### Cashless Debit Card replacing Income Management Northern Territory

Subject to legislation, around 23,000 people on Income Management in the Northern Territory and Cape York will transfer to the Cashless Debit Card in 2020.

The percentage of a participant’s payment will not change when they receive the Cashless Debit Card.

<table>
<thead>
<tr>
<th>Income Management (IM)</th>
<th>Cashless Debit Card</th>
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</thead>
<tbody>
<tr>
<td><strong>Aim</strong></td>
<td>IM helps people to budget and direct their welfare payments towards priority needs, such as food, housing, electricity and education.</td>
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<tr>
<td><strong>Who</strong></td>
<td>IM identifies vulnerable welfare recipients using their automatic criteria (such as age and length on payment) or through a referral (including Social Workers, Child Protection etc.) People can also volunteer.</td>
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<tr>
<td><strong>How much is restricted?</strong></td>
<td>50 per cent of a participant’s welfare payment is placed into their Income Management account. Participants can allocate available funds onto the card.</td>
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</tbody>
</table>
| **What is prohibited?** | - Alcohol  
- Tobacco and tobacco products  
- Pornography  
- Gambling products and services  
- Withdrawing funds as cash |
| | The Cashless Debit Card seeks to reduce the social harm caused by welfare-fuelled alcohol and drug abuse, and gambling, by reducing the supply of cash available to pay for these products. |
| | Income Management participants in the Northern Territory and Cape York will transfer to the Cashless Debit Card in 2020. |
| | For participants transitioning from the BasicsCard, the percentage of their restricted payment will not change. Participants should seek advice for their actual payment amounts. In the Northern Territory, the current percentage will not change. |

Where can I find out more? Contact:  
Phone: 1800 252 604
### Where does the card work?

**Income Management (IM)**
- The BasicsCard can only be used at EFTPOS terminals at approved merchants (approx. 16,000).
- The BasicsCard does not operate for online purchases.

**Cashless Debit Card**
- The Cashless Debit Card can be used:
  - at EFTPOS terminals (around 900,000) in any shops that do not sell alcohol or gambling goods
  - in shops that sell alcohol or gambling products if the merchant has entered into a contract
  - for online purchases to approved merchants (e.g. BPAY).

### Card Support Services

**Income Management (IM)**
- Services Australia (SA) provides card services online, via a mobile app, in person or over the phone.
- Participants attend a compulsory interview with SA to identify basic needs and set up appropriate payments.
- Card holders have no contact with the card provider or mainstream banking services (e.g. ATMs).

**Cashless Debit Card**
- Indue provides card services online, via a mobile app or over the phone. Free balance checking is available at St. George, Westpac, BankSA, Bank of Melbourne, Commonwealth, NAB and ANZ ATMs nationally (plus selected DC payments ATMs in trial).
- There is no compulsory interview with SA.
- Participants can volunteer to access SA for additional support services such as finances, health, family relationships and homelessness.

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### Example of Cashless Debit Card – 50 per cent placed onto card

**$780 per fortnight**

- **$390 payment** to your regular bank account per fortnight
- **$240 payment** to your Cashless Debit Card account per fortnight

**$150 rent payment**

*Provided for example purposes only. Please seek advice for your actual payment amounts.*

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**Where can I find out more?**

Phone: 1800 252 604