# Cashless Debit Card

Community Panel - Questions and Answers

**What is the panel?**

The Community Panel for the Ceduna region is part of the Cashless Debit Card. You can apply to the panel to increase the cash amount of your Centrelink payments.

**How does it work?**

The panel members make a decision using the information on your application form and their own knowledge of the community.

The panel may also get extra information about you from the local school, health centre, housing, police, or child protection services. You are also encouraged to provide additional information, including why you need access to more cash from your welfare payment.

If approved, the panel can reduce the restricted percentage on your Cashless Debit Card from 80 to 50 per cent. The panel cannot exit you from the trial.

**How do I apply?**

Application forms are available at:

* Your Local Partner
	+ Ceduna Aboriginal Corporation, 39 McKenzie St, Ceduna
	+ Koonibba Community Aboriginal Corporation, Main Office, 3 Mickey Free Laurie Drive, Koonibba
	+ Oak Valley Maralinga Aboriginal Corporation, Eyre Highway, Oak Valley
	+ Scotdesco Aboriginal Corporation, Scotdesco Main Office, Eyre Highway, Bookabie
	+ Yalata Community Incorporated, Eyre Highway, Yalata
	+ Complete Personnel, Shop 4, Syprys Mall, Ceduna

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* [www.dss.gov.au/cashlessdebitcard](http://www.dss.gov.au/cashlessdebitcard)

**Completed application forms can be returned:**

* Online – Centrelink online account or express-plus mobile app
* By post – Services Australia, Reply Paid 7800, Canberra BC ACT 2610
* In person – at a Centrelink Service Centre.

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**How long will the application take?**

The timing of a decision will depend on the panel members’ local knowledge, and the time it takes to have information verified by different services. This could take up to several weeks.

The panel administrator will send you a letter and tell you the outcome. If your application to change your restricted percentage is successful then the information in the “Your details” section of the application form will be provided to Services Australia to assist them to reduce your restricted percentage.

**Why do I have to give permission for my personal information to be shared with other agencies?**

When you apply to change the restricted percentage of your welfare payment, you are asked if it is okay for the panel administrator to share your personal information, such as your name, date of birth and address, with agencies so they can check if the information provided on your application is correct.

The extra information provided by agencies such as housing, police or health, will be used by the panel to assist them in making a decision to change your restricted percentage.

You can choose not to share your personal information but this means the panel may not accept your application to change your restricted percentage.

**How is my personal information used?**

Your personal information is protected by law, under the Privacy Act 1988, and won’t be shown to anyone unless you give permission.

Information may be used to help with the work of the trial but it won’t identify you.

**Can I appeal the decision made by the panel?**

If your application is not successful, or you did not receive the restricted percentage you applied for, you will have 21 days to ask for a review of the decision.

You will have to give more information to help your application before the panel makes a final decision. If your situation changes you can also put in a new application.