

Australian Government

Cashless Debit Card Trial Ceduna

The cashless debit card will look and operate like a normal bank card, except it cannot be used to buy alcohol, to gamble or withdraw cash.

The Australian Government is looking at the best ways to support communities where a lot of people are on welfare, and alcohol, gambling and drug use are causing harm.

To minimise this harm, the Government is trialling a new way of delivering welfare payments which will limit the amount of cash available for spending on alcohol, gambling and drugs.

Community leaders in Ceduna have said they want to take part in the trial.

How will it affect Centrelink payments?

The trial won't change the amount of money a person receives from Centrelink. It will only change the way in which people receive and spend their fortnightly payments:

- 80 per cent of fortnightly payments will be paid onto the card
- 20 per cent will be paid into a person's regular bank account.

Community support

The Government will invest \$1 million toward improving and increasing support services for the community, including:

- community safety initiatives
- drug and alcohol services
- additional capacity for existing mental health services
- enhancing existing financial management services
- extra funding for family violence services.

A local leadership panel will have the ability to increase the percentage of welfare paid as cash to people who are not contributing to the harm that is causing problems.

How will it work?

- The cashless debit card will look and operate like any other bank card
- It can be used in stores that have an EFTPOS machine
- The card cannot be used to buy alcohol or gambling products
- It will work online, for shopping and paying bills
- Cash cannot be withdrawn from the card
- People will still be able to use Centrepay and the Rent Deduction Scheme available from Centrelink.

Who would take part in the trial?

Most people who receive welfare payments and live in Ceduna will take part in the trial. That is, people who receive payments from Centrelink like Newstart, Disability Support Pension, Parenting Payment and Carers Payment. People on the Age Pension, a veteran's payment or who earn a wage can also take part if they want to—but they don't have to.

Card support

Support for the card will include:

- a customer support centre, to help with technical questions about the card
- a mobile phone app and text alerts, to help keep people informed about their balance
- community workshops, including specific workshops to help people who speak languages other than English.

Where can I find out more? Visit **www.dss.gov.au/welfare-conditionality** Or contact the Department of Social Services on **1800 252 604** or at **debitcardtrial@dss.gov.au**