



Australian Government



Services  
Australia

Pitjantjatjara  
ind021-2512

# Yaaltji-yaaltji Income Management munu enhanced Income Management lipula wiya

Tjinguru nyuntu Income Management lipulanu munun BasicsCard-pangka tjuwangka kutjupa-kutjupa tjuta payamilalpai, bills payamilalpai munu nyakupai ATM-pangka nyuntumpa balance.

Ka nyuntu ninti enhance Income Management-pangka kutjupa-kutjupa tjuta nguwanpa palyani nyuntumpa maniku nyuntu nyara palunya lipulankula?

Enhanced Income Management-pangka nyuntumpa alani enhanced Income Management account munun mantjini SmartCard, palatja BasicsCard purunypa palu kutjupa-kutjupa tjuta nguwanpa palyani BasicsCard-pangku putu.

Enhanced Income Management-pangka nyuntu online payamilani mai tjuta, bill tjuta BPAY-lawanu munu balance nyanganyi, alatji panya nyanganyi yaaltjitu mani ngarinyi kutjupa-kutjupa tjuta payamilantjaku.

Nyuntu tjinguru SmartCard tjunanyi digital wallet-pangka talaponangka kutjupa-kutjupa tjuta mapalkungku payamilantjaku tjuwangka.

Ngananala wangka nyuntu mukuringanyi Income Management wantira enhanced Income management lipulankuntjaku.

Nyuntu tjinguru enhanced Income Management lipulankuku, nyuntumpa Centrelink payment panyan mantjilpai Services Australia-languru, tjaintjaringkuntja wiya.

Nyuntu Northern Territory-la nyinanyi, nyuntu kulilku tjinguru Services Australia munta Traditional Credit Union, ini kutjupa TCU-nya nyuntumpa enhanced Income Management account munu SmartCard lipulara nyakukatiku.

Nyuntu enhanced Income Management lipulara putu piruku Income Management lipulananyi.

**Nyuntu mukuringanyi enhanced Income Management palyantjikitja munta nintiringkuntjikitja, nyanga alatji palyala:**

- nyangatja tjura internet-pangka **Services Australia.gov.au/SmartCard**
- ringamilala **1800 252 604**, tjapila interpreter alpamilara wangkantjaku nyuntu mukuringkula
- ankula ilangku service centre nyawa.





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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](https://servicesaustralia.gov.au/smartcard)**
- call **1800 252 604**, you can ask for an interpreter if you need one
- visit a service centre.