

PAYMENT OF FEES POLICY

Under the *Education and Care Services National Regulations*, an approved provider must ensure that policies and procedures are in place for the payment of fees and the provision of a statement of fees charged by the service and take reasonable steps to ensure policies and procedures are followed. (ACECQA, 2021).

Quality early education and care provides the foundation for children’s development and social engagement whilst supporting workforce participation of parents and carers. Our Service is committed to providing quality education and care to all children at an affordable fee for families.

As an approved childcare service, Child Care Subsidy (CCS) is available to reduce fees to eligible families. Our fee structure is based on our ability to provide the requirements of the Education and Care National Law and National Regulations, Family Assistance Law, the Australian Taxation Office and guidelines contained in the Child Care Provider Handbook.

NATIONAL QUALITY STANDARD (NQS)

QUALITY AREA 7: GOVERNANCE AND LEADERSHIP		
7.1	Governance	Governance supports the operation of a quality service
7.1.2	Management Systems	Systems are in place to manage risk and enable the effective management and operation of a quality service
7.1.3	Roles and Responsibilities	Roles and responsibilities are clearly defined, and understood and support effective decision making and operation of the service

EDUCATION AND CARE SERVICES NATIONAL REGULATIONS	
111	Administrative space
168	Education and care services must have policies and procedures
170	Policies and procedures to be followed
171	Policies and procedures to be kept available
172	Notification of change to policies and procedures

RELATED LEGISLATION

Child Care Subsidy Secretary’s Rules 2017	Family Law Act 1975
Child Care Subsidy Minister’s Rules 2017	A New Tax System (Family Assistance) Act 1999

Family Assistance Law – Incorporating all related legislation as identified within the Child Care Provider Handbook in <https://www.education.gov.au/early-childhood/resources/child-care-provider-handbook>

RELATED POLICIES

CCS Accounts Policy Child Care Subsidy (CCS) Governance Policy Dealing with Complaints Policy Delivery of Children to, and Collection from and Education and Care Service Premises Enrolment Policy	Fraud Prevention Policy Governance Policy Orientation of Families Policy Privacy and Confidentiality Policy Record Keeping and Retention Policy Termination of Enrolment Policy
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PURPOSE

For parents to gain a clear understanding of the Service fee structure, payment requirements and Child Care Subsidy benefits prior to enrolment. This policy explains the process of fee payment and the necessity of ensuring children’s fees are paid on time and consequences for failure to pay fees on time.

SCOPE

This policy applies to children, families, staff, management, approved provider, nominated supervisor, students, volunteers and visitors of the Service.

IMPLEMENTATION

Our Service aims to ensure families understand the fee schedule and payment process required for education and care to be provided for their child. We are committed to meet our obligations to maintain financial integrity and comply with all Child Care Subsidy legislative requirements. We have effective compliance systems in place to ensure childcare funding is administered appropriately. Our Service ensures the confidentiality and privacy of all personal information provided to the Service about the enrolled child and family.

Our fee structure includes:

BOND PAYMENT

- When comparing with other Services, you may note that others charge you fees in advance of your current billing cycle, so families are always ahead on payments. The disadvantage of this system is that bill statements are more complex and difficult to understand. As a result, we do not bill in advance. Instead, we bill weekly, after sessions are provided, so that each bill reflects the actual sessions you received, and the associated direct debit payment.

- Instead of billing in advance, we collect a bond.
- A bond consisting of \$150 per day of enrolment is to be paid to hold a child's position at the Service. For example, if the child is enrolled 3 days per week, then the bond amount is \$450.
- If you increase the number of enrolled days during your time with the Service, you will need to increase your bond. If you decrease days, bonds are not particularly refunded. Bonds will only be refunded at the termination of an enrolment. If you book your child for a casual day, additional bond is not required.
- The bond payment will be refunded to families if all accounts are paid in full and no amount is outstanding when the child leaves the Service. Bonds must be paid via EFT and will be refunded via EFT. Other payment methods pay incur a transaction fee.

GENERAL FEES

- CCS is paid directly to the Service and this is used as a fee reduction (visible on a family's statement)
- Fees are charged for each session of care and vary depending on the age of the child in care
- Families are required to make a co-contribution to their child care fees. This is the difference between the fee charged and the child care subsidy amount- the 'Gap fee'
- The Australian Government requires 'Gap fees' to be paid electronically. We adhere to this law through our direct debit system.
- Statements showing payments received are available 24 hours a day on the primary account holders Xplor HOME app. Statements can also be provided by email on request.
- Fees are to be paid weekly through a direct debit system. We do not generally permit other payment terms.
- Fees are charged for full sessions only (regardless of the actual attendance hours any day)
- Fees are payable for every session that a child is enrolled at the Service. This includes school holidays, sick/absent days, and family holidays.
- The Service may offer a particular set of families discounts or enrolment exclusion periods related to school holidays (distinct from the 2 week closure over the new year). These arrangements are only applicable if specifically mentioned in the enrolment documentation for a child, and otherwise do not apply.
- We do not offer 'make-up' days, nor allow parents to 'swap' the days of enrolled care
- If you need to change the details of your enrolment, for example decrease the number of days, then the four week cancellation period applies
- If a session of care falls on a public holiday, families receive a 50% discount on their normal fee. CCS is typically eligible for sessions that fall on public holidays. Families should still expect a "Gap fee" to

be payable, because CCS is a percentage discount system. This does not apply to the End of Year Closure where no fees apply anyway, so there is no need to apply a discount for public holidays.

- If the Service is required to close due to periods of local emergency such as bushfire or flood or a pandemic, fees will be charged as per normal
- If the Service is required to close due to an emergency at or near the centre, such as building flooding or a local car accident, fees will be charged as per normal, even though you may need to pickup your child
- We offer a single session enrolment option. Families provided service prior to 18 August 2025 that had an old type of service called “Short Day” will be permitted to maintain that until 30 June 2026.
- Families are requested to contact the Service if their child is unable to attend a particular session
- Casual days may be offered to families if available within the Service’s license. You can speak to the centre management or send an extra day request through the Xplor HOME app. One of the Management team will notify you via the app if this is approved
- Any overpayment of fees will be credited to the family account. In the event of an administrative error, where a large overpayment occurs, the Service will refund the family. Transaction fees may still apply to refunds if the original payment had a fee
- If, at the end of enrolment, the family account is in credit, any fees will be refunded to the family 2 weeks following the child’s last day of attendance.

CHILD CARE SUBSIDY (CCS)

- Parents/guardians are required to register for CCS through their [myGov](#) account linked to Centrelink and provide documentation to support the CCS payment
- If you are new to enrolment at our Service, you should seek to register for CCS well before attending the service, otherwise there may be days that you will be required to pay full fee. Please speak with our team to learn more and plan your onboarding to the Service
- Basic requirements that must be satisfied for an individual to be eligible to receive Child Care Subsidy
- Parents must:
 - care for their child at least 2 nights per fortnight or have 14% share of care
 - be liable for child care fees at an approved early childhood education care service
 - meet residency requirements
- The child must:
 - be 13 or under
 - not attending secondary school (unless an exemption applies)
 - meet immunisation requirements

- Childcare must be provided by an approved provider
- Families level of Child Care Subsidy will be determined by:
 - [family income estimate](#)
 - [activity level](#)
 - [Aboriginal and Torres Strait Islander children](#)
 - [number of children in care](#)
 - [type of early learning and childcare Service](#)
- Child Care Subsidy will be provided directly to the Service and this amount deducted from the parent/family account
- Families must regularly check their details are correct and report a change in circumstance to Centrelink (family income, activity levels, relationship changes or any other changes to their circumstances)
- Any disputes with CCS payments are the responsibility of the family. The family will be referred to contact Centrelink directly for any enquiries regarding CCS payments.
- Child care [discounts for early childhood workforce](#) will only be offered as outlined in the CCS Handbook.

PAYMENT OF FEES

- Families are required to pay fees using the Service's direct debit system. The family is required to provide banking details, or credit card details, to facilitate set up of the direct debit account. Direct debit is a convenient and simple way for us to charge you for a service that you use on a regular basis. This system allows us to keep administrative costs lower; savings which are passed onto you
- The Service uses a third party company to process payments
- Australian Government law does not allow us to accept cash payments
- There is no fee to utilise a Direct Debit via Bank account, this is absorbed by the Service
- There is a 1.7% fee for Credit Card, and 4% fee for Amex, these are subject to change and do not require notification in advance. We pass these fees directly onto families that represent our cost, and no profit / margin.
- Fees or charges associated with direct debit system are outlined upon enrolment, and may apply to certain payment methods but not others
- A dishonour fee will apply for direct debit transactions where there are insufficient funds to cover the fees. This is set at \$3, but may be increased for regular occurrences. Where the family selects to use Bank Transfer and there are insufficient funds to cover the automatic direct debit, higher fees

apply, and are currently \$19.95 per failed transaction. Subject to change with no notification required.

- Families will be issued with a *Statement of Entitlement* on a fortnightly basis in accordance with the fee payment and Regulatory requirements
- The *Statement of Entitlement* will include details of the sessions of care provided and the resulting fee reduction amounts
- The *Statement of Entitlement* is generated using our CCS Software which meets all requirements as per Family Assistance Law legislation, including prescribed and non-prescribed recording obligations (effective from July 2025).

ABSENCES FROM THE SERVICE

- Families are requested to contact the Service if their child is unable to attend a particular session. This should be done through the Xplor HOME app.
- Families must still pay the 'gap' fee to the Service if their child is unable to attend
- The Service does not provide a discount for absent days
- Under the Child Care Subsidy families are allowed 42 absence days per child, per financial year and may be entitled to additional absence days in certain circumstances. (See Child Care Subsidy Handbook)
- Allowable absences can be taken for any reason. Families do not have to provide evidence
- Additional absences can be claimed for the specified reasons as defined by the Family Assistance Law
- Records and evidence will be kept by the Service for each additional absence, where required
- Families can view their absence count through their Centrelink online account via [myGov](#).
- In a period of emergency (declared by the Australian Government), such as bushfire or flood, extra allowable absences for the duration of the emergency will be automatically applied in the CCS system

FAMILY HOLIDAY DISCOUNTS

- The Service does not provide a discount for absence due to a family holiday, even if notified in advance
- The Service has a mandatory holiday closure at the end of the calendar year. This is typically two weeks in duration, and fees are not charged to families during this period. We notify the exact dates of this closure about 3 months prior.

ADDITIONAL CHILD CARE SUBSIDY

- Additional Child Care Subsidy (ACCS) provides extra help with the cost of early education and care
- There are four different payments under Additional Child Care Subsidy:
 - [Child wellbeing](#) to help children who are at risk of serious abuse or neglect. The approved provider is involved in determining children who may require additional support who are at risk of harm
 - [Grandparents](#)—to help grandparents on income support who are the principal caregiver of their grandchildren. Families are required to contact Centrelink directly regarding this payment
 - [Temporary financial hardship](#)—to help families experiencing financial hardship. Families are required to contact Centrelink directly regarding this payment
 - [Transition to work](#)—to help low-income families transitioning from income support to work. Families are required to contact Centrelink directly regarding this payment
- If a family is experiencing financial difficulties, a suitable payment plan may be arranged with authorisation of the approved provider.

DEBT RECOVERY PROCEDURE

- Late payment of service fees are a serious matter that affect the viability and sustainability of the Service, which many families rely upon as a critical part of their lives
- If a family fails to pay the required fees on time, a reminder letter will be issued after **one week** and then again, after **two weeks** if the fees are still outstanding. Families can also expect to receive a phone call
- At any time of the debt recovery process the family will be encouraged to enter a debt agreement with the service to repay outstanding fees. A written contract will be provided for the family to sign outlining repayment plan details. The repayment plan will provide information as to the duration and amount of the repayments as well as steps that will be taken if the repayment plan is not adhered to
- A child's position will be terminated if payment has not been made after **three weeks**, for which the family will receive a final letter terminating the child's position. At this time the Service will initiate its debt collection process, following privacy and conditional requirements
- Families may be liable to pay for debt collection costs

LATE PICKUP

- It is unacceptable to intentionally pick children up late from the Service. A late fee will apply where children are not picked up prior to closing time. If there is a longer session in operation which the child is not enrolled for, but is picked up during (not beyond closing times), the longer session fee will be charged. You may not receive your normal CCS amount because of this action
- A fee of \$50.00 will be charged to your account for pickups between 5 and 30 minutes after closing time. A further \$50.00 will be charged per half hour thereafter.
- If we are unable to contact family or authorised people 1 hour after closing time, the police will be notified and an arrangement made for child collection.
- A review of the child's enrolment will occur where families are consistently picking up beyond the closing time.

CHANGE OF FEES OR CONDITIONS

- Fees are subject to change at any time, regardless of enrolment period, provided a minimum of four weeks written notice is given to affected families (Reg. 172 requires a minimum of 14 days' notice)
- The Service also reserves the right to adjust other elements of this policy with four weeks' written notice
- CCS hourly rate caps may be increased by the [CPI](#) at the commencement of each financial year
- Any CCS hourly rate increases are governed by CCS and are automatically adjusted through our CCS Software.
- If families are receiving a discount of any type, this may be temporarily or permanently revoked due to an overdue account, regular late child pickups or any other behaviour that is not acceptable within our community.

TERMINATION OF ENROLMENT

- Parents/guardians are to provide a minimum four weeks written notice (via email) of their intention to withdraw a child from the Service. Ideally, a longer period of notice is preferred wherever practical
- During the notice period, you will continue to be invoiced for their enrolment
- CCS may not be paid for absences submitted after a child's last physical day of care, unless conditions have been met as specified by Family Assistance Law. Generally, you should plan to leave your child in care for the full four weeks during after you have provided notice of termination if you wish to continue to receive CCS (if eligible). CCS has particular rules in relation to this that we can help you understand
- Please communicate with our team to plan your exit from the Service, so we can assist you with planning your next move and understanding your financial obligations, or CCS entitlement.

Depending on how you attend the Service during your termination period, you may be liable to pay the full fee, so we encourage you to communication with us during this period

- In some circumstances CCS may not be paid for sessions if the child has not physically started care

RESPONSIBILITY OF MANAGEMENT

The approved provider and nominated supervisor are responsible for:

- ensuring that obligations under the *Education and Care Services National Regulations* are met
- ensuring the Service and all Persons with Management and Control (PMC) comply with the rules under Family Assistance Law (FAL)
- ensuring Persons with Management and Control (PMC) are considered 'fit and proper' persons
- taking reasonable steps to ensure all educators, staff and volunteers follow the *Payment of Fees Policy* and procedure
- ensuring all families are aware of our *Payment of Fees Policy*
- ensuring enrolments are submitted correctly with the appropriate enrolment information
- providing families with regular statement of fees payable
- providing families with receipts of fees paid
- ensuring parents pay fees electronically to the Service
- notifying families of any overdue fees
- providing families with reminder letters as required
- terminating enrolment of children should fees not be paid
- discussing fee payment with families if required
- providing at least 4 weeks written notice to families of any fee increases or changes to the way fees are collected

RESPONSIBILITY OF FAMILIES

- ensure fees are paid on time as per this *Payment of Fee Policy*
- provide the Service with the correct enrolment details to facilitate the CCS claim, if required, including:
 - Centrelink Reference Numbers for child and CCS claimant
 - Date of birth for child and CCS claimant
- ensure payment of fees as per policy
- notify Centrelink of any changes that may affect their CCS entitlement
- confirm their child's enrolment through the parents myGov account.

PREScribed AND NON-PREScribed THIRD-PARTY PAYMENTS

Parents are generally liable to pay the co-contribution for childcare fees. State and territory governments (and their agencies) can contribute to the cost, in part or full of childcare fees for families with no impact on CCS payments (in some circumstances).

Where an agreement has been made between an employer or charity to assist in the contribution of fees the fees must be reduced accordingly before CCS has been applied, these will be recorded and submitted as non-prescribed discounts. Our Service will record all documentation regarding any third-party payments and submit reports to the Department as part of session reports. (effective 7 July 2025)

LOST PROPERTY AND DAMAGE

The Service holds no responsibility for, nor liability for loss, damages, repairs or replacement costs related to personal belongings of children of families brought onto the Service premise.

The Service appreciates that children are, by nature and capability, likely to deface, remove or break items belonging to the Service. If an enrolled child repeatedly causes unreasonable cost to the Service, families can expect to be charged for repair or replacement.

Non-enrolled members of the family that are on the premise will be immediately liability for the repair or replacement of items they deface, remove, break or otherwise damage.

STAFF DISCOUNTS

Our Service may offer educators and some other types of staff (subject to management review) a staff discount for children that attend our Service. The staff discount applies at the discretion of management. The approved provider will report any prescribed provider-funded discount when submitting and updating session reports. (Effective 7 July 2025).

The staff discount is calculated on a per-application basis by management, at managements sole discretion, and does not affect CCS eligibility. (Department of Education – [Childcare discount for early childhood workforce](#)). *(Staff must continue to pay at least 5% of the gap fee).*

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 nominated supervisor in the first instance. The nominated supervisor will follow the steps as outlined in this policy, including advising the approved provider of all grievances.

Families can raise concerns regarding management of the Child Care Subsidy to the Department of Education via their [Online contact form](#). Additionally, information about any potential breach of Child Care Subsidy can be reported anonymously by submitting an online report directly to the Department of Education. For more information visit the Department of Education website: [Reporting fraud via a tip-off](#).

Resources and information for families

[Child Care Subsidy](#)

[Centrelink Customer Reference Number](#)

[Absences from childcare- Australian Government](#)

[Reporting requirements for prescribed discounts](#)

CONTINUOUS IMPROVEMENT/REFLECTION

Our *Payment of Fees Policy* will be updated and reviewed annually in consultation with families, staff, educators and management.

SOURCES

Australian Children’s Education & Care Quality Authority. (2025). [Guide to the National Quality Framework](#)

Australian Children’s Education & Care Quality Authority. (2021). [Policy and procedure guidelines. Payment of Service Fees and Provision of a Statement of Fees Charged by the Service.](#)

Australian Government Department of Education [Child care discount for early childhood workforce](#)

Australian Government Department of Education. (2025). [Child Care Provider Handbook](#)

Australian Government Department of Education *Early Childhood and Care* <https://www.education.gov.au/early-childhood>

Australian Government Department of Education (2024). [Help in an emergency](#)

Education and Care Services National Law Act 2010. (Amended 2023).

[Education and Care Services National Regulations](#). (Amended 2023).

REVIEW

POLICY REVIEWED BY	Jason Williams	Director	27 May 2025
POLICY REVIEWED		NEXT REVIEW DATE	27 May 2026
VERSION	2		
MODIFICATIONS			
POLICY REVIEWED	PREVIOUS MODIFICATIONS		NEXT REVIEW DATE
17 Nov 2025	<ul style="list-style-type: none"> • Clarified fees for unsuccessful direct debits • Added information about Short Day being discontinued 		17/11/2026

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