



Social Security (Administration) (Trial – Declinable Transactions and Welfare Restricted Bank Account) Determination 2018

I, Roslyn Baxter, Group Manager, Families & Communities Reform Group, as a delegate of the Secretary of the Department of Social Services make the following instrument.

Dated 13 March 2018

Roslyn Baxter
Group Manager
Families & Communities Reform Group
Department of Social Services

Contents

Part 1 — Preliminary	1
1 Name.....	1
2 Commencement	1
3 Repeal	1
4 Authority.....	1
5 Schedules	1
6 Definitions	1
Part 2 — Declinable Transactions	2
7 Declining of a transaction by a financial institution	2
Part 3 — Welfare Restricted Bank Account	3
8 Welfare restricted bank account.....	3
9 Terms and conditions of welfare restricted bank account	3
Schedule 1—Repeals	4
<i>Social Security (Administration) (Trial - Declinable Transactions) Determination 2016</i>	4
<i>Social Security (Administration) (Welfare Restricted Bank Account) Determination 2016</i>	4
Schedule 2—Declared kinds of business pursuant to s 124PQ(2) — By description	5
Schedule 3— Declared kinds of business pursuant to s 124PQ(2) of the Act — By Merchant Category	6
Schedule 4— Declared kinds of business pursuant to s 124PQ(2) of the Act — By Australian New Zealand Standard Industrial Classification (ANZSIC) codes	7
Schedule 5— Declared kinds of business pursuant to s 124PQ(2) — By reference to terminal identification codes	8
Schedule 6— Declared kinds of business pursuant to s 124PQ(2) — By reference to card accepted identification codes	9
Schedule 7— Declared kinds of business pursuant to s 124PQ(2) — By reference to BPAY biller codes	100
Schedule 8—Terms and conditions relating to the establishment, ongoing maintenance and closure of welfare restricted bank accounts	111

Part 1 — Preliminary

1 Name

This instrument is the *Social Security (Administration) (Trial – Declinable Transactions and Welfare Restricted Bank Account) Determination 2018*.

2 Commencement

This instrument commences on the day it is registered.

3 Repeal

This instrument will be repealed at the start of 1 July 2019.

4 Authority

This instrument is made under subsections 124PP(1) and 124PQ(2) of the *Social Security (Administration) Act 1999*.

5 Schedules

Each instrument that is specified in Schedule 1 to this instrument is repealed as set out in that schedule, and any other item in a Schedule to this instrument has effect according to its terms.

6 Definitions

Note: A number of expressions used in this instrument are defined in the Act, including the following:

- (a) restrictable payment;
- (b) trial participant;
- (c) voluntary participant.

In this instrument:

Act means the *Social Security (Administration) Act 1999*.

excluded goods or services means goods or services specified in item (5) of Schedule 2 to this instrument.

Indue Limited means Indue Ltd (ABN 97 087 822 464).

trial period means the period specified in subsection 124PF(1) of the Act.

welfare restricted bank account is a bank account of the kind referred to in section 7 of this instrument.

Part 2 — Declinable Transactions

7 Declining of a transaction by a financial institution

For the purposes of subsection 124PQ(2) of the Act, the kinds of businesses specified in Schedule 2, Schedule 3, Schedule 4, Schedule 5, Schedule 6 or Schedule 7 to this instrument are kinds of businesses in relation to which transactions involving money in a welfare restricted bank account may be declined by a financial institution.

Part 3 — Welfare Restricted Bank Account

8 Welfare restricted bank account

For the purposes of subsection 124PP(1) of the Act, the kind of bank account to be maintained by a trial participant or voluntary participant for the receipt of restrictable payments is a debit card account established with Indue Limited.

9 Terms and conditions of welfare restricted bank account

For the purposes of subsection 124PP(2) of the Act, a welfare restricted bank account is subject to the terms and conditions set out in Schedule 8 to this instrument.

Schedule 1—Repeals

Social Security (Administration) (Trial - Declinable Transactions) Determination 2016

1 The whole instrument

Repeal the instrument

Social Security (Administration) (Welfare Restricted Bank Account) Determination 2016

2 The whole instrument

Repeal the instrument

Schedule 2—Declared kinds of business pursuant to s 124PQ(2) — By description

Item	Description
1	A business which sells alcoholic beverages, gambling services or gift cards, store cards or vouchers (whether reloadable or not), that can be used to purchase alcoholic beverages or gambling services
2	A business from which purchases may be made via online transactions or without the need to present a debit card, and the transaction involving money in a welfare restricted bank account is proposed to be made without presenting a welfare restricted bank account debit card

Schedule 3— Declared kinds of business pursuant to s 124PQ(2) of the Act — By Merchant Category

Item	MCC Code	Description
1	4829	Quasi Cash - Wire Transfer Money Order
2	5309	Duty Free Stores
3	5813	Drinking Places (Alcoholic Beverages) - Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques
4	5921	Package Stores--Beer, Wine, and Liquor
5	6010	Financial Institutions--Manual Cash Disbursements
6	6011	Financial Institutions--Automated Cash Disbursements
7	6012	Quasi Cash - Financial Institution - Merchandise and Services
8	6050	Quasi Cash - Member Financial Institution
9	6051	MasterCard - Quasi Cash-Merchant; Visa- None Financial Institutions - foreign currency, money orders (not wire transfer), & Travelers Cheques
10	6211	Securities - Brokers and Dealers
11	6529	Quasi Cash - Remote Stored Value Load - Financial Institute
12	6530	Quasi Cash - Remote Stored Value Load - Merchant
13	6531	Payment Service Provider
14	6534	Quasi Cash - Money Transfer - Member Financial Institution
15	7511	Quasi Cash - Truck Stop Transactions
16	7778	Citishare Cash Advance
17	7932	Billiards & Pool Establishments
18	7995	Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Track
19	9754	Quasi Cash - Gambling-Horse Racing, Dog Racing, State Lotteries

Schedule 4— Declared kinds of business pursuant to s 124PQ(2) of the Act — By Australian New Zealand Standard Industrial Classification (ANZSIC) codes

Item	ANZSIC code	Description
1	1212	Beer Manufacturing
2	1213	Spirit Manufacturing
3	1214	Wine and Other Alcoholic Beverage Manufacturing
4	3606	Liquor and Tobacco Product Wholesaling
5	4123	Liquor Retailing
6	4520	Pubs, Taverns and Bars
7	9201	Casino Operation
8	9202	Lottery Operation
9	9209	Other Gambling Activities

Schedule 5— Declared kinds of business pursuant to s 124PQ(2) — By reference to terminal identification codes

Item	Terminal identification code	Description
1	14307200	Bistro Bar 1 at the Ceduna Foreshore Hotel Motel
2	15004500	Bistro Bar 2 at the Ceduna Foreshore Hotel Motel
3	15003900	Saloon Bar at the Ceduna Foreshore Hotel Motel
4	15004000	Saloon Bar 1 at the Ceduna Foreshore Hotel Motel
5	15002100	Saloon Bar 2 at the Ceduna Foreshore Hotel Motel
6	15003800	Bottlo 1 at the Ceduna Foreshore Hotel Motel
7	15004600	Bottlo 2 at the Ceduna Foreshore Hotel Motel
8	15001900	Function Room at the Ceduna Foreshore Hotel Motel
9	08185210	Thevenard Hotel
10	P2092318	Nullarbor Roadhouse
11	81919946	Emma Gorge - El Questro
12	81946758	Hotel Kununurra
13	81945869	Hotel Kununurra
14	64939678	Hotel Kununurra
15	81946861	Hotel Kununurra
16	81946761	Hotel Kununurra
17	81946764	Hotel Kununurra
18	81946865	Hotel Kununurra
19	81911536	Hotel Kununurra
20	81919946	El Questro Station
21	86212300	Pumphouse Restaurant
22	46339200	Drysdale River Station
23	1, 2, 3, 4, K6C242	Lake Argyle Resort
24	46188900	Lake Argyle Resort
25	46189700	Lake Argyle Resort
26	07905005	Smoky Bay Community Club
27	07785075	Ceduna Motor Inn
28	P3611003	Penong Hotel
29	26741300	Utakarra IGA
30	26741100	Utakarra IGA

Schedule 6— Declared kinds of business pursuant to s 124PQ(2) — By reference to card accepted identification codes

Item	Card accepted identification code	Description
1		
2		
3		
4		
5		

**Schedule 7— Declared kinds of business pursuant to
s 124PQ(2) — By reference to BPAY biller codes**

Item	BPAY Biller code	Description
1	112615	Purchase of on-line 'money orders' at Australia Post

Schedule 8—Terms and conditions relating to the establishment, ongoing maintenance and closure of welfare restricted bank accounts

- (1) A welfare restricted bank account can only be:
 - (a) opened in a single name; and
 - (b) operated by the sole holder of the account.
- (2) A debit card will be provided to the holder of a welfare restricted bank account.
- (3) Any amount of money can be deposited into a welfare restricted bank account.
- (4) Cash cannot be withdrawn from a welfare restricted bank account, whether through the use of a debit card attached to the account or by other methods of withdrawal.
- (5) Systems are in place which, so far as possible, prevent money in a welfare restricted bank account, and a debit card attached to that account, being used to purchase:
 - (a) alcoholic beverages; or
 - (b) gambling; or
 - (c) gift cards, store cards or vouchers (whether reloadable or not), where those gift cards, store cards or vouchers allow for the purchase of alcoholic beverages or gambling.
- (6) Systems are in place which, so far as possible, prevent a trial participant or voluntary participant transferring money from a welfare restricted bank account to another bank account that is not a welfare restricted bank account unless the money is transferred for a purpose other than enabling the trial participant or voluntary participant to access cash or obtain excluded goods or services.
- (7) The debit card attached to the welfare restricted bank account may be used to purchase goods or services over the telephone or internet, or without presenting the debit card only if systems are in place to prevent the card being used in this way to purchase excluded goods or services.
- (8) Fees may not be charged in relation to depositing money into a welfare restricted bank account, or in relation to providing an initial debit card.
- (9) Interest cannot be charged on a balance in a welfare restricted bank account that is less than zero.
- (10) Interest cannot be paid on a balance in a welfare restricted bank account.

-
- (11) A welfare restricted bank account provided to a person may be closed during the trial period only if the person is not a trial participant.
 - (12) A welfare restricted bank account cannot be used in an arrangement involving automatic drawing or withdrawal of monies by a third party that is based on BSB and account number.
 - (13) Limitations will be placed on the amounts a trial participant or voluntary participant can spend using a debit card attached to the account.
 - (14) Limitations will be placed on the amounts a particular holder of a welfare restricted bank account can transfer out of his or her welfare restricted bank account.