

Fee Policy

To be read together with the Fee Schedule, which forms part of this Policy.

Purpose

This Fee Policy outlines the fee structure, payment requirements, and financial responsibilities of families using the Service, ensuring compliance with the National Quality Framework (NQF) and Australian Consumer Law.

This Policy and the Fee Schedule

This Policy sets out the rules relating to fees, payments and family accounts. Current fee amounts and charges — including daily fees, any enrolment fee, payment terms, and the holiday discount rate — are set out in the Fee Schedule, which forms part of this Policy.

- The Fee Schedule is set out in numbered sections. Where this Policy refers to a section of the Fee Schedule, it refers to those section numbers.
- The Fee Schedule may be updated independently of this Policy. Families will be given at least 14 days' written notice of any change to fees or the method of fee collection.

1. Fee Structure

Our fees are reviewed annually or sooner if required and are set to reflect the cost of providing high-quality education and care. Current fees are outlined in the Fee Schedule (refer to Section 2 of the Fee Schedule). We will notify families in writing at least 14 days before any changes to our fees or the method of fee collection.

Enrolment Fee

- Where an enrolment fee applies (refer to Section 4 of the Fee Schedule), it is non-refundable and is required upon acceptance of an offer.

General Fees

- **Daily Fees:** charged per booked session at the rate set out in Section 2 of the Fee Schedule.
 - We charge a single fee across all age groups/rooms.
 - We charge a single fee for either a 10-hour session or a full-day session.
- **Weekly Rate:** The weekly rate applies only to permanent routine bookings of 5 days per week. Casual bookings are charged at the daily fee plus the casual booking surcharge and do not count toward weekly-rate eligibility.
- **Casual Bookings:** subject to availability and charged at the standard daily fee with the casual booking surcharge set out in Section 3 of the Fee Schedule.
- **Late Collection Fees:** a late collection fee applies if a child is picked up after operating hours, at the rate per minute (or part thereof) set out in Section 5 of the Fee Schedule, past the centre's advertised closing time.
 - If we are unable to contact family or authorised individuals after 30 minutes from closing time, the police or crisis care will be notified.
- **Additional Charges:** extra fees may apply for excursions, special programs, or late payments.

2. Child Care Subsidy (CCS)

Families may be eligible for CCS through Services Australia, which can reduce out-of-pocket costs.

- Families must provide the necessary CRN (Customer Reference Number) and details for the CCS application.
- CCS entitlements must be confirmed before enrolment to avoid full-fee charges.
- It is the family's responsibility to keep CCS details up to date.
- Any disputes with CCS payments must be resolved directly with Centrelink.
- CCS is paid directly to the centre by the government to offset the full fee. Families must pay the remaining 'gap' amount.
- CCS is not paid in certain circumstances, including:
 - non-attendance for 14 weeks in a row;
 - for any days before a child attends the service for the first time;
 - for any days in the final attendance period after a child last physically attends the service. For example, if a child does not attend their final enrolled day(s), CCS will not be applied, and full fees will be charged.

3. Statements of Entitlement

- Invoices/statements will be issued each billing cycle (weekly or fortnightly, as applicable to the service), detailing the child's full name, attendance dates, payments received, daily and weekly hours of care, absences, and CCS reductions.
- To ensure the correct application of any CCS subsidies, the account holder must be the parent/guardian who is registered for Child Care Subsidy.

4. Payment Methods and Merchant Fees

- Payments must be made via direct debit or credit card set up through the childcare management system app – Kidsoft.
- Cash payments are not accepted.
- We incur charges from our merchant facilitators for direct debit and credit card processing. The fees passed on to families are set out below and are subject to change.

Until 30 September 2026

- Credit and debit card payments incur a 1.55% fee (4% for American Express) per transaction.
- Direct debit (bank account) payments incur a \$0.79 fee per transaction.
- A dishonour fee of \$4.00 applies for failed direct debit transactions due to insufficient funds.

From 1 October 2026

From 1 October 2026, in line with the Reserve Bank of Australia's reforms to card payment surcharging, surcharges no longer apply to eftpos, Visa or Mastercard payments (debit, prepaid or credit).

- No surcharge applies to payments made by eftpos, Visa or Mastercard.
- American Express payments continue to incur a 4% fee per transaction (American Express is not covered by the surcharging reforms).

- Direct debit (bank account) payments continue to incur a \$0.79 fee per transaction, and a dishonour fee of \$4.00 continues to apply for failed direct debit transactions due to insufficient funds (direct debit from a bank account is not a card payment and is not covered by the surcharging reforms).

5. Payment Terms

- Fees are payable by direct debit or credit/debit card only, at the frequency set out in Section 7 of the Fee Schedule.
- Where Section 7 of the Fee Schedule requires fees to be held in advance, families must maintain the required amount in advance for every day that their child is enrolled at the service.
- Any failed payments will be automatically re-attempted within 48 hours. A dishonour fee of \$4.00 applies to each failed direct debit payment due to insufficient funds.
- Where a scheduled payment date falls on a public holiday, the payment will be debited on the day before the public holiday.
- Fees are payable for all booked days. This includes pupil-free days, sick days, family holidays and public holidays.
- Statements showing payments received are available 24/7 via the childcare management system (Kidsoft).
- Due to administration costs incurred by the service, we reserve the right to charge a late payment fee, as set out in Section 6 of the Fee Schedule, for accounts that are more than one month overdue. This fee is applied at the service's discretion.
- Non-payment may result in suspension or termination of care.

6. Absences, Holiday Discounts and Public Holidays

- Fees are payable for all booked days, including public holidays.

Absences

- CCS allows for up to 42 absence days per financial year, for example, due to illness, public holidays, local emergencies and annual leave. Evidence to support these absences is not required.
- Additional absences beyond 42 require medical or other supporting documentation.

Holiday Discounts

- Families can apply for a holiday discount of the daily fee, at the rate set out in Section 8 of the Fee Schedule (up to 4 weeks pro-rata per year), if a minimum of 2 weeks' notice is provided and accounts are up to date.
- The Guardian must email the centre director requesting the holiday discount.
- The Holiday Discount will not be backdated at any time.
- Should attendance days be increased or decreased throughout the financial year, holiday discount days will be adjusted on a pro-rata basis.
- Example of pro-rata: for a child attending 2 days per week, the family would be eligible for eight days at the discounted holiday rate within the year. These days may be taken individually or as a block period.
- Unused days are not able to be carried over to the following financial year.
- Holiday absences are included in the 42-day allowable absences allocated by Centrelink.

7. Notice Periods and Cancellations

- Should families wish to end a permanent booking at the service, a two-week written notice is required.
- Failure to provide notice may result in full charges for two weeks of regular care bookings.
- Permanent booking changes require at least two weeks' notice; otherwise, the whole session fee will apply. We are unable to accommodate day swaps.
- Casual bookings require at least 7 days' notice for cancellations; otherwise, the full session fee will apply.
- Exiting families with outstanding debts over \$10 will be pursued for payment.
- Refunds of \$10 or more will be reviewed monthly and returned to families upon request.
- We may suspend or terminate a child's enrolment after providing 2 weeks' notice unless we believe the child's behaviour poses an unacceptable risk to the welfare and safety of other children and educators, in which case no notice period is required.

Cessation of Care

- Families must provide two weeks' written notice of their child's last day of care.
- The child must physically attend their last booked day of care. Under Child Care Subsidy rules, CCS cannot be paid for any sessions after a child's last physical attendance at the service.
- If a child does not attend their final booked day(s), CCS will be removed from all sessions after their last physical attendance, and the family will be charged full fees for that period.
- Families should ensure their child attends on their nominated last day of care to avoid losing CCS for the final period of enrolment.

8. Overdue Accounts & Debt Recovery

- Families with overdue accounts will be contacted to arrange payment.
- A Fee Reminder will be issued for any overdue fees.
- If families are having difficulty making fee payments, they should contact the Centre Director immediately. A written repayment plan may be offered if financial hardship is demonstrated.
- In cases of non-payment of fees, where the service is unable to contact families about the debt, or families do not meet agreed arrangements for repayment of the debt and ongoing payment of fees, the Centre Director may immediately suspend or terminate the child's place at the service. Families will be advised of this action in writing.
- If families do not meet agreed payment plans, management may engage a third-party agency to recover the debt, and associated costs may be added to the outstanding amount.

9. Financial Hardship Assistance

- Additional financial support is available through the Additional Child Care Subsidy (ACCS), which can be applied for via Centrelink.
- ACCS approval must be granted before care begins; otherwise, the account holder is responsible for covering the full gap fee until approval is confirmed.
- Types of Additional Child Care Subsidy (ACCS):
 - ACCS (Child Wellbeing) – Designed to support children at risk of significant harm, including abuse or neglect. The Approved Provider plays a role in identifying children needing this support.

Required documentation must be submitted to the centre before care begins to confirm eligibility.

- ACCS (Grandparent) – Available for grandparents receiving income support who are the primary carers of their grandchildren. Families must contact Centrelink directly to apply.
- ACCS (Temporary Financial Hardship) – Assists families experiencing sudden financial hardship. Approval must be granted before care starts, or the family will need to cover the full fee in the meantime. Applications must be made through Centrelink.
- ACCS (Transition to Work) – Supports low-income families moving from government assistance into employment. Families must apply through Centrelink.

10. Damages Policy

- The service is not responsible for lost or damaged personal belongings.
- Compensation may be sought for damages caused by a child or family to centre property.

11. Management Responsibilities

The Approved Provider and Centre Director are responsible for:

- Informing all families about the Payment of Fees Policy.
- Ensuring enrolment forms are completed accurately with the necessary details.
- Providing families with regular fee statements.
- Alerting families about overdue payments.
- Sending reminder notices when necessary.
- Cancelling a child's enrolment if fees remain unpaid.
- Discussing payment concerns with families as needed.
- Giving families at least 14 days' written notice of any fee adjustments or changes in collection methods, including changes to the Fee Schedule.
- Maintaining a current Fee Schedule and ensuring families receive it together with this Policy.

12. Family Responsibilities

Families are responsible for:

- Submitting accurate enrolment information to support any CCS claims, including Centrelink Reference Numbers for both the child and CCS claimant.
- Date of birth for both the child and CCS claimant.
- Making fee payments in accordance with the policy and the Fee Schedule.
- Informing Centrelink of any changes that could impact CCS eligibility.
- Confirming their child's enrolment via their myGov account.

13. Resources and Information for Families

- Child Care Subsidy
- Customer Reference Number
- Absences from childcare

14. Complaints Relating to the Administration of Child Care Subsidy

Families who wish to raise concerns regarding the management of Child Care Subsidy should speak with the Centre Director in the first instance.

The Centre Director will follow the steps as outlined in this policy, including advising the Approved Provider of all grievances.

Families can raise concerns regarding the management of the Child Care Subsidy to the dedicated Child Care Tip-Off Line either via phone or email: Phone: 1800 664 231 Email: tipoffline@education.gov.au

15. Review of Policy

This policy is reviewed annually or as needed to ensure compliance with relevant laws and regulations.

For further information, please get in touch with your Centre Director.

Fee Schedule

Please ask you centre for their specific fee schedule.