



# Enhanced Income Management

Enhanced Income Management helps you budget your payments. It also helps you meet essential household needs and expenses, like food, rent, bills and education. A SmartCard supports enhanced Income Management.

## Ways of using your SmartCard

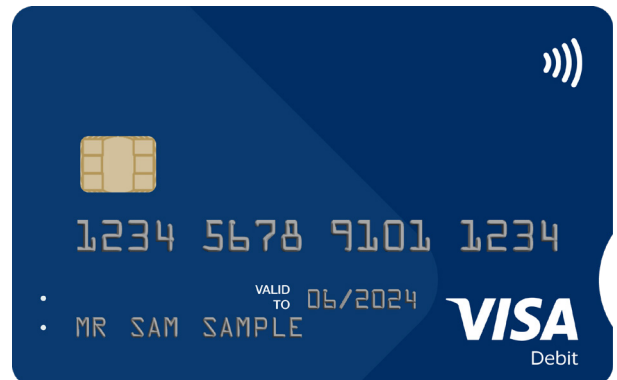
You can use your SmartCard all of these ways:

- to shop in store using a PIN or tap to pay
- to shop online
- to pay bills with BPAY.



You cannot use your SmartCard to do any of the following:

- ✘ buy tobacco or tobacco products
- ✘ buy pornography
- ✘ buy alcohol or homebrew kits
- ✘ gamble
- ✘ buy gift cards and cash-like products
- ✘ get cash out.



NT only

## Find out more



SmartCard eIM hotline **1800 252 604**  
Traditional Credit Union **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**.