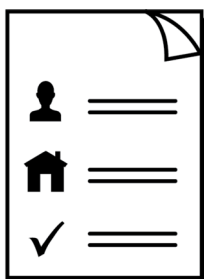




How to keep your money and SmartCard safe



Easy Read

About this guide



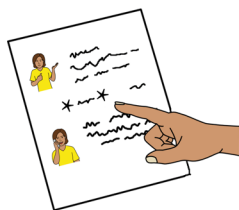
This guide is from Services Australia.



You can read more information about this on our [SmartCard web page](https://www.servicesaustralia.gov.au/smartcard)
www.servicesaustralia.gov.au/smartcard



This guide is written in a way that is easy to understand.



We add a star before and after ***hard words***.
Then we explain what the words mean.



You can ask someone to help you read and understand this guide.



Contact information is at the end of this guide.

About your SmartCard



People on ***enhanced Income Management*** have a SmartCard.

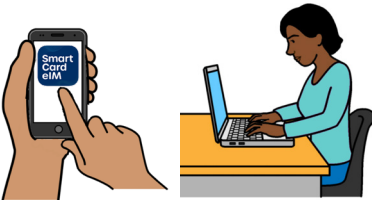


Enhanced Income Management means

- some money you get from Centrelink goes to your enhanced Income Management account



- some money goes to your bank account.



You can manage your money using the SmartCard ***eIM*** app or online account.

The letters eIM mean enhanced Income Management.



People with a Traditional Credit Union SmartCard use the TCU SmartCard eIM app or online account.

How to keep your money and SmartCard safe

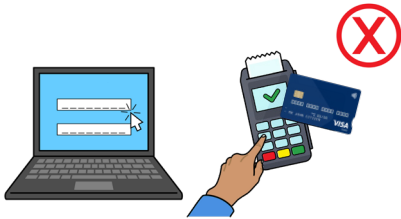


There are lots of ways to keep your money and SmartCard safe.

For example



- do not give your SmartCard to anyone, including family and friends



- do not share your password or PIN with anyone



- do not set a password or PIN that someone could easily guess



- do not let anyone see your PIN



- do not leave your SmartCard in a place someone could take it



- do not throw your SmartCard away.



If you add your SmartCard to your ***digital wallet*** keep your phone safe and do not share it with anyone.



A digital wallet is a way to pay for things using your phone.



Tell us straight away if

- your SmartCard is lost, stolen or damaged



- someone knows your online account password or SmartCard PIN



- you use a digital wallet and have lost your phone



- you notice a payment you did not make.



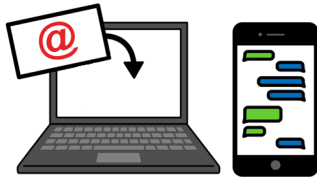
You can contact TCU if you have a TCU SmartCard.

Call 1800 828 232



You can also log in to your online account to

- turn off or block your SmartCard if it is lost or stolen



- set up messages so you know if you do not have much money in your account



- turn ***tap to pay*** off
 - tap to pay means you tap your card when you pay at a store instead of using a PIN



- order a new SmartCard.



More information and support



You can find more information on the

[SmartCard web page](#)

www.servicesaustralia.gov.au/smartcard



Call 1800 252 604

Tell us if you need an interpreter.



If you have a TCU SmartCard go to the

[TCU SmartCard web page](#)

www.tcu.com.au/smartcard



Call 1800 828 232



Visit a Services Australia service centre or
TCU branch.

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