

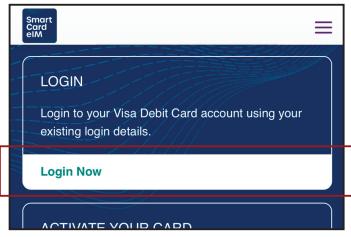




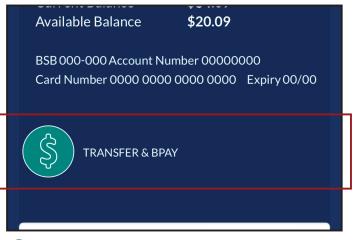
How to transfer money to other enhanced Income Management accounts

This information sheet shows the SmartCard elM app. The Traditional Credit Union (TCU) SmartCard elM app and online account work the same but look a bit different.

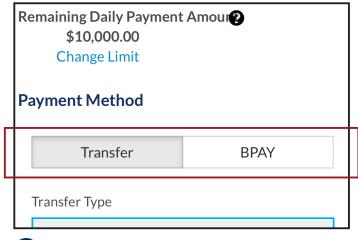
Use this information sheet to transfer money from your enhanced Income Management account to other enhanced Income Management accounts using the SmartCard elM app or your online account. To send money to an account that is not an enhanced Income Management account, you need to call **1800 252 604**.



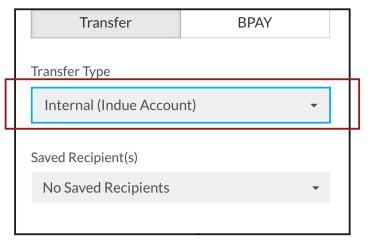
Open the SmartCard eIM app and log in to your account.



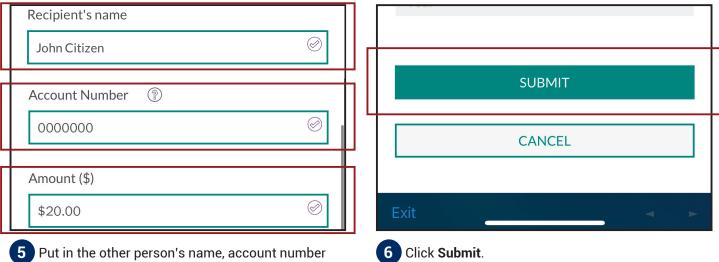
2 Click on the Transfer & BPAY icon.



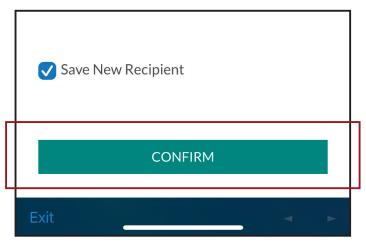
3 Choose the **Transfer** option to transfer money to other enhanced Income Management accounts. You need the BSB and account details of who you want to pay.



4 Choose the **Internal** option to transfer to someone with the same BSB number as you. If they have a different BSB number, choose **External**.



- and how much you want to pay them. Check the details are right. If you send money to the wrong person, you might not get it back. You can save people's account details and use them again later.



Click Confirm and your payment will go to the person you entered details for.

For more help or information

If you have a SmartCard:

go to servicesaustralia.gov.au/smartcard

call the SmartCard eIM hotline on 1800 252 604 - interpreters available.

visit a Services Australia service centre.

If you have a Traditional Credit Union (TCU) SmartCard:

go to tcu.com.au/smartcard

call TCU on **1800 828 232**.

visit a TCU branch.