# Cashless Debit CardBundaberg and Hervey Bay region Queensland

The Cashless Debit Card (CDC) looks and operates like a regular bank card, except it cannot be used for the purchase of alcohol, gambling products, some gift cards, or to withdraw cash.

The CDC does not change the amount of money people receive from Centrelink. Participants receive 20 per cent of their welfare payment in their regular bank account and 80 per cent onto the CDC.

## What area does the CDC cover?

The Bundaberg and Hervey Bay site area is defined by the boundaries of the Federal Division of Hinkler, as applied on 31 May 2018. This includes the townships of Aldershot, Bargara, Elliot Heads, Woodgate, Booyal, Burrum Heads, Torbanlea, Toogoom, Howard, Childers, Burnett Heads and River Heads in Queensland.

## When did implementation commence?

The rollout of the CDC in the Bundaberg and Hervey Bay region commenced on 29 January 2019. There was an intense effort in the Bundaberg and Hervey Bay region during the initial rollout phase to help move people onto the card.

There are local partners across the region where participants can access face-to-face services to support them as they get used to using the CDC as one of their everyday banking cards.

## Who receives the Cashless Debit Card?

People aged 35 years and under who receive Newstart Allowance, Youth Allowance (Job Seeker), Parenting Payment (Single) and Parenting Payment (Partnered) are placed onto the CDC program in the Bundaberg and Hervey Bay region.

Participants will be exited from the program after they exceed the age limit or if they stop receiving a relevant income support payment (for example, if a participant finds work and no longer receives Newstart allowance).

## Why the Bundaberg and Hervey Bay region?

The Department of Social Services held over 180 meetings with a broad range of stakeholders, who were seeking support to address key social problems of high youth unemployment and intergenerational welfare dependence.

The region has the second highest youth unemployment rate in Queensland at 18.5 per cent, with many now experiencing intergenerational welfare dependence.

The Bundaberg and Hervey Bay region is an opportunity for Government to test the card’s flexibility as a tool to support people in non-remote locations and to help address these key social problems identified during consultations.

## How is privacy maintained for the Cashless Debit Card?

Any information shared between the card provider (Indue) and the Australian Government occurs within the requirements of privacy laws. The Government only uses the data in accordance with the Australian Privacy Principles.

Data received by the Government from Indue is used for program compliance and helps it and the Government ensure that CDC participants are not subject to fraud.

**GET THE FACTS**

**The Cashless Debit Card is just like a regular bank card – use the card to:**

* pay rent or mortgage
* pay bills
* pay for medical appointments
* pay electricity bills
* pay car registration
* buy groceries
* check balance and transaction history for free

Did you know?

* Medicare rebates still go into your regular bank account

**The Cashless Debit Card cannot be used to buy alcohol, gambling products, some gift cards or to withdraw cash.**

People on the Cashless Debit Card receive:

* 20 per cent of their welfare payment into their regular bank account
* 80 per cent of their welfare payment onto their Cashless Debit Card
* 100 per cent of lump sum payments from Centrelink (e.g. Family Tax Benefit) are placed onto the Cashless Debit Card

Did you know?

* Centrepay and Rent Deduction Scheme stay the same

