

## 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 sessional kindergarten centres and receiving the Queensland Kindergarten Funding (QKF). If your child is enrolling at another [type of early childhood education and care](#) such as Long Day Care/Childcare, Extended Hours Kindergarten, Limited Hours Care, Outside School Hours Care or Vacation Care, and/or you are claiming Child Care Subsidy (CCS) please refer to the Fee Policy – Long Day Care, Limited Hours Care & Child Care Subsidy (CCS) programs.

From 2024, sessional kindergarten fees for the part-time kindergarten program for [eligible aged children](#) in Queensland accessing an annual provision of 600 hours of kindergarten for 40 weeks (41 weeks in 2024) made up of 15 hours a week or 30 hours a fortnight will be fully subsidised under the Queensland Government's [Free Kindy Program](#). You need to provide us with all documentation necessary to verify your entitlement to free kindy.

Under QKF rules, each eligible child is entitled to one 15-hour program per week. Full fees will be charged for children enrolled in more than one kindergarten program and for children that are non-eligible age.

## 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.

## 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.

## 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.

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.

### 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](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.

**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 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.

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 leaves the centre at the end of [Term 4](#) of the current school year to go to school the following year.
- C&K decide to close a room and/or a centre.

### 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 to the end of the current term.

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.

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 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.



#### 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 eligible kindergarten age children who are claiming kindergarten funding at a C&amp;K branch centre and meet one of the following criteria: <ul style="list-style-type: none"> <li>○ hold 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.</li> <li>○ hold a current Australian Government Pensioner Concession Card.</li> <li>○ hold a current Department of Veterans' Affairs Gold or White card.</li> <li>○ evidence of formal foster or kinship care or child protection out of home care arrangement.</li> <li>○ child identifies as being Aboriginal or Torres Strait Islander and the family chooses to identify them as such on their enrolment form.</li> <li>○ the family has three or more children of the same ages enrolled in the same year.</li> <li>○ the family and child have entered Australia under the Refugee and Humanitarian Program and hold a valid visa or bridging visa under that program.</li> </ul> </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>• The enrolment fee is transferable from one C&amp;K branch centre to another.</li> <li>• The enrolment fee is 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>• From 2024, covered by the Queensland Government's Free Kindy Program for one part-time kindergarten program for eligible enrolments who are claiming QKF at a C&amp;K sessional kindergarten centre.</li> <li>• Calculated and charged per term (you will be provided with an account statement at the start of each term).</li> <li>• Payable in advance as selected by you either weekly, fortnightly or per term through direct debit from a nominated bank account or credit card.</li> </ul>
<b>Permanent bookings</b>	All kindergarten bookings are permanent, 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.
<b>Public holidays</b>	Regular fees are payable.
<b>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 direction or advice.
<b>Absences</b>	Regular fees are payable.
<b>Late collection of children</b>	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. Government subsidies do not apply for late fee charges.

	The prescribed late fee is payable and will be added to your account and will show on your customer account statement.
<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>	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').
<b>Additional expenses</b>	<p>No mandatory fees or levies are charged after a child starts the 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&amp;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 water bottles, tea towels, photographs and raffle tickets or making a cash donation to a centres Community Advisory Group (CAG) Fund, you are not under any obligation to participate or purchase such items.</p> <p>Optional additional C&amp;K t-shirts and hats can be purchased directly from our supplier here &gt; <a href="https://www.candkstore.asn.au/">https://www.candkstore.asn.au/</a></p>



## Glossary of Terms

ACCC	Australian Competition and Consumer Commission
Affiliated Kindergarten	Affiliated kindergartens are operated by a volunteer parent management committee that has a signed agreement with C&K.
ASIC	Australian Securities and Investment Commission
C&K	The Creche and Kindergarten Association Limited
CAG	Community Advisory Group. Consists of people with a keen interest in supporting a C&K branch centre, may assist with grant applications, fundraising, social and community engagement activities.
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.
Eligible Age	A child that is at least four years of age by 30 June in the year they commence kindergarten.
Guardian	The parent/guardian and/or court-appointed individual/organisation granted parental responsibility. Includes biological, or because 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.
Parent Portal	The 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
Sessional Kindergarten	A centre that provides a part-time educational program for children in the year before Prep. The program is delivered by a qualified early childhood teacher for an annual provision of 600 hours made up of at least 15 hours per week or 30 hours per fortnight for 40 weeks per year. Operate during school hours each school term.