



## **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](https://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](https://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

**Note:** The 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.

- 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](https://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](https://ndh.org.au)

- You can find information to help you budget, deal with debt and manage your money at [servicesaustralia.gov.au/manageyourmoney](https://servicesaustralia.gov.au/manageyourmoney)
- You can also find support services by visiting [dss.gov.au/supportservices](https://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**