**Enhanced Income Management**

Enhanced Income Management helps you budget your payments. It also helps you meet essential household needs and expenses, like food, rent, bills and education. A SmartCard supports enhanced Income Management.

**Ways of using your SmartCard**

You can use your SmartCard all of these ways:

* to shop in store using a PIN or tap to pay
* to shop online
* to pay bills with BPAY.
* You cannot use your SmartCard to do any of the following:
* buy tobacco or tobacco products buy pornography
* buy alcohol or homebrew kits gamble
* buy gift cards and cash-like products get cash out

## Find out more

* SmartCard eIM hotline **1800 252 604**
* Traditional Credit Union **1800 828 232** (NT only)
* Services Australia service centres
* Traditional Credit Union Branch (NT only)
* **servicesaustralia.gov.au/smartcard**
* **smartcard.com.au**
* **tcu.com.au** (NT only)
* **dss.gov.au/supportservices**

If you are living with disability and you need other support, call the Disability Gateway on   
**1800 643 787.**

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