

## 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 below lists the fees that C&K charge.

A fee agreement is confirmed on the date that a confirmation of enrolment email is sent to the email address provided by you in the enrolment booklet.

Once a fee agreement has been entered into there is no cooling off period and a non-refundable enrolment fee (where applicable) will be charged to your account and will require payment even if that enrolment is later cancelled.

Childcare, Extended Hours Kindergarten, Out of School Hours Care (OSHC) and Vacation Care fees must be paid in advance either weekly or fortnightly.

Sessional kindergarten and Limited Hours Care (LHC) fees must be paid in advance either weekly or fortnightly or by term.

You choose how you wish your fees to be paid, direct debit (either through bank account or credit card) is C&K's default and preferred payment method; and the frequency of your payments when you complete your enrolment document.

You can amend your direct debit payment details, the frequency of your payments and make additional one-off payments at any time through your on-line Parent Portal account.

The account holder is responsible for paying fees when they fall due.

C&K will, in its discretion, consider alternative payment options and/or a waiver of fees if you meet the relevant criteria. **NOTE:** *From July 2023, guardians at CCS centres must pay the gap fee (the difference between the daily fee and the CCS amount) using electronic funds transfer (EFT).*

Immediately contact your centre Director if you cannot pay your fees by the due date.

If accounts become in arrears whilst paying by alternative payment options, account holders may be required to change to payment by direct debit.

You will be charged all applicable fees until you cancel the enrolment in accordance with this Policy.

## Government Fee Subsidies Your (Guardians') Responsibilities

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

- understand and notify C&K of 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 (e.g., grandparent or a support organisation) pays the fees you will not be entitled to CCS.
- inform C&K 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.
- pay full fees pending the outcome of any assessment for childcare subsidy.

You will be charged full fees if:

- you are not eligible for a subsidy.
- you do not provide C&K with the necessary information required to claim for a subsidy within allowed timeframes.
- a subsidy to which you were entitled is later withdrawn, even if this takes place after your child's enrolment with us has ended. For example:
  - [non-lodgement of tax return](#)
  - [time limits for confirming income have expired](#)
  - [immunisation requirements no longer met](#)

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.

For additional information on the subsidies that you may be entitled to, depending on the type of care provided, refer to the 'Government Subsidies Available' section in the table below.

## Our (C&K's) Responsibilities

C&K will:

- follow Government regulations about applying subsidies.

- inform you about available subsidies on enrolment in discussion with your centre Director.
- administer Queensland Kindergarten Funding (QKF) and Child Care Subsidy (CCS) funding based on the information you provide to us. In some cases, there is a limited timeframe to backdating funding applications.
- apply any subsidies received by us on your behalf to your account in accordance with Government regulations. Federal funding will be applied first then State funding.
- apply CCS subsidies over a CCS fortnight which is a two-week period that starts every second Monday.

## Changes to Subsidies

Fee subsidies are subject to change by the Government and C&K will apply any changes to your account in line with legislation and guidance requirements. 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 have previously 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 payable 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 (e.g., 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.

For enrolments that attract CCS if C&K cancels your enrolment and cessation of care applies to your account, 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).

## 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 an external debt collection agency.
- 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).

If your account is passed on to C&K's appointed external debt collection agent, only the information that is reasonably necessary to recover the debt will be passed on to them.

## 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 enrolments that attract CCS 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 your usual routine bookings in accordance with this Policy.

## Cancelling or Ending Your Enrolment Your (Guardians') Responsibilities

You must give C&K a **minimum of two weeks' (14 calendar days) written notice** to cancel or end your child's enrolment.

Written notice may be provided either by completing the [Termination of Enrolment Form](#) and returning it to your centre or by sending an email to your centres' email address or to [info@candk.asn.au](mailto:info@candk.asn.au); or by sending a message to your centre via your [Parent](#)

[Portal](#) account; or by handing or posting a letter to your centre ensuring that this is dated.

Notice to end an enrolment provided verbally over the phone or face to face with centre staff is not accepted.

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).

You will be required to pay for any routine bookings that fall within the two weeks' (14 calendar days) notice period whether your child attends during that time or not.

For enrolments that attract CCS when cancelling your enrolment please ensure that the final day is not a public holiday as 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).

If you do not provide two weeks' notice in writing, you will be charged for two weeks of your usual routine bookings in lieu of notice.

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). Supporting evidence of the action taken by the agency will be required.
- 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. There must not be a gap between the bookings ending at one centre and commencing at the other centre.
- Your child is eligible age and attending a kindergarten program at a sessional kindergarten or Extended Hours kindergarten and leaves the centre at the end of Term 4 to go to school.
- C&K decide to close a room and/or a centre.

## Automatic cancellation of your Child Care Subsidy

The Australian Government will automatically cancel your CCS in accordance with the guidance set out on the [Services Australia website](#).

- If your child has not attended and is marked as absent at a C&K centre for a continuous 14-week period, the Government will reverse any CCS paid

to you. You will be charged full fees for this period of continuous absence and will be liable for payment of those fees.

- If you [travel outside Australia](#) your subsidy may stop.
- If your child stops meeting the [immunisation requirements](#) after 63 days your CCS will stop.

You are responsible for understanding the CCS rules and how these apply to your personal situation. If you have questions, you can contact [Services Australia](#).

The cancellation of your CCS, **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 your enrolment ends, 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. **NOTE** - *You cannot refund money owed to you by C&K through your Parent Portal account.*

If your enrolment has not ended, credit balances eligible for a refund will be calculated to the end of the current term for sessional kindergarten, Extended Hours Kindergarten and Limited Hours Care centres or based on the frequency of payment method for other types of care.

You may choose, by sending a request in writing, that your refund is transferred to your centres' fundraising account instead of being paid to yourself.

If C&K does not hold current bank account details for you, we will request that you provide us with accurate details securely via your Parent Portal account.

If the refund payment fails, C&K will contact you using the contact details we have for you to request that you submit the correct bank details via your Parent Portal account.

C&K will keep a record of these attempts to contact you.

C&K will not attempt to contact you to refund amounts under \$1.00.

If C&K has been unable to contact you after 90 calendar 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.

## 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 per child.</li> <li>C&amp;K's standard enrolment fee is \$100 per child.</li> <li>The \$100 enrolment fee will not be charged for Kindy Plus eligible enrolments where evidence of eligibility is provided at the point that the enrolment is confirmed.</li> <li>Payment of the enrolment fee is due within 14 days of it being charged to your account, even if that enrolment is later cancelled. C&amp;K will deduct this amount from your account using the payment details provided on the enrolment document for your direct debit or you can make a one-off payment via your Parent Portal.</li> <li>There is no cooling off period once a fee agreement has been entered into, the non-refundable enrolment fee (where applicable) will be charged to your account and will require payment by you even if that enrolment is cancelled and regardless of whether your child has attended or not.</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> </ul>
<b>Sessional 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 or per term through: <ul style="list-style-type: none"> <li>Direct debit from a bank account or credit card.</li> </ul> </li> <li>Additional one-off payments can be made via your Parent Portal account.</li> <li>Alternative payment options may be considered at C&amp;K's discretion, contact your centre Director for details.</li> </ul> <p><b>Permanent bookings:</b> your child is enrolled for the full kindergarten program commencing on the offered start date until the enrolment is cancelled in accordance with this policy.</p>
<b>Childcare</b>	<p>Fees are:</p> <ul style="list-style-type: none"> <li>For kindergarten programs displayed at the 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 or fortnightly through: <ul style="list-style-type: none"> <li>Direct debit from a bank account or credit card.</li> </ul> </li> <li>Additional one-off payments can be made via your Parent Portal account.</li> <li>Alternative payment options may be considered at C&amp;K's discretion, contact your centre Director for details.</li> </ul> <p><b>Permanent bookings:</b> your child is enrolled, and fees will be charged, on a continuous basis, as per the agreed booking pattern, until the booking pattern is changed with two-week's written notice, or until the enrolment is cancelled in accordance with this policy.</p>
<b>Limited hours care</b>	<p>Fees are:</p> <ul style="list-style-type: none"> <li>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 or per term through: <ul style="list-style-type: none"> <li>Direct debit from a bank account or credit card.</li> </ul> </li> <li>Additional one-off payments can be made via your Parent Portal account.</li> <li>Alternative payment options may be considered at C&amp;K's discretion, contact your centre Director for details.</li> </ul>

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<b>Outside school hours care</b>	<p>Fees are:</p> <ul style="list-style-type: none"> <li>• Available on <a href="http://www.candk.asn.au">www.candk.asn.au</a></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 or fortnightly through: <ul style="list-style-type: none"> <li>◦ Direct debit from a bank account or credit card.</li> </ul> </li> <li>• Additional one-off payments can be made via your Parent Portal account.</li> <li>• Alternative payment options may be considered at C&amp;K's discretion, contact your centre Director for details.</li> </ul> <p><b>Permanent bookings:</b> your child is enrolled, and fees will be charged, on a continuous basis, as per the agreed booking pattern, until the booking pattern is changed with two-week's written notice, or until the enrolment is cancelled in accordance with this policy.</p>
<b>Vacation care</b>	<p>Fees are:</p> <ul style="list-style-type: none"> <li>• Available on <a href="http://www.candk.asn.au">www.candk.asn.au</a></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 or fortnightly through: <ul style="list-style-type: none"> <li>◦ Direct debit from a bank account or credit card.</li> </ul> </li> <li>• Additional one-off payments can be made via your Parent Portal account.</li> <li>• Alternative payment options may be considered at C&amp;K's discretion, contact your centre Director for details.</li> </ul> <p><b>Permanent bookings:</b> bookings for vacation care are made in advance and fees will be charged unless the bookings are cancelled with two-week's written notice.</p>
<b>Casual bookings</b>	<p>Bookings are dependent on places being available, casual bookings may be made provided you have no outstanding account fees.</p> <p>Casual bookings can be made by contacting your centre Director or via the ChildcareNow app, but they <b>cannot be cancelled using the app</b>.</p> <p><b>Cancellation Notice:</b> At least 24 hours' notice must be given to cancel a casual booking, otherwise full fees will be payable, to cancel casual bookings you need to contact your centre Director preferably in writing.</p>
<b>Flexible booking options</b>	<p>A variety of flexible booking options are available at our Childcare and Extended Hours Kindergarten centres and are designed to help you to access early childhood education and care while minimising your out-of-pocket costs.</p> <p>Examples of possible options available:</p> <ul style="list-style-type: none"> <li>• A full day CCS session</li> <li>• 9-hour CCS session</li> <li>• 10-hour CCS session</li> <li>• CCS (CWA) core kindergarten session</li> <li>• QKF (RA) core kindergarten session</li> <li>• Extended Hours CCS session</li> </ul> <p>Our 9- and 10-hour sessions work in with your schedule and start once your child is signed in, they do not have set start and finish times.</p>

	<p>All children will automatically be enrolled on full day CCS sessions. Once your CWA enrolment has been confirmed, speak to your centre Director who can provide you with quotes for the different care options available to you.</p> <p><b>Childcare &amp; Extended Hours Full CCS Centres:</b> If you decide that you want to move your child's bookings from a full day session to another option (or change between the booking options available to you) you will need to provide two weeks' notice in writing of your change request to the centre Director.</p> <p><b>Extended Hours Hybrid Centres:</b> If you decide that you want to move your child's bookings from a CWA (CCS) to an RA (QKF) enrolment you will need to put your request in writing to the centre Director stating that you do not wish to claim CCS funding for the core kindergarten bookings. A child's bookings must all be on the same funding type for a full term and can only be amended within the current term (we are unable to amend bookings for prior terms).</p> <p>If your situation changes in the future and you want to move your child's bookings from an RA (QKF) back to a CWA (CCS) enrolment you will need to put your request in writing to the centre Director stating that you now wish to claim CCS funding for the core kindergarten bookings.</p> <p>Requests to change core kindergarten bookings from a CWA to an RA enrolment (or vice versa) must be received and actioned within the first 28 days of the term start date.</p> <p><b>NOTE:</b> All extended hours and vacation care bookings must be on a CWA enrolment.</p> <p><b>Permanent bookings:</b> your child is enrolled, and fees will be charged, on a continuous basis, as per the agreed booking pattern, until the booking pattern is changed with two-week's written notice, or until the enrolment is cancelled in accordance with this policy.</p>																																												
<p><b>Government subsidies available</b></p>	<table border="1"> <thead> <tr> <th>Type</th> <th>Child Care Subsidy (CCS)</th> <th>QKF Base Subsidy</th> <th>QKF Kindy Plus Subsidy</th> <th>QKF Kindy FTB Subsidy</th> </tr> </thead> <tbody> <tr> <td>Childcare</td> <td>✓</td> <td>✓</td> <td>✓</td> <td>✓</td> </tr> <tr> <td>Extended Hours Kindertartens (Full CCS)</td> <td>✓</td> <td>✓</td> <td>✓</td> <td>✓</td> </tr> <tr> <td>Extended Hours Kindertartens (Hybrid)</td> <td>✓</td> <td>✓</td> <td>✓</td> <td>✓</td> </tr> <tr> <td>Sessional Kindergarten</td> <td>✗</td> <td>✓</td> <td>✓</td> <td>✓</td> </tr> <tr> <td>Limited Hours Care (LHC)</td> <td>✗</td> <td>✗</td> <td>✗</td> <td>✗</td> </tr> <tr> <td>Outside School Hours Care (OSHC)</td> <td>✓</td> <td>✗</td> <td>✗</td> <td>✗</td> </tr> <tr> <td>Vacation Care</td> <td>✓</td> <td>✗</td> <td>✗</td> <td>✗</td> </tr> </tbody> </table>	Type	Child Care Subsidy (CCS)	QKF Base Subsidy	QKF Kindy Plus Subsidy	QKF Kindy FTB Subsidy	Childcare	✓	✓	✓	✓	Extended Hours Kindertartens (Full CCS)	✓	✓	✓	✓	Extended Hours Kindertartens (Hybrid)	✓	✓	✓	✓	Sessional Kindergarten	✗	✓	✓	✓	Limited Hours Care (LHC)	✗	✗	✗	✗	Outside School Hours Care (OSHC)	✓	✗	✗	✗	Vacation Care	✓	✗	✗	✗				
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<p><b>Public holidays</b></p>	<p>Regular fees are payable for routine bookings at all centres; no casual bookings or bookings for vacation care can be made on a day that falls on a public holiday.</p>																																												
<p><b>Pupil free days</b></p>	<p>Regular fees are payable at sessional kindertartens.</p>																																												

<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 direction or advice.
<b>Absences</b>	<p>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 or being on vacation.</p> <p>In some instances, where C&amp;K have advised you in writing that your child is unable to attend for a period, a fee waiver application may be considered to assist with fees during this period.</p> <p><b>Allowable Absences:</b> Under CCS rules children are allowed up to 42 unexplained absences per financial year (1st July to 30 June). In some circumstances, you may get more allowable absences for a special purpose such as a declared emergency. These do not count towards the child's 42 absent days.</p> <p>If you reach your allowable absence limit, you may be able to get additional absences if you meet one of the additional absence reasons listed on the website. C&amp;K recommend that if you have a medical certificate that this is provided to your centre.</p> <p>For enrolments that attract CCS generally it will not be paid in the following circumstances, and you may be charged full fees for:</p> <ul style="list-style-type: none"> <li>• <b>any days booked and not attended before your child's first physical day of attendance at the centre</b>, this includes: <ul style="list-style-type: none"> <li>○ where the first booked day falls on a public holiday.</li> <li>○ where a child has been attending a centre and the enrolment is changed over to a new primary guardian for claiming purposes, this is treated as if the child has started at a new centre for CCS purposes.</li> <li>○ where a child has been attending a centre and the enrolment is moved from an RA to a CWA enrolment at an Extended Hours Kindergarten, this is treated as if the child has started at a new centre for CCS purposes.</li> <li>○ where a child has been attending a centre and the enrolment has ceased and then been re-activated at the same centre, this is treated as if the child has started at a new centre for CCS purposes.</li> </ul> </li> <li>• <b>any days booked between your child's last physical day of attendance at the centre through to your final booking day</b>, this includes: <ul style="list-style-type: none"> <li>○ where the last booked day falls on a public holiday.</li> <li>○ where C&amp;K cancels your enrolment due to outstanding fees or non-attendance.</li> <li>○ where the government automatically cancels your CCS.</li> <li>○ where a child has been attending a centre and the enrolment is changed over to a new primary guardian for claiming purposes, this is treated as if the child has ended the old enrolment and left the centre for CCS purposes.</li> <li>○ where a child has been attending a centre for at least one term on a CWA and the enrolment is moved to an RA enrolment for the following term at an Extended Hours Kindergarten, this is treated as if the child has ended the old enrolment and left the centre for CCS purposes.</li> </ul> </li> </ul> <p>However, CCS may pay for absences up to seven calendar days before a child's first, and after a child's last physical attendance at a centre, where they have been booked in for care, if you have an approved reason:</p> <ul style="list-style-type: none"> <li>• any of the <a href="#">additional absence</a> reasons.</li> <li>• your child, your child's carer or their partner or another person your child lives with is ill.</li> <li>• the service has changed ownership.</li> </ul>



	<ul style="list-style-type: none"> <li>the usual service is closed, and the child is attending a different service under the same provider.</li> <li>a family tragedy (a major event including the death of an immediate family member) has occurred, or</li> <li>the enrolment ceased incorrectly.</li> </ul>
<b>Late collection of children</b>	<p>If you exceed your full day session hours, 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: If you exceed a nine- or ten-hour session you will be charged an additional session at \$15 per hour. You may be able to claim CCS for the additional session where the CCS entitlement applies.</p> <p>The prescribed late fee is payable and will be added to your account and will show on your customer account statement.</p>
<b>Overdue fees</b>	<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 transaction fee of \$2.00 per transaction for failed direct debit payments from a bank account will be charged.</p> <p>Reasonable fees that C&amp;K incurs to recover debt referred to an external debt collection agent will be added to the original amount of debt owing and will be payable by you.</p>
<b>Cancelled or ended enrolment</b>	<p>There is no fee to cancel your enrolment. However, C&amp;K requires that your fees, including any enrolment fee, have been paid in full and that you provide a minimum of two weeks' (14 calendar days) written notice to cancel your enrolment in accordance with this policy (refer to 'Cancelling or Ending Your Enrolment').</p>
<b>Additional expenses</b>	<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, sheets, and photographs, you are not under any obligation to participate or purchase such items.</p> <p>Where an excursion or incursion is offered in support of a kindergarten learning program these costs will be met by C&amp;K.</p>