

# Cashless Debit Card Trial - Ceduna

The cashless debit card will look and operate like a normal bank card, except it cannot be used to buy alcohol or to gamble.

The Australian Government is looking at the best ways to support people, families and communities in places where a lot of people are on welfare, and alcohol, gambling and drug use are causing harm.

Community leaders in the Ceduna area have said they want to take part in the trial. On 4 August 2015, the community leaders signed a Memorandum of Understanding with the Government to trial the card in Ceduna. If legislation is approved by Parliament, a 12-month trial will start in early 2016.

## Community level change

If people already spend their money responsibly, the trial won't really affect them. The new card will help the Government find out if limiting the amount of money which can be spent on alcohol or drugs will reduce harm in the community.

## Who will take part in the trial?

Most people who receive welfare payments and live in Ceduna will take part in the trial. That is, people who receive payments from Centrelink like Newstart, Disability Support Pension, Parenting Payment and Carers Payment. People on the Age Pension can take part, if they want to—but they don't have to. People who earn a wage can also take part in the trial if they want to.

The trial won't change the amount of money a person receives from Centrelink. It will only change the way in which people can spend it:

- 80 per cent of fortnightly payments will be paid onto the card
- 20 per cent will be paid into a person's regular bank account.

## Key Points

- The trial won't change the amount of money a person receives.
- People will be able to use the card like a normal bank debit card: it can be used to buy what people choose, but it cannot be used to buy alcohol or to gamble.
- The card can be used in any shop where regular bank cards are accepted.
- The card will have support services like a normal bank card.

## Participants will be supported

People who use the card will be able to check their account balance or transaction history and replace lost or stolen cards at no cost. Also, at no cost, people will be able to receive help from:

- a customer contact centre
- interactive voice response for balance enquiries, a mobile phone app and text alerts to keep people informed
- community workshops to help people who speak languages other than English
- a local Leadership Panel, with the ability to increase the percentage of welfare paid as cash to people adhering to community standards.

## Services will stay the same

People will still be able to take part in Centrepay and the Rent Deduction Scheme available from Centrelink. People who are on income management will move on to the new card when the trial begins.

## Where can I find out more?

Contact the Department of Social Services at [debitcardtrial@dss.gov.au](mailto:debitcardtrial@dss.gov.au)