



Australian Government



Services
Australia

Burarra
ind021-2510

Mu-werranga butula ngardapa ngardapa mun-gunaga Income Management rrapa enhanced Income Management

Mun-gata nginyipa n-dimanga Income Management, nginyipa waygiji yuchim nyi-negarra mun-nginyipa BasicsCard, borijipa malaga bayim nyi-nega ny-boy gandin, bayim nyi-nega bills o jarlapa na mun-nginyipa balance gunyuna ATM.

Gipa nginyipa marngi nginyipa n-dowiya lika ny-jakiya gunyuna enhanced Income Management, gunyuna barra mu-gunggaja nggula nginyipa borijipa malaga ny-ma ny-boy mun-nginyipa rrupiya?

Mun-guna enhanced Income Management nginyipa ny-ma barra mun-gunaga enhanced Income Management account rrapa SmartCard mu-maya barra minypa BasicsCard, wuriya borijipa malaga ny-ma ny-boy.

Mun-guna enhanced Income Management nginyipa bayim nyi-nega ny-boy borijipa malaga minypa balaji, bayim nyi-nega bills yuchim nyi-nega BPAY, rrapa nyi-na nggula balance mu-yinmiyapa rrupiya ny-manga ny-bona.

Nginyipa jal barra ny-jurrma mun-nginyipa SmartCard yi-gaba digital wallet phone ana-guyinda, barra pay nyi-nega borijipa malaga ny-ma ny-boy gandin.

Nginyipa wenggana jal nyi-nirra ny-jakiya barra gunyuna wenga Income Management yi-gaba enhanced Income Management.

Gunyuna barra ny-jakiya nula enhanced Income Management, mun-nginyipa Centrelink Payment amount nginyipa ny-mangga nyorkiya Services Australia gala aburr-yinmiya mbi-ngukurdanyja.

Ny-jata nyi-nirra nyorkiya Northern Territory, n-dowiya barra mun-gunaga enhanced Income Management account rrapa SmartCard, barra yi-gaba m-boy Services Australia, o gunyuna Traditional Credit Union, mun-nelangga mu-ngurrjiya TCU.

Gun-gata nginyipa ny-boy gunyuna enhanced Income Management, gala nginyipa nyinmiya barrwa ny-jeka nula Income Management.

Gun-gata nginyipa jal ny-jakiya gunyuna enhanced Income Management o jal nyi-nirra marngi nyi-ni barrwa:

- Ny-boy gunyuna **servicesaustralia.gov.au/SmartCard**
- Burr-wenggana gunyuna **1800 252 604**, nginyipa jal nyi-ni burr-wenggana interpreter minyja jal nyi-ni an-ngardapa
- Ny-boy gunyuna 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.

