

# Nhenhe atherre Different aneme Income Management ante enhanced Income Management

Unte apeke Income Management-enge, unte BasicsCard ngkwinhe use-emeleme shopping ampwaretyeke store-enge, bills pay-emeleme or balance aretyeke ATM-enge.

Unteme akaltye nhenhe akerte unte ahentye aneme nhenhe anetyeke enhanced Income Management, nhenhe-le ngenhe help-emeleme arne-arlke awethe anetyeke mane ngkwinhe akerte-le?

Nhenhe-enge enhanced Income Management ngenhe anthetyenhe enhanced Income Management account ante SmartCard, nhenhe akwene BasicsCard arteke, unte awethe arlke arne mpwaretyeke nhenhe akerte.

Nhenhe-enge enhanced Income Management unte online shopping mpwareme merne-ke, bills-arlke pay-emeletyeyeke BPAY use-emeleme, ante balance ngkwinhe arlke aretyeke nthakenhe unte aretyenhenge mane nthakengetye unte spend-emeleke.

Unte apeke ahentye SmartCard ngkwinhe arrernetyeke phone ngkwinhenge easy anetyenhenge pay-emeletyenhenge store-enge.

Unte angketyeke anwerne-ke unte apeke ahentye nhenhe-ke Income Management-engtyele enhanced Income Management-wenre.

Unte enhanced Income Management anetyenhe, Centrelink mane unte aneme Services Australia-enge change-irretyekenhe.

Unte Northern Territory-le aneme, unte ahentye enhanced Income Management account-ke ante SmartCard nhenhe unteme Services Australia-le or Traditional Credit Union-ele manage-emeleme, nhenhe itne ileme TCU.

Unte anteme enhanced Income Management-le, unte Income Management anetyekenhe unteme.

## Unte apeke ahentye enhanced Income Management-ke or awethe awetyeke nhenhe akerte:

- Nhenhe araye [servicesaustralia.gov.au/SmartCard](http://servicesaustralia.gov.au/SmartCard)
- Ring-emelaye 1800 252 604 or unte apeke ahentye interpreter-ke alakaye,
- Nhenhe araye service centre.



Australian Government



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