

## Commitment

The Creche and Kindergarten Association Ltd (**C&K**) is committed to providing families with clear and transparent information about the fees we charge and how we administer those fees.

## Fees

- When you enrol your child at C&K you enter into a fee agreement with us. The Summary of Fees Payable table (located at the end of this policy) lists the fees that we charge
- Fees must be paid in advance either weekly, fortnightly or monthly. You can choose how you wish your fees to be paid (direct debit through bank account or credit card, BPay or Centrepay) and the frequency of your payments when you complete your enrolment
- Changes to the frequency or method of fee payment can be made on-line via your iParent Portal account
- Additional one-off credit or debit card payments can also be made via your iParentPortal account
- The account holder is responsible for paying fees when they fall due
- C&K will, in its discretion, consider alternative payment options and a waiver of fees if you meet the relevant criteria. Immediately contact your centre Director if you cannot pay your fees by the due date
- You will be charged all applicable fees until you cancel the enrolment in accordance with this Policy
- Reasonable transaction fees for failed direct debit payments will be charged

## Government Fee Subsidies

C&K must follow Government regulations about applying subsidies.

### Your Responsibilities

You may be eligible for subsidies to assist in reducing your fees. It is your responsibility to:

- understand and notify C&K about any subsidies available to you
- apply for the childcare or associated subsidies through the relevant Government department
- provide us with all documentation necessary to verify your subsidy entitlement
- provide us with documentation to support any applications for subsidies that C&K makes on your behalf within seven days of request
- notify us if there are any changes to your entitlement to receive a subsidy
- keep your subsidy details updated

- ensure fees are paid by the primary guardian registered for the purposes of the Child Care Subsidy (CCS). If a third party (eg grandparent or a support organisation) pays the fees you will not be entitled to CCS
- pay full fees pending the outcome of any assessment for childcare subsidy
- inform us immediately if the primary guardian for the purposes of CCS changes. If you do not tell us you might not be eligible for CCS and have to pay full fees

You will be charged full fees if:

- you are not eligible for a subsidy
- you do not provide C&K with the necessary information
- you are no longer eligible for a subsidy
- a subsidy to which you were entitled is later withdrawn, even if this takes place after your child's enrolment with us has ended).

If you pay full fees and later provide C&K with information sufficient for us to claim any relevant subsidies, within the required timeframes, such subsidy amounts will be applied to your account.

### C&K's Responsibilities

C&K will:

- inform you about available subsidies on enrolment in discussion with your centre Director
- administer QKFS funding and Additional CCS funding, based on the information you provide. In some cases there is a 28 day limit to backdating subsidy applications
- apply any subsidies received by us on your behalf to your account in accordance with Government regulations. State funding will be applied first then federal funding.

### Changes to subsidies

Fee subsidies are subject to change by the Government and C&K will apply any changes to your account. If the subsidy changes, the amount you pay may change.

The Government may make changes to your subsidy entitlement at any time during a financial year period. The changes may apply to the subsidies you received, even after you have cancelled your enrolment and left a C&K centre. This may result in C&K owing you a refund or you owing additional fees to C&K.

### Overdue Payment of Fees

- Fees are considered overdue if not paid by 5.00pm on the due date

- An overdue fee and interest at commercial bank overdraft rates will, at C&K's discretion, be charged on overdue accounts.

## Suspending or Cancelling Enrolments for Outstanding Fees

If you have unpaid fees owing for 21 days C&K will:

- suspend your child's enrolment unless we agree to special payment arrangements (eg a formal payment plan)
- continue to charge fees while your child's enrolment is suspended, for a maximum period of seven calendar days
- cancel your child's enrolment after the suspension period if the outstanding fees remain unpaid or if you do not adhere to the agreed terms of a formal payment plan
- continue action to recover any outstanding fees.

Cancelled enrolments will be offered to the next child on the wait list. It is at C&K's discretion whether you can re-enrol your child. No re-enrolment will be offered until all outstanding fees and charges are paid in full and there is an available place at the centre.

If C&K cancels your enrolment and cessation of care applies to your account you will be liable for full fees (refer to the 'Absences' section in the Schedule)

## Recovery of Outstanding Fees

C&K will act in its discretion to recover any outstanding fees and we may:

- enter into a formal payment plan with you
- refer the recovery of outstanding fees to a debt collection agency (the cost C&K incurs to recover outstanding fees will be added to the amount of outstanding fees)
- bring legal action against you
- take any other appropriate and reasonable action.

Any such action may negatively impact your credit rating. C&K will comply with consumer protection laws and with the guidelines of the Australian Competition and Consumer Commission (ACCC) and the Australian Securities and Investment Commission (ASIC).

## Cancelling Enrolments for Non-Attendance

C&K will, cancel your enrolment if:

- your child does not attend continuously for two weeks; and
- you have not communicated with the centre; and
- C&K cannot contact you.

For childcare this could result in you being required to pay full fees for the period of non-attendance (refer to the 'Absences' section in the Schedule).

In lieu of two weeks' notice in writing you will be charged for two weeks of bookings in accordance with this Policy.

## Cancelling or Ending Your Enrolment

- You must give C&K a **minimum of two weeks' written notice** to cancel or end your child's enrolment.
- This notice period applies to all confirmed enrolments, even if your child has not yet started attending the centre (for example, if you cancel your child's enrolment a week before they are due to start attending the centre, you will still be charged fees for the second week of the notice period)
- **For childcare, outside school hours and extended hours kindergartens only:** once you have provided written notice, the Child Care Subsidy cannot be claimed for any days after your child's last day of physical attendance. You will be charged full fees for any absence days after the last day of attendance to the last booked day.
- When cancelling your enrolment please ensure that the final day is not a public holiday or pupil free day as you will be liable for full fees for that day (please refer to the 'Absences' section of the Schedule)
- If you do not provide two weeks' notice in writing you will be charged for two weeks of bookings.

The two-week notice period does not apply if:

- the enrolment ends due to a Government Department changing a child's arrangement, (for example, if a child is removed from home by child safety)
- your child is transitioning from one C&K branch centre to another. You must notify your centre Director that you intend to transition to another C&K centre, provide the name of that centre and the date of the transition
- Your child is eligible age and attending a Kindergarten program and leaves the centre at the end of Term 4 to go to school.

**Child Care Subsidy:** If you are receiving the Child Care Subsidy it will not apply in the following circumstances and you will be charged full fees for:

- any days booked and not attended before your child's first physical day of attendance at the centre

- any days booked between your child's last physical day of attendance at the centre through to your final booking day.

## Automatic cancellation of your Child Care Subsidy

- The Australian Government will automatically cancel your Child Care Subsidy in accordance with the guidance set out on their website (Services Australia).
- If your child has not attended a C&K centre for a continuous 14-week period, the Government will reverse any Child Care Subsidy paid to you. You will be charged full fees for this period of continuous absence
- You are responsible for understanding the Child Care Subsidy. C&K will make reasonable efforts to inform you about any such cancellation
- The cancellation of your Child Care Subsidy **does not** cancel or end your enrolment with C&K. To cancel your enrolment you must provide **two weeks' notice in writing**, in accordance with this Policy.

## Fee Refunds

- When you finish your enrolment you will receive a Customer Account statement from your Centre Director
- If a refund is owed to you the Centre Director will apply for the refund to be processed on your behalf
- If C&K does not hold current bank account details for you, we will request you to nominate a bank account into which the refund will be paid. You are responsible for providing us with accurate bank account details via the iParentPortal
- If the refund payment fails, C&K will contact you using the contact details you have provided to request that you submit the correct bank details via the iParentPortal.
- C&K will keep a record of these attempts to contact you
- If C&K has been unable to contact you after 90 days or you have not responded to our requests to provide your bank account details, the refund amount will be transmitted to C&K
- At any time in the future you may contact C&K, to provide the required bank account details and C&K will pay any valid refund amount to you
- C&K will not attempt to contact you to refund amounts under \$1.00

## Record Keeping

C&K will confidentially record all correspondence, conversations and messages with the account holder, for the purpose of maintaining a written record of interactions, actions and credit history.

## Changing Fees

C&K will adjust fees at our discretion. We will provide you with a minimum of 14 days' notice in writing in advance of changing any fees or payment processes.



### Summary of Fees Payable

<b>Waitlist</b>	No fee
<b>Enrolment</b>	<ul style="list-style-type: none"> <li>• One off, non-refundable fee.</li> <li>• C&amp;K will deduct this amount from your account using your chosen payment method even if that enrolment is later cancelled.</li> <li>• Transferable from one C&amp;K branch centre to another</li> <li>• Not transferable from an affiliate kindergarten to a C&amp;K branch kindergarten and vice versa.</li> <li>• Enrolment fees may differ by centre – please speak to your centre Director about the applicable fee</li> <li>• If you transition to a different C&amp;K centre the enrolment fee will not change.</li> </ul>
<b>Kindergarten</b>	<p>Fees are:</p> <ul style="list-style-type: none"> <li>• Displayed at the centre and available on <a href="http://www.candk.asn.au">www.candk.asn.au</a></li> <li>• Calculated and charged per term (an account statement will be provided at the start of each term)</li> <li>• payable in advance as selected by you either weekly, fortnightly, monthly or per term through: <ul style="list-style-type: none"> <li>• Direct debit (from a bank account or credit card) this is C&amp;K's default and preferred payment method</li> <li>• BPay</li> <li>• CentrePay, subject to the meeting the required criteria</li> </ul> </li> <li>• Additional one-off payments can be made via the iParentPortal</li> </ul>
<b>Childcare</b>  <b>Outside School Hours Care</b>  <b>Limited Hours Care</b>  <b>Extended Hours Kindergarten</b>	<p>Fees are:</p> <ul style="list-style-type: none"> <li>• For kindergarten programs displayed and explained at your C&amp;K childcare centre and available on <a href="http://www.candk.asn.au">www.candk.asn.au</a></li> <li>• For other programs explained at your C&amp;K childcare centre by your Director</li> <li>• calculated daily and charged weekly (you will be provided with an account statement each week)</li> <li>• payable in advance as selected by you either weekly, fortnightly, monthly through: <ul style="list-style-type: none"> <li>• Direct debit (from a bank account or credit card) this is C&amp;K's default and preferred payment method</li> <li>• BPay</li> <li>• CentrePay, subject to meeting the required criteria</li> </ul> </li> <li>• Additional one-off payments can be made via the iParentPortal</li> </ul> <p>Permanent bookings: your child is enrolled, and fees will be charged, on a continuous basis, as per the agreed enrolment pattern, until the booking is changed or terminated with two-week's notice.</p> <p>Casual bookings: you may make casual bookings in advance, provided you have paid the enrolment fee and there are no outstanding fees. Bookings are dependent on places being available. Bookings can be made via the KindyNow app.</p>
<b>Public Holidays and Pupil Free Days</b>	Regular fees are payable
<b>Centre Closures (at C&amp;K's discretion)</b>	No fees are payable
<b>Centre Closures (by Government directive or advice)</b>	Fees may be payable subject to Government advice or direction

<p><b>Absences</b></p>	<p>Regular fees are payable. This includes your child being absent due to (but not limited to) illness or being excluded due to an infection and / or vaccine preventable illness.</p> <p><b>Additional information about absences at childcare, outside school hours care and extended hours kindergarten centres</b></p> <p>Allowable absences: Under the Child Care Subsidy families are allowed 42 absences per financial year (1st July to 30 June). You are responsible for consulting the Services Australia website to understand the childcare subsidy that may apply to your circumstances. C&amp;K recommend that if you have a medical certificate that this is provided to your centre.</p> <p>First day and termination notice period for absences: the Child Care Subsidy will not be paid:</p> <ul style="list-style-type: none"> <li>• for any days your child hasn't yet physically attended the centre for the first time for the current enrolment period</li> <li>• for any days after your child's last physical attendance. You will need to pay full fees for any absence days after the last day your child physically attends the centre</li> <li>• Please refer to the Services Australia website (if your child is absent from childcare)</li> </ul>
<p><b>Late Collection of Children</b></p>	<p>The prescribed late fee is payable and will be included in your fee statement.</p> <p>If you exceed your kindergarten or childcare full day session you will be charged a flat rate of \$25 for the first occurrence and \$50 for each subsequent occurrence. You cannot claim Government subsidies for late fee charges for exceeding a full day session.</p> <p>Sessional Care (childcare): If you exceed a nine or ten hour session you will be charged an additional session at \$10 per hour. You may be able to claim the Child Care Subsidy for the additional session where the CCS entitlement applies.</p>
<p><b>Overdue Fees</b></p>	<p>An overdue fee and interest at commercial bank overdraft rates will, at C&amp;K's discretion, be charged on overdue accounts</p> <p>A reasonable transaction fee (in an amount of less than \$2.00 per transaction) for failed direct debit payments will be charged</p>
<p><b>Cancelled or Ended Enrolment</b></p>	<p>There is no fee to cancel your enrolment. However, C&amp;K requires a minimum of two weeks' written notice to cancel your enrolment in accordance with this policy (refer to 'Cancelling or Ending Your Enrolment')</p>
<p><b>Additional expenses</b></p>	<p>From time to time you may be requested to fund additional expenses or contribute to the centre, for example participating in a working bee or fundraising activity, paying for your child to go on an excursion or incursion or purchasing items such as hats, t-shirts, water bottles and photographs, you are not under any obligation to participate or purchase such items.</p>