# Cashless Debit Card

## How to buy essentials

### Where can I shop?

* You can use your Cashless Debit Card at shops that have eftpos, unless they sell alcohol and/or gambling products.

### Paying/shopping with eftpos

* Most businesses in your community have eftpos and will accept the Cashless Debit Card.
* To use your Cashless Debit Card when shopping:
  + insert your card into the eftpos machine
  + press “SAV” or “Savings” or “CHQ” or “Cheque” or “CR” or “Credit”
  + enter your PIN.

### Paying/Shopping with cash

* 20 per cent of your payment is paid into your regular bank account. This can be withdrawn as cash and used however you like i.e. at school canteens, fetes and farmers markets.

### Shopping Online

* You can shop online at most websites, unless the merchant sells items that are restricted on the card (such as alcohol, gambling products and some gift cards).
* When shopping or making payments online you will need to enter the name on the card, the card number, the expiry date and the ccv number.

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## Get the facts

**The Cashless Debit Card is just like a regular bank card — use the card to:**

* pay rent or mortgage
* pay bills
* pay for medical appointments
* pay electricty bills
* pay car registration
* buy groceries
* check balance and transaction history for free

**Did you know?**

* Medicare rebates can still go into your regular bank account

**The Cashless Debit Card   
cannot be used to buy alcohol, gambling products, some gift cards or to withdraw cash.**

People on the Cashless Debit Card receive:

* 20 per cent of their welfare payment into their usual bank account
* 80 per cent of their welfare payment onto their Cashless Debit Card
* 100 per cent of lump sum payments from Centrelink (e.g. Family Tax Benefit) are placed onto the Cashless Debit Card