Cashless Debit Card

How it works and where it can be used

**The Cashless Debit Card looks and operates like a regular bankcard, however, it restricts the purchase of alcohol, gambling products and some gift cards and cannot be used to withdraw cash.**

# What does the Cashless Debit Card look like?



# Where can the Cashless Debit Card be used?

**It can be used:**

* in any store that accepts eftpos, nationwide, and to shop at approved online stores
* to pay bills and make recurring payments (such as rent or mortgages)
* for online banking via the Indue website or with an app for both Android and Apple devices

**It cannot be used to: x** buy alcohol

**x** buy gambling products and/or some gift cards

**x** withdraw cash

# How does the Cashless Debit Card work?

* The Cashless Debit Card does not change the amount of money people receive from Centrelink
* It only changes the way in which people receive and spend their fortnightly payments

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 theirCashless Debit Card
* **100 per cent** of lump sum payments from Centrelink (e.g. Family Tax Benefit) onto their Cashless Debit Card

**Example of how someone might receive their payments if they are on the Cashless Debit Card:**

If a single person with three children aged under eight and renting receives $1,468 in Newstart Allowance, Family Tax Benefit and other payments every fortnight:

* + $1,174 will go onto their Cashless Debit Card
	+ $294 will go into their regular bank account, which they can access as cash

**GET THE FACTS**


## The Cashless Debit Card is just like a regular bank card. To use EFTPOS simply:

1. Insert the card and select "CR" (Credit), "SAV" (Savings) or "CHQ" (Cheque)
2. Enter PIN
* The transaction will be processed just like any other transaction.

**×** The transaction will be declined if there is no money in the account or if the purchase is for a restricted item.

Note: The Visa payWave option is **not** available on the Cashless Debit Card.

**There are five ways to check your balance:**

* **Online** - login to your online account cdc.indue.com.au
* **Mobile App** - download the Indue DCT app via the App Store or Google Play.
* **SMS** – text “BAL XXXX” from your registered mobile to 0488 112 114 and receive a reply with your balance (XXXX is the last 4 digits of your Cashless Debit Card number).
* **ATM** - free of charge from participating Westpac and DC Payments ATMs.
* **Call** the Indue Customer Service Centre on 1800 710 265.

