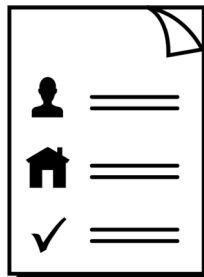




## Enhanced Income Management and the SmartCard



**Easy Read**

## About this fact sheet



This fact sheet is from Services Australia.

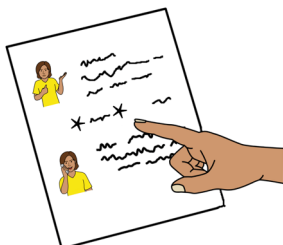


This fact sheet is written in a way that is easy to understand.



You can read more information about this topic on our website at

[servicesaustralia.gov.au/smartcard](https://servicesaustralia.gov.au/smartcard)



We add a star before and after **\*hard words\***.

Then we explain what the words mean.

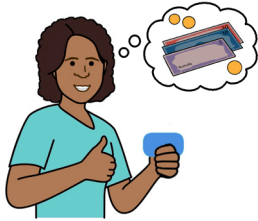


You can ask someone to help you read and understand this fact sheet.



Contact information is at the end of this fact sheet.

## Help to manage your money

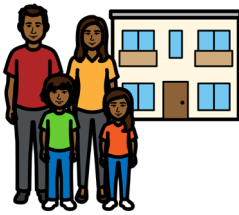


We can help you manage your money through **\*enhanced Income Management\***.

Enhanced Income Management helps you manage the money you get from us.

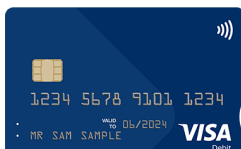
For example, it helps you pay for

- food
- rent
- bills
- school.



Services  
Australia

Your enhanced Income Management account is managed through Services Australia.



You get a SmartCard with your account.



If you live in the Northern Territory you can choose to have your account managed through the Traditional Credit Union.

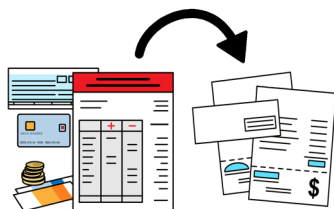
You can use your enhanced Income Management account and SmartCard to



- pay for things in store or online



- make **\*BPAY\*** bill payments
  - BPAY is a way to pay bills online



- make **\*direct debit\*** bill payments
  - direct debit means you tell your bank to regularly transfer money from your account to a business



- tap your card to pay in shops
  - to set up tap to pay, call Services Australia or call the Traditional Credit Union if you have a Traditional Credit Union SmartCard.

## How to check your account balance



You can check your **\*account balance\*** in different ways.



Account balance means the amount of money in your account.



You can use the mobile app or check online.



You can use the SMS balance check options written on the back of your SmartCard.



You can check at the ATM. You can do this at most ATMs in Australia.



You can call the SmartCard eIM hotline.

**Call** 1800 252 604



You can call the Traditional Credit Union SmartCard call centre.

**Call** 1800 828 232

## How to replace a lost card



You can get a new SmartCard to replace a lost, stolen or damaged one.



You can visit

- a Services Australia service centre, participating agent or Remote Servicing Team
- a Traditional Credit Union branch.



Go to our website to find your closest service centre or agent.

**Website** [findus.servicesaustralia.gov.au](https://findus.servicesaustralia.gov.au)



Call the SmartCard eIM hotline.

**Call** 1800 252 604



Call the Traditional Credit Union SmartCard call centre.

**Call** 1800 828 232



## How the mobile app can help

You can go online or look on the mobile app to help you



- get a new or replacement SmartCard



- check your account balance



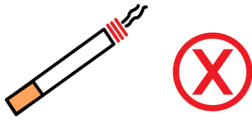
- transfer money from your enhanced Income Management account to another enhanced Income Management account



- set up BPAY or direct debit for regular payments such as rent, electricity or water bills.

## What you cannot do with the SmartCard

You **cannot** use the SmartCard to



- buy **\*tobacco\*** or tobacco products
  - tobacco is used in cigarettes and other products



- buy **\*pornography\***
  - pornography means sexual pictures, videos or text



- buy alcohol or homebrew kits.



Also, you **cannot** use the SmartCard to

- **\*gamble\***
  - gamble means you bet money on things



- buy some gift cards and products that are like cash



- get cash out.





## More information and support



Call the SmartCard eIM hotline.

Tell us if you need an interpreter.

**Call**            1800 252 604



Call the Traditional Credit Union if you have a Traditional Credit Union SmartCard.

**Call**            1800 828 232

You may have to pay for calls to 1800 numbers from your mobile phone.



Go to the Services Australia website.

### Website

[servicesaustralia.gov.au/smartcard](https://servicesaustralia.gov.au/smartcard)



Visit a Services Australia service centre.



If you live in the Cape York or Doomadgee region you can contact the Family Responsibilities Commission or FRC.

**Call**            1800 004 973

You can also speak with the FRC Local Registry Coordinator in your community.



## **Help with managing your money and other financial support**

You can go to the Services Australia website to help you

- budget
- deal with debt
- manage your money.

### **Website**

[servicesaustralia.gov.au/managing-your-money](https://servicesaustralia.gov.au/managing-your-money)



The free National Debt Helpline.

Monday to Friday from 9:30 am to 4:30 pm.

**Call** 1800 007 007

**Website** [ndh.org.au](http://ndh.org.au)



MoneySmart financial counselling.

**Website**

[moneysmart.gov.au/managing-debt/  
financial-counselling](http://moneysmart.gov.au/managing-debt/financial-counselling)



Mob Strong Debt Helpline.

A free service for Aboriginal and Torres Strait  
Islander people.

**Call** 1800 808 488

**Website**

[financialrights.org.au/getting-help/mob-  
strong-debt-help](http://financialrights.org.au/getting-help/mob-strong-debt-help)



Department of Social Services or DSS  
support services.

**Website** [dss.gov.au/supportservices](https://dss.gov.au/supportservices)



**Help for people with disability, their  
families and carers**

Disability Gateway.

**Call** 1800 643 787

**Website** [disabilitygateway.gov.au](https://disabilitygateway.gov.au)



**Help with food and bills**

Salvation Army.

**Call** 137 258

St Vincent de Paul Society.

**Call** 131 812



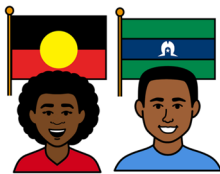
## Help with emotional support

### Crisis support.

Lifeline. Call or chat at any time.

**Call** 131 114

**Online chat** [lifeline.org.au/crisis-chat](https://lifeline.org.au/crisis-chat)



13YARN. Aboriginal and Torres Strait Islander people can call at any time.

**Call** 13 92 76



### Depression or anxiety.

Beyond Blue. Call or chat at any time.

**Call** 1300 224 636

**Online chat**

[beyondblue.org.au/support-service/chat](https://beyondblue.org.au/support-service/chat)



### **Domestic or family violence counselling.**

1800RESPECT. Call at any time.

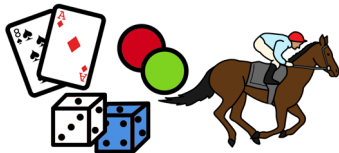
**Call**        1800 737 732



### **Alcohol or other drug use.**

Family Drug Support Australia. Call at any time.

**Call**        1300 368 186



### **Gambling.**

National Gambling Helpline. Call at any time.

**Call**        1800 858 858



## Help to speak and listen

If you need help to speak or listen, the National Relay Service can help you make a call.

**Call** 1800 555 660

**Website** [accesshub.gov.au/nrs-helpdesk](https://accesshub.gov.au/nrs-helpdesk)

## Help in your language



If you need help with other languages, contact the Translating and Interpreting Service.

**Call** 131 450

**Website** [tisnational.gov.au](https://tisnational.gov.au)

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For more information, please visit [easyreadaust.com.au](https://easyreadaust.com.au)