# Enhanced Income Management and the SmartCard

Enhanced Income Management gives you access to an enhanced Income Management account with a SmartCard.

## Using your account and your SmartCard

You can use your account and SmartCard:

* 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.

## Checking your account

You can check your account balance in the following ways:

* use the Smartcard eIM mobile app or TCU Smartcard eIM mobile app, available from the App Store or Google Play
* log into your SmartCard or TCU online account
* use the SMS balance checking options on the back of your SmartCard
* at any Westpac, Commonwealth, ANZ or NAB ATM
* at other participating ATMs across Australia
* call the SmartCard eIM hotline on 1800 252 604
* call the TCU Customer Service Centre on **1800 828 232** if you have a TCU SmartCard.

You can go online or log into your app to:

* 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 your account and SmartCard

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.

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## Getting a replacement SmartCard

You can get a new SmartCard to replace a lost, stolen or damaged one in the following ways:

* visit selected Services Australia service centres, or a TCU branch if you have a TCU SmartCard
* call the SmartCard eIM hotline on **1800 252 604**, or TCU Customer Service Centre on **1800 828 232**
* visit a participating agent.

Go to **findus.servicesaustralia.gov.au** to search for your nearest Services Australia service centre or agent site.

## Cape York or Doomadgee region

If you live in the Cape York or Doomadgee region, you can either:

* contact the Family Responsibilities Commission (FRC) on **1800 004 973**
* speak with the FRC Local Registry Coordinator in your community.

## More information and support

To find out more:

* go to servicesaustralia.gov.au/smartcard
* go to **tcu.com.au/smartcard** (NT only)
* call the SmartCard eIM hotline on **1800 252 604**. Let us know if you need an interpreter and we will arrange one for free.
* call the TCU Customer Service Centre on **1800 828 232** (NT only) if you have a TCU SmartCard
* visit a Services Australia service centre.
* visit a TCU branch (NT only).

For information to help you budget, deal with debt and manage your money, go to **servicesaustralia.gov.au/managing-your-money**

You can find support available through the Support Services Directory, go to **dss.gov.au/supportservices**

If you are a person with disability and need other support, call the Disability Gateway on **1800 643 787** or go to **disabilitygateway.gov.au**

Calls to 1800 phone numbers from a fixed phone line or Telstra payphone are free. But there may be charges for calls from mobile phones depending on the provider and call length.

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