



Australian Government

Cashless Debit Card Program



Where can I find out more?

www.dss.gov.au/cashlessdebitcard

or contact the **Department of Social Services**
on **1800 252 604** or at

CashlessDebitCard@dss.gov.au

Questions & Answers

Who is it for?

The Cashless Debit Card program is targeted to the needs of a particular area. The Department of Social Services is currently consulting with regional communities to determine their needs. This consultation process will assist the department in delivering a program that is tailored to those needs.

Who is currently on the card?

In the current Cashless Debit Card sites, all working age people on welfare payments are on the program. This may not be the case in future sites.

How does it work?

The Cashless Debit Card looks and works like a normal bank card. It can be used:

- in stores that have an EFTPOS machine
- to shop at approved online stores
- to pay bills and make recurring payments
- for online banking – with an app available for both android and Apple.

It cannot be used to:

- buy alcohol or gambling products
- withdraw cash.

Will it change the amount of welfare payment I receive?

No. The only change is the way you receive it:

- 20 per cent is paid into your personal bank account
- 80 per cent is paid onto the Cashless Debit Card.

Will I still have access to cash?

Yes. Twenty per cent of your welfare payment is paid into your normal bank account. This can be withdrawn as cash.

What if I need extra cash to buy 'bigger' things?

If you need access to additional cash to buy bigger items like second hand cars and white goods, you can contact the Cashless Debit Card hotline to discuss this.

Will the card have fees?

There are no extra fees for the card. You can check your account balance or transaction history for free.

Can I still use Centrepay or the Rent Deduction Scheme?

Yes. Centrepay and the Rent Deduction Scheme can still be used. Centrelink can help you set up Centrepay and the Rent Deduction Scheme to automatically come out of your welfare payment.

Can I pay my private rent with the card?

Yes. There are a number of ways you can pay rent or bills including: Centrepay; the Rent Deduction Scheme (for rent only); BPAY; or by transferring money between restricted accounts.

What if I do not receive a working age welfare payment?

The Cashless Debit Card program will not apply to people receiving the Age Pension.

However, if you receive the Age Pension or a veteran's payment, you can volunteer to participate in the program.

I run a business. How will it affect me?

Most businesses will not need to change anything to accept the card in their store. The card works for all businesses that have EFTPOS or Visa, but not for those that sell alcohol or gambling products. Staff will not need additional training and there will be no extra paperwork.

Businesses that sell alcohol and/or gambling products such as pubs, local clubs or RSLs may be able to enter into a contract to accept the card. This will involve agreeing to make sure customers cannot use the card to purchase alcohol or gambling products.

Where can I get more information?

The Department of Social Services and the card provider, Indue, can answer questions about the program, and help you set up the card and access support services.

For card support, contact Indue on 1800 710 265 or go to www.indue.com.au/dct/ or contact Department of Social Services:

www.dss.gov.au/cashlessdebitcard or contact the **Department of Social Services** on **1800 252 604** or at CashlessDebitCard@dss.gov.au

Some of the benefits of the Cashless Debit Card:



General program support

Department of Social Services
hotline – 1800 252 604 or go to
www.dss.gov.au/cashlessdebitcard



Easy

The card is easy to use. It can be used anywhere that has EFTPOS.



80/20

80% of your money goes onto the cashless debit card. 20% goes into your regular bank account.



Card support

Regular card services are provided by Indue. Call 1800 710 265 or go to www.indue.com.au/dc