



Q&A on the Indue Card



Introduction

This Q&A factsheet is put together by No Cashless Debit Card Australia and the Older Women's Network following the webinar, "Poverty, The Indue Card & Women's Rights", which was held on October 29th 2021. It was an official Anti-Poverty Week event held by both organisations to raise awareness of how the Indue Card/Cashless Debit Card impacts on our rights, and how it exacerbates poverty and results in homelessness.

The recording of the webinar can be accessed here: <https://youtu.be/NNrcYz8xwhw>

The questions which were posed by the participants, but which could not be answered by Amanda and Kathryn due to the time limitation, can be found below.

Questions

How much cash can you draw on your card?

You cannot go to an ATM and withdraw cash from the card at all. Transfers between the Indue account and your private bank account are by permission only.

What oversight is in place for the Indue card?

In the June Senate estimates, Kate Campbell stated there was no oversight by government on Indue Ltd profiteering in this scheme or over how much profit is being generated. Indue Ltd is not accountable to the Senate, and is not obliged to appear before Senate Estimates. The department and ministers are. The only other form of oversight possible is through the National Audit office, and the ANAO is currently undertaking a second audit of the policy now: <https://bit.ly/3AYp1kw>

If you both (Amanda and Kathryn) have spoken about these matters before the Senate, what reasons are given for taking no action, at least for the most egregious of them?

Overall, the LNP simply refuses to accept recommendations by peak bodies, the Australian Law Council, Australian Human Rights Commission, or the cardholders themselves. They continue to lie about the impacts to the press, and state that all infringements on rights are "justified". The LNP does not accept the impact statements. Committees engaged for Senate inquiries are generally led by LNP chairs, so they are in the position to ensure that the Committee's reports are written along the lines approved by the LNP. This is why it is important to read both ALP and the Australian Greens dissenting reports whenever a committee report comes out. The LNP has never accepted the evidence in reports from over 14 years of Compulsory Income Management (CIM) despite the fact each of their own reports shows that CIM does not work in any form or iteration.

Is it the government's intention that Aged Pensions be subject to the Cashless Debit Card?

Yes. There are currently 20 age pensioners already on the Cashless Debit Card in one region - Cape York QLD. A wide inclusion of Age Pension on the program is an inevitable fact given its recent inclusion in the Act (Dec 2020) as a payment now subject to mandatory quarantine and the fact that the payment as a group is the largest expenditure in the National Social Security spend.

The Indue Card comes with an administration cost per person per year. What is that amount?

If we are only looking at the department's expenditure and Indue Ltd contract, then Senate Estimates spending disclosures put the cost at just over \$11,000 per person. If total cumulative spending on the program is counted (and that sum well exceeds \$351M) it has cost in excess of \$24,000 per person per card. This is just the amount paid to just get someone on the card. Indue Ltd is also paid 'milestone' payments depending on how many people are on the program as well as yearly fees. These are not being disclosed. ALL current spending for this program is listed as NFP - Not For Publication.

What is the likelihood that the Indue Card is extended to all aged pensioners ? Who is currently mandated to be on the card?

While the immediate risk is minimal, in the longer term it is absolute because it is included in the Act. If the ALP fails to repeal the legislation, it is only a matter of time. Please remember, ALL age pensions on the Basics cards in the Northern Territory would now already be on the Indue Card had the bill in Dec 2020 passes 'as is' or without amendment - and age pensions have been under Basics card income management for 14 years. As it is now, people aged up to 67yrs have been on the cashless debit card for the last 6yrs.

What is the criteria for who will be recipient Indue card?

At present it is a matter of postcode lottery. If you are in a region and it is marked for the program, and you are on any one of these trigger or in some cases, just a restrictable payment, you will end up 'on the card' unless there is something written into legislation that limits the rollout to specific age or payment type in some way. You can find more information here: <https://bit.ly/3niHdkg>

NO other criteria exists and NO individual assessments of your personal circumstances takes place.

The Indue card clearly diminishes a woman's self-worth and autonomy. Can we lobby against this financial abuse taking a human rights approach? Have you used the human rights mechanisms to campaign against the card? If so, what were the outcomes?

The LNP recently began admitting that the Indue Card does in fact infringe upon Human Rights. They have used the tactic to date that these are "positive discriminations" despite the fact both the Australian Law Council: <https://bit.ly/3jenkJO> and the Australian Human Rights Commission (AHRC): <https://bit.ly/3n9MCtL> emphatically disagree. The AHRC have stated six times (with each new bill that was introduced) that the bills, the explanatory memorandum and Human Rights compliance statements do not meet Human Rights standards. We have approached Human Rights lawyers who have advised us that this legislation can ONLY be legislated out.

Who makes the decision to put a person on the Indue Card?

Ultimately, it is the LNP through its executive, which decides where the next roll out will be. In terms of the national rollout, both the Liberal Party and the National Party have voted internally to begin the national rollout of this program by targeting everyone under 36 to be placed on these payments across the nation. They will, as history suggests, incrementally expand from there.

Is the card compulsory in some regions now? What areas? What is the rollout plan?

The cashless debit card is compulsory in every region the rollouts have taken place excepting the NT where the last bill was amended to give people the right to choose between staying on the Basics Card and moving to the Indue Card.

BOTH of these programs are compulsory. So it is Hobson's Choice.

The current rollout regions are Ceduna Kununurra-Whydman aka East Kimberley, Kalgoorlie and surrounds - Goldfields region, Bundaberg/Hervey Bay in Hinkler electorate QLD, Cape York Region Far North Queensland and the entire Northern Territory.

At present what we know of future plans is that LP and Nats have both voted internally to begin the national roll out of this program by targeting all under 36's on payments across the nation. They will, as history suggests, incrementally expand from there.

How many people are taking their matters to the Administrative Appeals Tribunal?

We can only report on those cases we hear about and to date that is about 20 individual cases we know of first-hand. That number is rising as people become more aware that they CAN access the AAT process and most cases are linked to failure of an exit exemption.

I understand there are some indigenous communities who have requested this card. Can you talk about what benefits those communities anticipate?

Government data shows that just 13% of the total number of people who have ever been on cards have chosen to be on the card. As our brief specifically focuses on people who do not choose to be on the card, it would be disrespectful of the rights of people who choose to use it, or to comment on their experience. The Say No 7 and NCDCA have a strict policy of not speaking for Aboriginal people or communities. They speak for themselves through our networks. We do not know of any Aboriginal community which, as a whole, has requested the card - this includes Ceduna and Kununurra where communities have had decisions made for them by vested interests at the time and were misled by the department on the features of rollouts in their towns. All but one of the original signatories to the Memorandum of Understanding in those two regions have withdrawn support and from late 2016, we heard these people describing to the Parliamentary Joint Committee on Human Rights that they had been lied to by the Department. Their voices can be heard here: <https://bit.ly/3n8TY0A> and <https://bit.ly/3vvdLeh>

You mentioned that motels and caravan parks can be on banned lists. Does this limit options for women seeking to flee domestic violence? Does Centrelink advise women disclosing DV of safe, accessible accommodation - emergency or otherwise? Must be a significant issue in regional and remote communities ...

Yes, several van parks, motels and hotels, and 'flee to' spaces are on the banned venues list right now. This card limits women fleeing domestic violence in a number of ways. The first being the obvious - no cash=no flee at all. Centrelink not only does NOT advise women of safe venues, their "stakeholder" services have been actively sending women from Perth and Brisbane into cashless debit card regions where they are forced onto the card. It is a significant issue in ALL communities where this card is rolled out and yes, exacerbated by the distances and costs of fleeing.

Which government department is responsible for delivery of the cashless card? Which Minister?

Anne Ruston is the Minister for Families and Social Services and therefore has carriage of the Indue Card. Marise Payne as women's minister is also responsible for its impact because she has not protected women from the harms of this card. The Indue Card is now under the auspice of Services Australia.

If you are put on the card, what happens to your current bank account and possible savings? Does it get absorbed into Indue card account?

When put on the card, 20% of your payment will continue to arrive in your own bank account. 80% is 'quarantined' and is placed in an Indue Ltd account that you have access to. Anything in your private account is yours alone and unless you are in social housing, it cannot be touched by the department. If you are in social housing, the department has the power to access your 20% to recoup rental arrears.

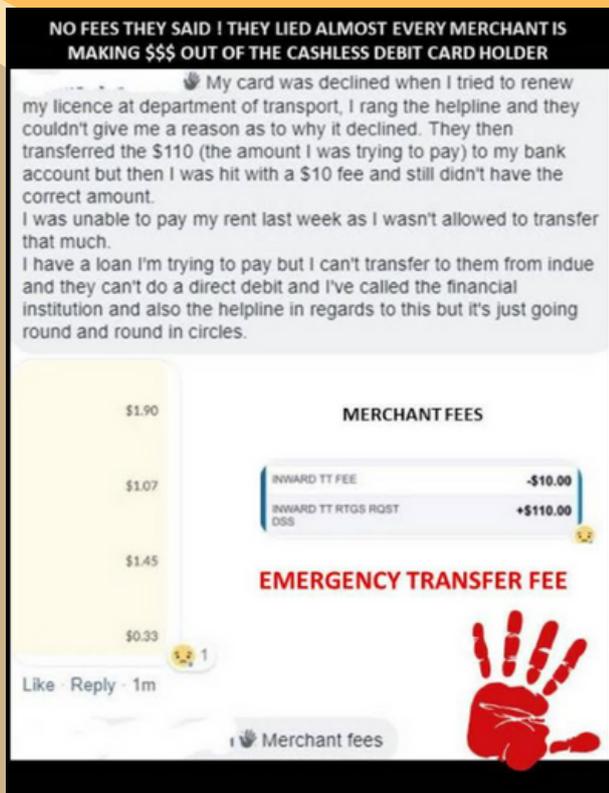
Do we know the amount of unspent card funds held by Indue? Is there a time limit on Indue retaining a person's unspent funds?

Unspent funds accumulate as they normally would. The 80% portion is rolled over each fortnight and all funds remain accessible to you as they might in a normal account. There is no time limit we are aware of.

Does INDUE charge any fees directly to people on the card?

While Indue Ltd itself does not charge people a fee to use the card, there are now Visa charges on every purchase. People are also forced to pay a fee of between \$10-\$15 bank telegraphic transfer fees to transfer income from the Indue account to your private bank account. There have also been several unexplained international transaction fees added to some cardholder transfers that No Cashless Debit Card Australia is still investigating, and collectively NCDCA is calling it "vulture fees" as they are eviscerating payments from people who are already living well below the poverty line.

So yes, there are fees and requesting an emergency transfer of your own funds which are kept by Indue LTD can cost a minimum of \$10 per transfer. This is the international bank telegraphic transfer fees which are charged by your bank to you because your money is kept by Indue Ltd overseas. The LNP government gives Indue Ltd 80% of the social security income for people on the card, and this is being offshored to Bank of America and other underwriters of the Indue Ltd cooperation. (see example below of someone on the card who was hit with the transfer fee.)



Can you advice what is the best way to voice our concerns of the Government's plans to roll out of this Indue Card?

1. Speak to your local member and ask them their position on the Card. Let them know why you think the Card must go. Consider their response when you cast your vote.
2. Emails. Lots of emails. Emails must be responded to, and even though you are likely to get a dismissive 'party line' post, the number of emails is recorded and evidence of community anger. So...LOTS of emails.
3. Fact sharing. Please head to our pages and share and post the lived experiences and facts about the card to all your networks and where it is safe to do so, to family and friends. Even just this most recent media : <https://theaimn.com/so-whats-this-cashless-debit-card-thing-all-about-then/>
4. Join a local No Card Page, and get active in your local communities:
See: <https://bit.ly/3G2ojgs>
Download our flyer: <https://bit.ly/3aRkiqb>
Share our infomercial : <https://bit.ly/3E1tcOF>
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