enhanced Income Management wuntawani nginja karri nuwuni kunawuni api nanji:

- yinkiti
- rent
- bills
- amintiya school.

Ngini nuwunga nanki enhanced Income Management amintiya nuwuni Centrelink payment, Services Australia wuta wupalamiya nginjila kunawuni kapi nginja account. Kiyi wuta wiyi wupalamiya kangki awarra nanki enhanced Income Management.

Nginja wiyi nanki kunawuni kangki enhanced Income Management account awunganji SmartCard. Nginja wiyarri nuwila kunawuni kangki internet, yini karluwu app kangki nginjila mobile phone arrami nyonga device.

Kamini ngimpikirimani nginanki SmartCard?

Awarra SmartCard ngini nginanji bank debit card.

Nginja nuwunga awarra nginanki card api awunganji yingarti shops kapi Australia, ngini wuwuni EFTPOS or Visa. Nginja wiyori nuwunga naki kangki internet.

Nginja use tap to pay kapi shops.

Api kamini ngiya nginaki ngirramini ngini enhanced Income Management account?

Nginja wiyi nuwuni nanki enhanced Income Management account karri nuwa pay nuwila ngirramini nginji yinkiti, rent, electricity bills, aminiya education.

Api kamini ngini karluwu wayori nguwunga kangki nanki SmartCard or enhanced Income Management account pili?

Nginja karluwu wayori SmartCard or the account karri nuwuni:

- jingijingi
- pornography
- kiyi alcohol
- nginja karluwu wayori nuwuni nanki kapi nyoni ngirramini nginanji bets or gamble
- nginja karluwu payi nimi nyoni ngirramini ngini nanji kunawuni, ngini gift cards
- amintiya nginja karluwu wayori tanga awarra kunawuni.

Services Australia wuntawani nginja karri nimpirtimarti awarra account. Ngini nuwa tangarrima kapi Northern Territory, nginja nanginta awauta Services Australia ngini awarra Traditional Credit Union (TCU) ngini wuta nguntawani nginja nanki ngirramini.

Ngini nimpirtimarti nanki ngirramini

- Nuwuriyi kapi servicesaustralia.gov.au/smartcard, or
- Call 1800 252 604 (nginja wiyi nanginta interpreter ngini nimpirtimarti natinga),
- Api wiyi nginja nuwuriyi kapi awuta service centre.





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.