## Hau dubala diffrin kain bram Income Management en enhanced Income Management

Ip yu garrim Income Management, yu brabli yujim yu BasicsCard bla shopping langa shop, beim bill or tjeking yu balans la ATM.

Yu sabi yu gin tjujim bla mub bla enhanced Income Management, en im gin album yu bla duimbat mo ting garra yu mani?

Gat enhanced Income Management yu gerrim enhanced Income Management account en SmartCard, im laigi BasicsCard, bat yu gin duimbat mo ting garra im.

Gat enhanced Income Management yu gin buyim anlain ba ting leigi groceries, beim bil garra BPAY, en tjek bla yu balans diffrin kain wei bla tjek hau mach mani yu garrim ba spendim.

Maiti yu gin burrem in yu SmartCard la yu digital wallet blanga yu fone bla buyim ting isiwei la shop du.

Yu gin tok na mela ip yu wandim jeinj bram Income Management du enhanced Income Management.

Ip yu mub bla enhanced Income Management, yu Centrelink payment amount yu gerrim bram Services Australia will stay saim.

Ip yu lib langa Northern Territory, yu gin tjujim bla abum yu enhanced Income Management account en SmartCard manijim bla Services Australia or Traditional Credit Union, also kollim TCU.

Wen yu mub langa enhanced Income Management, yu noma gin gubek langa Income Management.

## Ip yu wandim mub to enhanced Income Management or sabi mo bla dijan:

- gu na servicesaustralia.gov.au/smartcard
- kollim 1800 252 604, yu gin asgim ba terpreda if you wandim
- · bisid nanga service centre.



## 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.