



## Cape York transition from Income Management to the Cashless Debit Card

Income Management participants in the Cape York region of Queensland will transition to the Cashless Debit Card (CDC) from March 2021. The percentage of a participant's payment will not change on the CDC, this will still be set by the Family Responsibilities Commission.

### Income Management (IM)



### Cashless Debit Card



	Income Management (IM)	Cashless Debit Card
<b>Aim</b>	IM helps people to budget and direct their welfare payments towards priority needs, such as food, housing, electricity and education.	The CDC is a useful budgeting tool that reduces social harm by restricting access to alcohol, drugs and gambling products.
<b>Who</b>	People who have been referred for Income Management by the Family Responsibilities Commission.	Income Management participants in Cape York will transition to the CDC from March 2021. From 17 March 2021, referrals by the Family Responsibilities Commission will be made for the CDC.
<b>How much is restricted?</b>	The percentage placed into IM accounts is set by the Family Responsibilities Commission. Participants can allocate available funds from their IM account onto their BasicsCard.	Participants transitioning from IM to the CDC will still have the same percentage of their payment restricted. This does not change. The Family Responsibilities Commission will continue to set the restricted percentage for participants in Cape York. Participants can confirm their actual payment amounts with Services Australia.
<b>What is prohibited?</b>	<ul style="list-style-type: none"> <li>Alcohol</li> <li>Gambling products and services</li> <li>Some gift cards</li> <li>Withdrawing funds as cash</li> <li>Pornography</li> <li>Tobacco and tobacco products</li> </ul>	<ul style="list-style-type: none"> <li>Alcohol</li> <li>Gambling products and services</li> <li>Some gift cards</li> <li>Withdrawing funds as cash</li> </ul>





### Income Management (IM)



#### Where does the card work?

- The BasicsCard can be used at approved merchants (over 17,000).
- The BasicsCard does not operate for online purchases.

#### Card Support Services

- Services Australia provides card services online, via a mobile app, in person or over the phone.
- Participants attend a compulsory interview with Services Australia 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 (CDC)

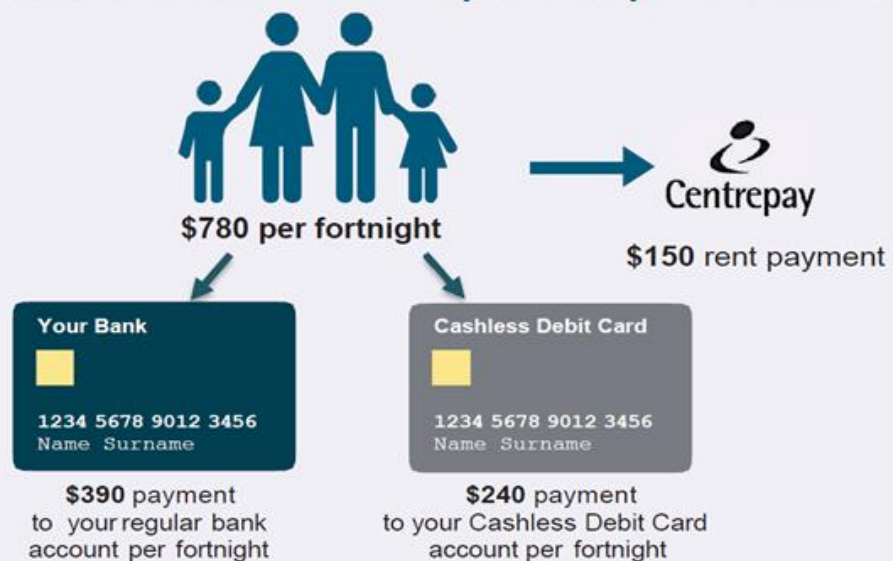


The CDC can be used:

- at almost one million EFTPOS terminals across Australia, in any shops that do not sell alcohol or gambling goods
- to buy food or other unrestricted products in restaurants, pubs or in shops that also sell alcohol or gambling products if the merchant has entered into a contract
- for online purchases to approved merchants (e.g. BPAY).

- Card services online, via a mobile app or over the phone. Free balance checking is available at St. George, Westpac, DC Terminals, BankSA, Bank of Melbourne, Commonwealth, NAB and ANZ ATMs nationally.
- There is no compulsory interview with Services Australia.
- Participants can choose to access Services Australia for additional card support. Services Australia can also help with other payments and services support.

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



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

