



# Enhanced Income Management and the SmartCard

## Enhanced Income Management and the SmartCard is now available.

If you are on Income Management, you can choose to move to enhanced Income Management. You will get an enhanced Income Management account with a SmartCard.

The amount of money you get will not change if you move to enhanced Income Management.

Services Australia can help you with your enhanced Income Management account and SmartCard.

If you live in the Northern Territory, you can choose to have your enhanced Income Management account and SmartCard managed through Services Australia or the Traditional Credit Union (TCU).



If you choose to move to enhanced Income Management, you won't be able to move back to Income Management.



## More information and support

To find out more:



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



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.

For information to help you budget, deal with debt and manage your money, go to [servicesaustralia.gov.au/managing-your-money](https://servicesaustralia.gov.au/managing-your-money)

You can find support available through the Support Services Directory, go to [dss.gov.au/supportservices](https://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](https://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.

ENHANCED INCOME MANAGEMENT AND THE SMARTCARD

Card and account functions	 <p><b>SmartCard</b></p>	 <p><b>BasicsCard</b></p>
Temporary or replacement cards	<b>Yes</b>	<b>Yes</b> replacement BasicsCards can be collected from a service centre
Free balance checks at selected ATMs	<b>Yes</b>	<b>Yes</b> small selection of participating ATMs
Online banking	<b>Yes</b>	<b>No</b>
Mobile app	<b>Yes</b>	<b>No</b>
Online shopping except on eBay, PayPal or shops that sell excluded goods and services	<b>Yes</b>	<b>No</b>
Can be used on most EFTPOS terminals Australia-wide	<b>Yes</b>	<b>No</b>
Transfer money to another enhanced Income Management account	<b>Yes</b> through your enhanced Income Management account	<b>No</b>
Choice of card issuer	<b>Yes</b> Northern Territory only	<b>No</b>
Tap to pay	<b>Yes</b> if you enable tap to pay	<b>No</b>
Use your card overseas	<b>Yes</b>	<b>No</b>
Add your card to your digital wallet	<b>Yes</b> not available to TCU customers	<b>No</b>
Direct debit	<b>Yes</b> through either your SmartCard or enhanced Income Management account	<b>No</b>
Using BPAY® online	<b>Yes</b> through your enhanced Income Management account	<b>No</b>
Excluded goods and services	<ul style="list-style-type: none"> <li>✘ Alcohol</li> <li>✘ Gambling products or services</li> <li>✘ Cash-like products and some gift cards</li> </ul>	<ul style="list-style-type: none"> <li>✘ Cash withdrawals</li> <li>✘ Pornography</li> <li>✘ Tobacco and tobacco products</li> </ul>