



Australian Government



Services
Australia

Djambarrpuynu
ind021-2510

Differences mala Income Management-ku ga enhanced Income Management-ku

Njunhiyi nhe Income Management-njur, mak nhe lika bäki nhuṅu BasicsCard balanyaraw mala shopping-gu, wunḷi'yunaraw bills-ku wo maḷḷ'maranharaw balance-ku ATM-njur.

Yurr ṅula nhe marṅi nhe balanṅ manymak djambi enhanced Income Management-lil, ṅunhiyi balanṅ ḡṅga'yurr nhunany do more things-ku nhokal rrupiyay?

Enhanced Income Management-njurdja nheny dhu mǎrram enhanced Income Management account ga SmartCard, nhakun BasicsCard, yurr nhe balanṅ do more things-nha ṅurunjiyiny.

Enhanced Income Management-njurdja nhe balanṅ shop online ṅula nhaku mala nhakun groceries, wunḷi'yurr bills bäkiy BPAY-yu, ga maḷḷ'maraṅ nhuṅu balance ṅula nhumunhakurr dhukarrkurr maḷḷ'maranharaw nhāmunha' ga rrupiya nhuṅu ṅorra.

Bulunṅ balanṅ nhe manymak manapul nhuṅu SmartCard nhokal digital wallet-lil nhokal phone-njur wunḷi'yunaraw ṅula nhaku mala easily-n store-njurdja.

Manymak nhe dhu waṅa limurrungal ṅunhiyi nhe djäl wapthunaraw Income Management-njur ga bala enhanced Income Management-lil.

Njunhiyi nhe dhu wapthun enhanced Income Management-lildja, nhuṅu Centrelink payment amount nhe lika mǎrram Services Australia-wuṅ yaka dhu djambi.

Njunhiyi nhe lika nhina Northern Territory-njur, manymak nhe balanṅ djarr'yurr nhuṅu enhanced Income Management account ga SmartCard balanṅ managed Services Australia-kurr wo Traditional Credit Union-gurr, wiripu yäku TCU.

Wapthundja nhe dhu enhanced Income Management-lildja, bäṅṅun nhe dhu roṅiyirr Income Management-lildja.

Njunhiyi nhe djäl wapthunaraw enhanced Income Management-lildja wo yän bulu djäl maḷḷ'maranharaw ṅurukiyi:

- marrtji servicesaustralia.gov.au/smartcard-lil
- riṅimap **1800 252 604**-lil, manymak nhe balanṅ ṅäṅ'thurr interpreter-w ṅunhiyi nhe need
- visit service centre-ny.





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Differences between Income Management and enhanced Income Management

If you're on Income Management, you probably use your BasicsCard for things like shopping in store, paying bills or checking your balance at an ATM.

But did you know you can choose to move to enhanced Income Management, which can help you do more things with your money?

On enhanced Income Management you will get an enhanced Income Management account and a SmartCard, which is a bit like a BasicsCard, but you can do more things with it.

On enhanced Income Management you can shop online for things like groceries, pay bills using BPAY, and check your balance in a number of ways to see how much money you have to spend. You may also be able to add your SmartCard to your digital wallet on your phone to pay for things easily in store.

You can talk to us if you want to move from Income Management to enhanced Income Management. If you move to enhanced Income Management, your Centrelink payment amount you get from Services Australia will not change.

If you live in the Northern Territory, you can choose to have your enhanced Income Management account and SmartCard managed through Services Australia or the Traditional Credit Union, also known as TCU.

Once you move to enhanced Income Management, you won't be able to go back to Income Management.

If you want to move to enhanced Income Management or just want to know more about it:

- go to **servicesaustralia.gov.au/smartcard**
- call **1800 252 604**, you can ask for an interpreter if you need one
- visit a service centre.

