

NQS7 Governance and Leadership Policy

Fee Policy

Long Day Care, Limited Hours Care & Child Care Subsidy (CCS) Programs

Commitment

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

Who is this policy for?

This policy applies if your child is enrolled at one of the following types of C&K services:

- Long Day Care/Childcare,
- Kindergarten with Extended Hours,
- Limited Hours Care,
- Outside School Hours Care (OSHC),
- Vacation Care.

If your child is enrolled in a sessional kindergarten, please refer to the separate [Fee Policy - Sessional Kindergarten](#).

The Queensland Government's [Free Kindy Program](#) (Free Kindy) currently covers the cost of one kindergarten program (15 hours a week for 40 weeks each calendar year), for [eligible aged children](#) attending long day care or kindergarten with extended hours. Any additional attendance may be partly or fully covered by the Child Care Subsidy (CCS) from the Australian Government.

Fees

When you enrol your child at C&K, you agree to our fees. You will receive a confirmation email when enrolment is finalised, and this marks the start of your fee agreement.

The Summary of Fees Payable table below lists the fees that C&K charge.

- Enrolment fees (if applicable) are non-refundable, even if your child doesn't attend.
- Payments must be made in advance, weekly or fortnightly, via direct debit (from your bank account or credit card).
- You can update payment details, change frequency, or make extra payments anytime using your [Parent Portal](#).

Once a fee agreement has been entered into there is a cooling off period of 48 hours provided that your child has not attended the service during that period. Please note that the cooling off period does not apply to the non-refundable Enrolment Fee.

You are responsible for paying fees when they are due. If you can't pay on time, please speak with your Centre Director straight away.

C&K will, at its discretion, consider alternative payment methods, plans or fee waivers in special circumstances. However, if those arrangements fall behind, you will be asked to return to payment by direct debit.

Government Fee Subsidies – what C&K will do

C&K will follow Government legislation and guidance about applying subsidies and:

- inform you about available subsidies on enrolment in discussion with your centre Director.
- administer Free Kindy 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.

Government Fee Subsidies – what you need to do

You may be eligible for help with your fees. To access these subsidies, **you must:**

- 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 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 must pay full fees.
- 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.

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- 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, any subsidy amounts claimed 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.

Government subsidies may change at any time. If that happens C&K will apply any changes to your account in line with the new rules. This may change the amount you have to pay, and these changes can happen even after your child has left the centre.

If this results in overpayment or underpayment, C&K will either:

- refund you the extra money, or
- require you to pay the outstanding balance.

Overdue Payment of Fees

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

If you fall behind on payments, C&K will:

- suspend your child's enrolment (unless a payment plan has been agreed), you will still be charged for booked days up to seven calendar days during suspension.
- cancel your child's enrolment without further notice if the fees are still unpaid after the suspension or if you do not adhere to the agreed terms of a payment plan.
- continue action to recover any outstanding fees.

If your child is receiving CCS and we cancel their enrolment, you may be required to pay full fees for any days your child was booked but didn't attend due to the cessation of care rules, refer to the 'Absences' section in the table below.

Cancelled enrolments will be offered to the next child on the wait list. No re-enrolment will be offered in any C&K centre until all outstanding fees are paid and

only if a place is available.

Recovery of Outstanding Fees

If fees remain unpaid, C&K will take the following steps:

- offer a formal payment plan.
- refer your debt to an external debt collection agency.
- take legal action if necessary.
- take any other appropriate and reasonable action.
- add any reasonable recovery costs (e.g. debt collector fees) to your account.

C&K will:

- only share information that is reasonably necessary with a debt recovery agency.
- follow Australian consumer protection laws and guidelines from ACCC and ASIC.

Cancelling Enrolments for Non-Attendance – what C&K will do

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.

If your child is receiving CCS and we cancel their enrolment, you may be required to pay full fees for any days your child was booked but didn't attend due to the cessation of care rules, refer to the 'Absences' section in the table below.

Cancelling or Ending Your Enrolment – what you need to do

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.

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

Automatic cancellation of your CCS – what you need to know

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 on your behalf. You will be charged full fees for

this period of continuous absence and will be liable for payment of those fees.

- If you or your child [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. 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 for 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

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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 Fee	- 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 are claiming kindergarten funding at a C&K branch centre and provide evidence of meeting one of the following criteria when the enrolment is confirmed: - 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. - hold a current Australian Government Pensioner Concession Card. - hold a current 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 once a fee agreement has been entered into, even if that enrolment is later cancelled. C&K will deduct this amount from your account (typically within 0-14 days of confirming your enrolment) using the payment details provided on the enrolment document. - 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	Fees are: - For kindergarten programs displayed at the centre and available on www.candk.asn.au - Covered by the Queensland Government's Free Kindy Program for 15 hours a week (40 weeks each calendar year) for eligible enrolments who are claiming QKF at a C&K 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	Fees are: - Available on www.candk.asn.au - 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.
Fee increases	Fees are typically reviewed in June and December each year with amendments, if any, being applied in July and January. Account holders will be notified in writing by email 14 days prior to any changes being implemented.
Discounts	C&K employees on permanent or fixed-term contracts are eligible for discounted fees. Other discounts may also be available for non-C&K employees, but these can vary between centres. Please contact your Centre Director for more information.
Permanent bookings	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.

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	Bookings for vacation/holiday kindy; where offered; are made in advance and fees will be charged unless the bookings are cancelled with two-week's written notice.																
Casual bookings	Bookings are dependent on places being available, casual bookings may be made provided you have no outstanding account fees. Casual bookings can be made by contacting your centre Director or via the ChildcareNow app, but they cannot be cancelled using the app. 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. Marking your booking absent via ChildcareNow is not written notice that you wish to cancel the booking.																
Flexible booking options for long day care	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. Examples of booking options available: • A full day CCS session • 10-hour CCS session • 9-hour CCS session Our 9-hour and 10-hour sessions work in with your schedule and start once your child is signed in. Available Sessions <table><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> If you decide that you want to move your child's bookings from a full day session to another option or vice-versa, you will need to provide two weeks' notice in writing of your change request to the centre Director.		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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 9hr	Your chosen session starts from your sign in time and ends at your sign out time	15 mins	\$15 / hr														
Flexible booking options for kindergartens with extended hours full CCS:	Children who are enrolled in a kindergarten with extended hours full CCS are enrolled under the Child Care Subsidy (CCS) funding for the entire day. Children are booked into a full day's program which runs continuously through the year (including during the school holidays). Two flexible booking options are available at these centres and are designed to help you to access early childhood education and care while minimising your out-of-pocket costs.																
• Anne Shearer																	

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• Ascot • Corbett Street • Port Douglas • Rowes Bay • Springfield Central • Indooroopilly • Mooloolah	Examples of booking options available: • A full day CCS session • 9-hour CCS session Our 9-hour sessions work in with your schedule and start once your child is signed in. Available Sessions  TIME  GRACE PERIOD  ADDITIONAL HOURS  Full day Full Day Centre opening hours Not applicable Not applicable  9hr Your chosen session starts from your sign in time and ends at your sign out time 15 mins \$15 / hr 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 kindergartens with extended hours optional: • Calamvale • Carindale • Coorparoo • Gumdale • Paddington • Rosalie • Seven Hills • Stretton • Weir • Redlands	Children who are enrolled in a kindergarten with optional extended hours 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. <table><tr><th>Option 1</th><th>Option 2</th><th>Option 3</th><th>Option 4</th></tr><tr><td>Core Kindergarten Program</td><td>Core Kindergarten Program</td><td>Core Kindergarten Program</td><td>Core Kindergarten Program</td></tr><tr><td></td><td>Extended Hours Program</td><td></td><td>Extended Hours Program</td></tr><tr><td></td><td></td><td>Holiday Program</td><td>Holiday Program</td></tr></table>	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
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	<table><tr><th>Type</th><th>Child Care Subsidy (CCS)</th><th>QKF</th></tr><tr><td>Long Day Care</td><td>✓</td><td>✓</td></tr></table>	Type	Child Care Subsidy (CCS)	QKF	Long Day Care	✓	✓										
Type	Child Care Subsidy (CCS)	QKF															
Long Day Care	✓	✓															

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	<table><tr><td>Extended Hours Kindergartens (Full CCS & Hybrid)</td><td>✓</td><td>✓</td></tr><tr><td>Outside School Hours Care (OSHC)</td><td>✓</td><td>✗</td></tr><tr><td>Vacation Care</td><td>✓</td><td>✗</td></tr><tr><td>Limited Hours Care (LHC)</td><td>✗</td><td>✗</td></tr></table>	Extended Hours Kindergartens (Full CCS & Hybrid)	✓	✓	Outside School Hours Care (OSHC)	✓	✗	Vacation Care	✓	✗	Limited Hours Care (LHC)	✗	✗
Extended Hours Kindergartens (Full CCS & Hybrid)	✓	✓											
Outside School Hours Care (OSHC)	✓	✗											
Vacation Care	✓	✗											
Limited Hours Care (LHC)	✗	✗											
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	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. 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. 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 or other supporting documentation that this is provided to your centre. 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. Cessation of Care CCS generally will not be paid in the following circumstances, and you will be charged full fees for: • any days booked and not attended before your child's first physical day of attendance at the centre, this includes: ○ 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:												

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	○ 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. 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: • any of the additional absence reasons. • 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. Please advise your centre Director if any of these reasons apply to your situation.
Late collection of children	If you are late picking up your child from a centre i.e. pick up time is after the centre's closure time or; where your child is attending a centre that offers both core and extended hours kindergarten programs, your child must be picked up by the end time of the program they are booked in to otherwise 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, core or extended hours kindergarten program session. Sessional Care flexible booking options: 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 a CCS entitlement applies. The prescribed late fee is payable and will be added to your account and will show on your customer account statement.
Overdue fees	An overdue fee and interest at commercial bank overdraft rates will, at C&K's discretion, be charged on overdue accounts. A transaction fee of \$4.00 per transaction for failed payments from a bank account will be charged. Reasonable fees that C&K incurs to recover debt referred to an external debt collection agent will be added to the original amount owing and will be payable by you. The recovery fee is 15% of the referred debt plus a flat referral fee of \$25.
Cancelled or ended enrolment	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').
Additional expenses	No mandatory fees or levies are charged after a child starts in a kindergarten program. For eligible aged children funded under QKF, costs of incursions or excursions in support of a kindergarten learning program will be met by C&K and are included in the standard daily fee. Additional activities for younger children may be charged at a nominal cost. From time to time you may be invited to participate in fundraising activities, e.g. purchasing items such as sheets, water bottles, tea towels, photographs and raffle tickets or making a

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cash donation to a centres Community Advisory Group (CAG) Fund, you are not under any obligation to participate or purchase such items.

Optional additional C&K t-shirts and hats can be purchased directly from our supplier here > <https://www.candkstore.asn.au/>

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.
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
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.
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 (Optional)	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.

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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
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.
Vacation/holiday Care	Care provided outside of school term providing an opportunity for children to relax, learn and play in a supervised environment.