



Australian Government



Services
Australia

Tiwi
ind021-2510

Kamini awarra nginanki ngirramini (differences) ngini Income Management amintiya enhanced Income Management

Api ngini nginja kangi Income Management amintiya nuwunga BasicsCard karri shopping kapi store, payi nimi bills arrami check nimi nuwa balance kangi ATM.

Api awunganji ngini nimpirtimarti awarra nanki Income Management. Ngini nguntawani nginja karri nintimarti awarra enhanced Income Management, pili awarra nguntawani nginja ngini kutakamini jirtimarti karri juwunga nginjila kunawuni?

Karri nuwunga enhanced Income Management nginja wiyi awunganji nuwunga enhanced Income Management account amintiya SmartCard, ngini nanji BasicsCard, api nanki awarra nginja wayarri nuwunga ngini kutakamini awurti jurtimarti.

Kapi nanki enhanced Income Management nginja shop kangi online ngini kutakamini juwunga awunganji ngininanji karri payi nimi bills karri nuwini BPAY, amintiya check nimi nginjila balance amintiya angunarri kunawuni nginja spend nimi awunganji.

Nginja wayarri nuwunga SmartCard kangi digital wallet kapi nginjila phone karri payi kutakamini awurti kapi nuwa store.

Nginja nimarra nimi kapi ngawa ngini karluwu nimpirtimarti Income Management amintiya ngini nyoni ngirramini nimpirtimarti ngini enhanced Income Management.

Ngini karluwu waya nimpirtimarti enhanced Income Management, nginjila Centrelink kunawuni ngini wuntakirayi wurrumi awuta Services Australia yita awarrawanga karluwu nyoni.

Ngini nginja japuja jimi kapi NT api ngini nimpirtimarti nginjila enhanced Income Management account amintiya SmartCard wupakirimi awuta Services Australia arrami Traditional Credit Union, awarra wurramamula TCU.

Api waya nginja nimpuwunga enhanced Income Management, kiyi nginja karluwu tuwanga awarra nuwunga ngini Income Management.

Api ngini nginja nimpirtimarti nginanki ngirramini ngini enhanced Income Management arrami kuta ngini jirtimarti ngini awarra ngirramini:

- nuwuriyi awunganji kapi servicesaustralia.gov.au/smartcard
- nimarra nimi kangi **1800 252 604**, nginja waya nanginta nimi interpreter ngini nginja nimpirtimarti nantinga, arrami kuta
- nuwuriyi kapi service centre.



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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.