



Enhanced Income Management and the SmartCard

Enhanced Income Management gives you access to an enhanced Income Management account with a SmartCard.

Using your account and your SmartCard



You can use your account and SmartCard:

- ✓ at over 1 million EFTPOS terminals across Australia
- ✓ for online shopping
- ✓ to make BPAY® bill payments
- ✓ to set up direct debits for bills like rent, electricity and water
- ✓ with 'tap to pay' payment options once you set it up.

Checking your account

You can check your account balance in the following ways:

- use the Smartcard eIM mobile app or TCU Smartcard eIM mobile app, available from the App Store or Google Play
- log into the SmartCard or TCU online portal
- use the SMS balance checking options on the back of your SmartCard
- at any Westpac, Commonwealth, ANZ or NAB ATM
- at other participating ATMs across Australia
- call the SmartCard eIM hotline on **1800 252 604**
- call the TCU SmartCard call centre on **1800 828 232** if you have a TCU SmartCard.



NT only

You can go online or log into your app, for help with:

- getting a new or replacement SmartCard
- checking your account balance
- transferring money from your enhanced Income Management account to another enhanced Income Management account
- setting up BPAY® or direct debit for regular payments such as rent, electricity or water bills.

What you cannot do with your SmartCard or account



You cannot use your SmartCard or enhanced Income Management account to:

- ✗ buy tobacco or tobacco products
- ✗ buy pornography
- ✗ buy alcohol or homebrew kits
- ✗ gamble
- ✗ buy gift cards and cash-like products
- ✗ get cash out.

Getting a replacement SmartCard

You can get a new SmartCard to replace a lost, stolen or damaged one in the following ways:

- visit selected Services Australia service centres, or a TCU branch if you have a TCU SmartCard
- call the **SmartCard eIM hotline** on **1800 252 604**, or TCU on **1800 828 232**
- visit a participating agent.

Go to findus.servicesaustralia.gov.au to search for your nearest Services Australia service centre or agent site.

Cape York or Doomadgee region

If you live in the Cape York or Doomadgee region, you can either:

- contact the Family Responsibilities Commission (FRC) on **1800 004 973**
- speak with the **FRC Local Registry Coordinator** in your community.

More information and support

To find out more:



go to servicesaustralia.gov.au/smartcard



call the **SmartCard eIM hotline** on **1800 252 604**

Let us know if you need an interpreter and we will arrange one for free.

call the **Traditional Credit Union** on **1800 828 232** (NT only) if you have a TCU SmartCard



visit a Services Australia service centre.

For information to help you budget, deal with debt and manage your money, go to servicesaustralia.gov.au/managing-your-money

You can find support available through the Support Services Directory, go to dss.gov.au/supportservices

If you are a person with disability and need other support, call the Disability Gateway on **1800 643 787** or go to disabilitygateway.gov.au

Calls to **1800** phone numbers from a fixed phone line or Telstra payphone are free. But there may be charges for calls from mobile phones depending on the provider and call length.