



# Enhanced Income Management and the SmartCard

Enhanced Income Management helps you budget your payments. It also helps you meet essential household needs and expenses, like food, rent, bills and education. You will get an enhanced Income Management account and SmartCard.

## Ways of using your account and SmartCard

You can use your SmartCard all of these ways:

- at over 1 million EFTPOS terminals across Australia
- for online shopping
- to make BPAY® bill payments
- to set up direct debits for bills like rent, electricity and water
- with tap to pay payment options once you set it up
- to transfer money from your enhanced Income Management account to other enhanced Income Management accounts.



NT only



You cannot use your enhanced Income Management account or SmartCard 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.

## Find out more



SmartCard eIM hotline **1800 252 604**  
TCU Customer Service Centre **1800 828 232**  
(NT only)



Services Australia service centres  
Traditional Credit Union Branch (NT only)



[servicesaustralia.gov.au/smartcard](https://servicesaustralia.gov.au/smartcard)  
[smartcard.com.au](https://smartcard.com.au)  
[tcu.com.au](https://tcu.com.au) (NT only)  
[dss.gov.au/supportservices](https://dss.gov.au/supportservices)

If you are living with disability and you need other support, call the Disability Gateway on **1800 643 787**.