

Nyiya enhanced Income Management-ji?

Enhanced Income Management-rliji kangku help-i mani maniyi use-i maninjaku yangka:

- mangarriki
- rent-ki
- bills payimaninjaku
- manu school-ku.

Kajinpa use-i mani enhanced Income Management manu kajinpa Centrelink payment mani. Services Australia-rlu kapulu ngalya kari maniyiji yirrarni nyuntu nyangu bank account-rla, ngalya kariji kapulu yirrarni enhanced Income Management account kurra.

Kaji kanpa use-i mani maniyi enhanced Income Management account jangka SmartCard kirlirli. Kaji kanpa maniyiji use-i mani internet-rla, marda app nyuntu nyangu mobile phone-jangka manu jinta kari device jangka-rlangu.

Nyarrpa jarrimi marda kaji karna ngaju nyangu SmartCard kirliji?

SmartCard-ji ka warrki jarrimi bank debit card piya. Nginja use tap to pay kapi shops.

Kaji kanpa use-i mani card-ji shops watirla nyampu Australia-rla, kaji kanpa use-i mani EFTPOS manu marda Visa. Kaji kanpa use-i mani card payimaninjaku nyiya kanti-kanti internet-rla.

Use-i manta tap to pay shops watirlaju.

Nyarrpa jarrimi marda kaji karna enhanced Income Management account kurluju?

Use-i mani kaji kanpa enhanced Income Management account-ju payimaninjaku nyiya kanti-kantiki, yangka mangarriki, rent-ki, electricity bills-ki manu education-ki.

Nyiya marda payimaninja wangu SmartCard kirli-rliji manu enhanced Income Management account kurlu-rluju?

Natilpa-npa use-i mantarla SmartCard manu account:

- payi-maninjaku cigarettes-ki
- pornography-ki
- manu pamaku
- natilpanpa use-i mantarla bet-ki marda gambling-ki
- natilpa-npa payi-mantarla maniyi piya kuja ka warrki jarrimi, manu gift cards-rlangu
- manu natilpa-npa maniyi wilypi mantarla.

Services Australia-rlu kaji kangku help-i mani account kurluju. Kajinpa nyina Northern Territory-rla payika jana Services Australia Traditional Credit Union-ki TCU. Yungungku help-i mani.

Kajinpa help-ki wangkami manu mayangku milya pinyjaku

- Yanta website kirra, servicesaustralia.gov.au/smartcard
- Marda jana ring-i manta 1800 252 604 kurra (payi kajana interpreter-ku)
- Marda yanta service centre kurra.



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.