Nhanha ilama Income Management and enhanced Income Management epentha

Unta paka inama Income Management, unta use-melama BasicsCard ungkwanganha shopping mpaaratjika store-nga, bills pay-melatjika, balance aratjika ungkwanga ATM-nga.

Unta paka antjanama urraaratjika enhanced Income Management-ka nhanhala nganha help-melama mpaaratjika kngarra ngerra parta ungkwanganha-lela.

Nhanha enhanced Income Management-lela, unta inama enhanced Income Management account or SmartCardturta nhanha nama BasicsCard ngerra, unta kngarra ngerra use-melatjika.

Nhanha enhanced Income Management-lela, unta shopping online yultha inatjika, pay-melatjika bills ungkwanga BPAY-lela or balance ungkwanga aratjika nthaakintja unta mpaarakala.

Unta paka arrarnatjika ungkwanga SmartCard digital wallet phone ungkwanganhaka unta paka pay-melatjinanga store-nga shopping mpaaramala.

Unta nurnaka-lela angkitjika unta antjanamala move-erratjika nhanha Income Management-nga nhanha enhanced Income Management-urna.

Unta paka antjanamala move-erratjika enhanced Income Management-urna, Centrelink payment ungkwanga parta unta iyaarta inamala Services Australia-nga itja change-erratjina.

Unta namalanga nhanha Northern Territory-nga, unta antjanama inatjika enhanced Income Management account and SmartCard etna rraatja aratjinanga Services Australia-lela or Traditional Credit Union nhanna etna ilama TCU.

Unta paka iyaarta antjanama nhanha enhanced Income Management-ka, unta itja wurtha Income Management-urna alputjina.

Unta paka antjanama ilatjika enhanced Income Management-ka, unta antjanama wurtha wutjika nhanhaepentha:

- nhanha aratjika Services Australia.gov.au/SmartCard
- or ringa-melatjika 1800 252 604, unta pmarratjika interpreter-ka unta antjanamala
- unta ilhatjika Service Centre-urna.



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.