

Commitment

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

Who is this policy for?

This policy is for families who have a child enrolling and attending one of C&K's Long Day Care/Childcare, Limited Hours Care, Extended Hours Kindergarten, Outside School Hours Care or Vacation Care centres and/or claiming Child Care Subsidy (CCS). If your child is enrolling at one of C&K's sessional kindergarten centres, please refer to the Fee Policy – Sessional Kindergarten.

[Types of early childhood education and care.](#)

From 2024, in Queensland, fees for eligible aged children accessing a part-time kindergarten program in a long day care setting for 15 hours a week will be fully subsidised under the Queensland Government's [Free Kindy Program](#), additional care may be covered in part or in full by the Australian Government Child Care Subsidy (CCS).

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. C&K requires payment of the enrolment fee even if that enrolment is later cancelled and regardless of whether your child has attended or not.

If fees are payable, these are made by direct debit. On enrolment you decide whether the direct debit deductions are to be made from a bank account or credit card. You also choose the frequency of your payments. Fees are to be paid in advance - either weekly, fortnightly or by term.

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, at its discretion, consider alternative payment options and/or 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.

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

Government Fee Subsidies

Our (C&K's) Responsibilities

C&K will:

- follow Government legislation and guidance 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.

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 child care or associated subsidies through the relevant Government Department.
- provide us with all documentation necessary to verify your subsidy entitlement and support any applications for subsidies that C&K makes on your behalf within seven days of request.
- notify us in writing if there are any changes to your entitlement to receive a subsidy.
- keep your subsidy details updated.
- ensure gap fees are paid by the primary guardian registered for the purposes of 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 in writing 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.

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- pay full fees pending the outcome of any assessment for CCS.

C&K is required to charge 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.

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.

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 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 without further notice 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 table below.

Recovery of Outstanding Fees

C&K will act at 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.

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

Our (C&K's) Responsibilities

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

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non-attendance, refer to the 'Absences' section in the table below.

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;
- by sending an email to 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.

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

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.

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 table below.

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 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 CCS Your (Guardians') Responsibilities

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.

If you have questions about CCS, 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 (CAS) from your centre Director.

If a refund is owed to you the centre Director will apply for the refund to be processed via the head office finance team on your behalf.

NOTE – Only C&K can process a refund to your nominated bank account, this cannot be done by yourself through your Parent Portal account.

If your enrolment has not ended, credit balances eligible for a refund will be calculated based on your frequency of payment method whilst maintaining your account payments weekly or fortnightly in advance.

You may choose, by sending a request in writing, that your refund is donated 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.

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 can 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.



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Summary of Fees Payable

Waitlist	No fee
Enrolment	<ul style="list-style-type: none"> One off, non-refundable fee per child. C&K's standard enrolment fee is \$100 per child. The \$100 enrolment fee will not be charged for eligible kindergarten age children who meet one of the following criteria: <ul style="list-style-type: none"> a current Health Care Card or formal communication, such as a letter, stating the intent to issue a card, with the child's name on it. an Australian Government Pensioner Concession Card. a Department of Veterans' Affairs Gold or White card. evidence of formal foster or kinship care or child protection out of home care arrangement. child identifies as being Aboriginal or Torres Strait Islander and the family chooses to identify them as such on their enrolment form. The family has three or more children of the same ages enrolled in the same year. The family and child have entered Australia under the Refugee and Humanitarian Program and hold a valid visa or bridging visa under that program. 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&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. The enrolment fee is transferable from one C&K branch centre to another. The enrolment fee is not transferable from an affiliate kindergarten to a C&K branch kindergarten and vice versa.
Long day care & Extended hours kindergarten	<p>Fees are:</p> <ul style="list-style-type: none"> For kindergarten programs displayed at the centre and available on www.candk.asn.au From 2024, covered by the Queensland Government's Free Kindy Program for 15 hours a week for eligible enrolments who are claiming QKF at a C&K Long Day Care centre. For other programs explained at your C&K childcare centre by your Director. Calculated daily and charged weekly (you will be provided with an account statement each week). Payable in advance as selected by you either weekly or fortnightly through direct debit from a bank account or credit card.
Limited hours care & Outside school hours care & Vacation care	<p>Fees are:</p> <ul style="list-style-type: none"> Available on www.candk.asn.au Calculated daily and charged weekly (you will be provided with an account statement each week).
Permanent bookings	<p>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>Bookings for vacation/holiday care are made in advance and fees will be charged unless the bookings are cancelled with two-week's written notice.</p>
Casual bookings	<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 cannot be cancelled using the app.</p> <p>Cancellation Notice: 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>

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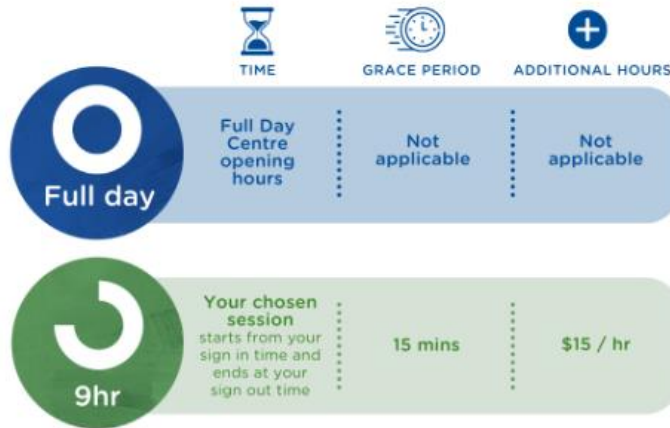
<p>Flexible booking options for long day care</p>	<p>A variety of flexible booking options are available and are designed to help you to access early childhood education and care while minimising your out-of-pocket costs.</p> <p>Examples of booking options available:</p> <ul style="list-style-type: none"> • A full day CCS session • 9-hour CCS session • 10-hour CCS session <p>Our 9- and 10-hour sessions work in with your schedule and start once your child is signed in.</p> <div data-bbox="635 734 1252 1366" data-label="Diagram">  <p>Available Sessions</p> <table border="1"> <thead> <tr> <th></th> <th>TIME</th> <th>GRACE PERIOD</th> <th>ADDITIONAL HOURS</th> </tr> </thead> <tbody> <tr> <td>Full day</td> <td>Full Day Centre opening hours</td> <td>Not applicable</td> <td>Not applicable</td> </tr> <tr> <td>10hr</td> <td>Your chosen session starts from your sign in time and ends at your sign out time</td> <td>15 mins</td> <td>\$15 / hr</td> </tr> <tr> <td>9hr</td> <td>Your chosen session starts from your sign in time and ends at your sign out time</td> <td>15 mins</td> <td>\$15 / hr</td> </tr> </tbody> </table> </div> <p>If you decide that you want to move your child's bookings from a full day session to another option you will need to provide two weeks' notice in writing of your change request to the centre Director.</p>		TIME	GRACE PERIOD	ADDITIONAL HOURS	Full day	Full Day Centre opening hours	Not applicable	Not applicable	10hr	Your chosen session starts from your sign in time and ends at your sign out time	15 mins	\$15 / hr	9hr	Your chosen session starts from your sign in time and ends at your sign out time	15 mins	\$15 / hr
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<p>Flexible booking options for extended hours full CCS kindergartens:</p> <ul style="list-style-type: none"> • Anne Shearer • Ascot • Corbett Street • Port Douglas • Rows Bay • Springfield Central 	<p>Children who are enrolled in an extended hours full CCS kindergarten are enrolled under the Child Care Subsidy (CCS) funding for the entire day. Children are booked into a full day's program which runs through continuously through the year (including during the School Holidays).</p> <p>Two flexible booking options are available and are designed to help you to access early childhood education and care while minimising your out-of-pocket costs.</p> <p>Examples of booking options available:</p> <ul style="list-style-type: none"> • A full day CCS session • 9-hour CCS session <p>Our 9-hour sessions work in with your schedule and start once your child is signed in.</p>																

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Available Sessions



If you decide that you want to move your child's bookings from a full day session to the 9-hour session or vice-versa you will need to provide two weeks' notice in writing of your change request to the centre Director.

Flexible booking options for extended hours hybrid kindergartens:

- Calamvale
- Carindale
- Coorparoo
- Gumdale
- Paddington
- Rosalie
- Seven Hills
- Stretton
- Weir

Children who are enrolled in an extended hours hybrid kindergarten are enrolled under the Child Care Subsidy (CCS) funding in the core kindergarten program and have the option to enrol in the extended hours and/or holiday program.

Option 1	Option 2	Option 3	Option 4
Core Kindergarten Program	Core Kindergarten Program	Core Kindergarten Program	Core Kindergarten Program
	Extended Hours Program		Extended Hours Program
		Holiday Program	Holiday Program

Government subsidies available

Type	Child Care Subsidy (CCS)	QKF
Long Day Care	✓	✓
Extended Hours Kindergartens (Full CCS & Hybrid)	✓	✓
Outside School Hours Care (OSHC)	✓	✗
Vacation Care	✓	✗
Limited Hours Care (LHC)	✗	✗

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Public holidays	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.
Centre closures (at C&K's discretion)	No fees are payable.
Centre closures (by Government directive or advice)	Fees may be payable subject to Government direction or advice.
Absences	<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&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>Allowable Absences: Under CCS rules children are allowed up to 42 unexplained absences per financial year (1st July to 30 June) where CCS will be payable. If you exceed your allowable absences in a financial year CCS will not pay for any further absence days and you will be required to pay the full daily fee 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&K recommend that if you have a medical certificate that this is provided to your centre.</p> <p>. In some circumstances, you may get more allowable absences for a special purpose such as a declared emergency, such additional absence days will not count towards the child's 42 absence days.</p> <p>Cessation of Care</p> <p>CCS generally will not be paid in the following circumstances, and you will be charged full fees for:</p> <ul style="list-style-type: none"> • any days booked and not attended before your child's first physical day of attendance at the centre, this includes: <ul style="list-style-type: none"> ○ where the first booked day falls on a public holiday. ○ 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 a new enrolment for CCS purposes. ○ 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. • any days booked between your child's last physical day of attendance at the centre through to your final booking day, this includes: <ul style="list-style-type: none"> ○ where the last booked day falls on a public holiday. ○ where C&K cancels your enrolment due to outstanding fees or non-attendance. ○ where the government automatically cancels your CCS. ○ 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. <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"> • any of the additional absence reasons.

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	<ul style="list-style-type: none"> • your child, your child's carer or their partner or another person your child lives with is ill. • the service has changed ownership. • the usual service is closed, and the child is attending a different service under the same provider. • a family tragedy (a major event including the death of an immediate family member) has occurred, or • the enrolment ceased incorrectly. <p>Please advise your centre Director if any of these reasons apply to your situation.</p>
Late collection of children	<p>If you are late picking up your child from a centre i.e. pick up time is after the centre's closure time, you will be charged a flat rate of \$25 per 15 minutes for the first occurrence and \$50 per 15 minutes 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>
Overdue fees	<p>An overdue fee and interest at commercial bank overdraft rates will, at C&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&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>
Cancelled or ended enrolment	<p>There is no fee to cancel your enrolment. However, C&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>
Additional expenses	<p>No mandatory fees or levies are charged after a child starts in a kindergarten program.</p> <p>Where an excursion or incursion is offered in support of a kindergarten learning program these costs will be met by C&K and included in the standard daily fee.</p> <p>From time-to-time you may be invited to participate in fundraising activities, e.g. purchasing items such as sheets, hats, t-shirts, water bottles, t-towels and photographs, you are not under any obligation to participate or purchase such items.</p>

Glossary of Terms

ACCC	Australian Competition and Consumer Commission
ACCS	Additional Child Care Subsidy. Extra help with the cost of approved childcare for those eligible for CCS.
ASIC	Australian Securities and Investment Commission
C&K	The Creche and Kindergarten Association Limited
CAS	Customer Account Statement
CCS	Child Care Subsidy. Will generally be paid directly to your approved childcare provider/s to reduce the fees you pay.
Cessation of Care	CCS rule that applies if a child is absent on the first or last booked day(s) of care.
CWA	Complying Written Arrangement. This type of CCS enrolment that links the child and guardian CRN and DOB with Centrelink. The is the only enrolment where CCS will apply (if applicable).
Eligible Age	A child that is at least four years of age by 30 June in the year they commence kindergarten.
Extended Hours Kindergarten (Full CCS)	Children are enrolled under the Child Care Subsidy (CCS) funding and are booked into a full day's program which runs continuously through the year (including during the School Holidays).
Extended Hours Kindergarten (Hybrid)	Children are enrolled under the Child Care Subsidy (CCS) funding and are booked into the core kindergarten program, subject to availability there is the option to also enrol in the Extended Hours and/or Holiday Program.
Guardian	The parent/guardian and/or court-appointed individual/organisation granted parental responsibility. Includes biological, or as a result of adoption, court order or some other reason.
Kindergarten Program	An educational program for children in the year before Prep. Delivered by a qualified early childhood teacher for 15 hours per week, 40 weeks per year.
LDC	Long Day Care, also often referred to as childcare. Education and care provided for up to 12 hours a day for children from Birth to kindergarten age.
LHC	Limited Hours Care. Care provided for short periods to allow parents to work part time or attend appointments, for children from birth to school age.
OSHC	Outside School Hours Care. Before and after school care providing an opportunity for children to relax and play in a supervised environment.
Parent Portal	C&K's Parent Portal provides authorised guardians with a secure, online account to access individual information relevant to their child/ren, manage documentation and payments, quickly and easily from their computer or mobile device.
QKF	Queensland Kindergarten Funding
Vacation/holiday Care	Care is provided outside of school term providing an opportunity for children to relax, learn and play in a supervised environment.