# What is enhanced Income Management?

## Video transcript

Enhanced Income Management helps you to manage your money for things like food, rent, bills and school.

On enhanced Income Management, when you get a Centrelink payment from Services Australia, some of your money goes to your regular bank account and the rest goes into your enhanced Income Management account.

You can use the money in your enhanced Income Management account with a SmartCard, through the internet, or with an app on your mobile phone or other device.

### What can I do with the SmartCard?

The SmartCard looks and works like your bank debit card.

You can use the card at over one million stores across Australia, wherever EFTPOS or Visa are accepted. You can also use it to buy things on the internet.

You can use tap to pay at the shops.

### What can I do with an enhanced Income Management account?

You can use your enhanced Income Management account for things you need to pay for regularly like food, rent, electricity bills and education.

### What can’t I use the SmartCard or enhanced Income Management account for?

You cannot use your SmartCard or account to:

* buy cigarettes
* buy pornography
* buy alcohol
* place bets or gamble
* buy cash-like products and some gift cards
* take cash out.

Services Australia can help manage your account. If you live in the Northern Territory, you can ask Services Australia for the Traditional Credit Union (TCU) to help instead.

If you need help or more information, go to **servicesaustralia.gov.au/smartcard**, call **1800 252 604** (you can ask for an interpreter if you need one), or visit a service centre.