

**Translated Script**

**Enhanced Income Management and SmartCard**

* If you are on Income Management, you can choose to move to enhanced Income Management.
* On enhanced Income Management, you get an enhanced Income Management account and a SmartCard.
* In the Northern Territory, you can choose to have your account and SmartCard managed through Services Australia or the Traditional Credit Union (TCU).
* You can use your SmartCard:
	+ at over 1 million stores across Australia
	+ to tap to pay
	+ for online shopping
	+ to set up direct debits.
* Services Australia can help you with your enhanced Income Management account and SmartCard.
* You cannot use your SmartCard or enhanced Income Management account to:
	+ buy tobacco or tobacco products
	+ buy pornography
	+ buy alcohol or homebrew kits
	+ gamble
	+ buy cash-like products and some gift cards
	+ get cash out.
* On enhanced Income Management, the amount of money you get will not change.
* The amount that is income managed will stay the same.

**Checking your enhanced Income Management account balance**

* You can check how much money is in your enhanced Income Management account in the following ways:
	+ using the Smartcard eIM app or TCU Smartcard eIM app, which you can download from the App Store or Google Play
	+ using the SMS balance checking options on the back of your SmartCard
	+ at any Westpac, Commonwealth, ANZ or NAB ATM
	+ at participating ATMs across Australia
	+ at a Services Australia service centre
	+ calling the SmartCard eIM hotline on 1800 252 604, or the TCU Customer Service Centre on 1800 828 232 if you have a TCU SmartCard.

**Getting a SmartCard**

* You can get a new SmartCard if your card is lost, stolen or damaged.
* To get a SmartCard, you can visit a Services Australia service centre or participating Agent, or call Services Australia on 1800 252 604.
* If you have a TCU SmartCard, you can also get a new card by visiting a TCU branch.

**More information and support**

* For more information you can:
	+ call the SmartCard eIM hotline on 1800 252 604
	+ go to the Services Australia website at servicesaustralia.gov.au/SmartCard

**Note:** The following information in this section is currently only available in some languages. Translations in additional languages will be added to the website as they become available.

* + call the TCU Customer Service Centre on 1800 828 232 if you have a TCU SmartCard
	+ go to the Department of Social Services website at dss.gov.au/supportservices.
* Services Australia can also help you with how your enhanced Income Management account and SmartCard work.
* This includes:
	+ how to use self service
	+ ways you can pay for things, including direct debit and BPAY
	+ help with watching videos online about the SmartCard.

**Help with managing your money**

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* You can get free and confidential help with managing your money.
* Services Australia has a free Financial Information Service (FIS).
* FIS provides free information and resources to help you make informed decisions about your money.
* You can talk to a FIS Officer
	+ over the phone
	+ via a video chat
	+ at a face-to-face appointment
* Find out more about FIS at servicesaustralia.gov.au/financialinformationservice.
* You can also talk to a financial counsellor.
* A financial counsellor can help you and your family to set up a budget and plan for the future.
* They can also:
	+ negotiate on your behalf with people and organisations you owe money to
	+ advocate with government or non-government organisations
	+ explain what you can do if you can’t pay bills
	+ explain what happens if you can’t pay a debt.
* Financial counselling services are voluntary, free and confidential
* You can access a financial counsellor through:
* face-to-face meetings
* calling the National Debt Helpline on 1800 007 007
* by visiting ndh.org.au
* You can find information to help you budget, deal with debt and manage your money at servicesaustralia.gov.au/manageyourmoney
* You can also find support services by visiting dss.gov.au/supportservices
* You can find free legal advice services about money matters for Aboriginal and Torres Strait Islander peoples by calling the **Mob Strong Debt Helpline 1800 808 488**