# enhanced Income Management and the SmartCard

Fact sheet – Northern Territory

## About this fact sheet

This fact sheet is from Services Australia.

You can read more information about this topic on our website at servicesaustralia.gov.au/smartcard

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

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.

## enhanced Income Management

This information is for people in the Northern Territory who are on \*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.

You can choose to have your enhanced Income Management account managed through

* Services Australia or
* the Traditional Credit Union (TCU).

Half your payment goes into your enhanced Income Management account. The other half goes into your personal bank account.

## SmartCard

On enhanced Income Management you will get a SmartCard.

You can get your SmartCard when you visit

* a Services Australia service centre, participating Agent or remote servicing team or
* a TCU branch.

You can use the SmartCard and enhanced Income Management account to

* pay for things in store or online
* make BPAY bill payments.

You can also transfer money from your account to other people’s enhanced Income Management accounts.

If you want to check your balance or set up your SmartCard tap to pay, you can do this

* online
* on your SmartCard app
* by contacting Services Australia or TCU.

## Things you cannot buy with your SmartCard

You **cannot** use your 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\* – homebrew kits are used to make alcohol.

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

* \*gamble\* – gamble means you bet money on things
* buy products that are like cash and some gift cards
* get cash out.

## If you lose your card

If you lose your card, you can get a SmartCard by visiting

* a Services Australia service centre, participating Agent or remote servicing team or
* a TCU branch.

A new SmartCard with your name on it will be sent to you in the mail.

## Help in your area

You can

* call the SmartCard eIM hotline on 1800 252 604 tell us if you need an interpreter
* go to the Services Australia website servicesaustralia.gov.au/smartcard
* go to the Department of Social Services website [dss.gov.au/supportservices](http://dss.gov.au/supportservices)

**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

## National support services

You can get help from services across Australia.

## Help for people with disability

Disability Gateway Call 1800 643 787

## Help with food and bills

Salvation Army Call 13 72 58

St Vincent de Paul Society Call 13 18 12

You can also contact local community centres, churches or community groups.

## Help with managing money

Moneysmart Call 1800 007 007

Mob Strong Debt Helpline Call 1800 808 488

## Emotional support

Lifeline Call 13 11 14

Beyond Blue Call 1300 22 46 36

1800RESPECT Call 1800 737 732

Family Drug Support Australia Call 1300 368 186

National Gambling Helpline Call 1800 858 858