

Commitment

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

Who is this policy for?

This policy applies if your child is enrolled in one of C&K's sessional kindergarten centres.

If your child is enrolled at one of the following types of C&K services please refer to the separate [Fee Policy Long Day Care, Limited Hours Care & CCS Programs](#)

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

The Queensland Government's [Free Kindy Program](#) (Free Kindy), covers the cost of one kindergarten program (15 hours a week or 30 hours a fortnight for 40 weeks each calendar year), for [eligible aged children](#) attending sessional kindergarten. You need to provide us with all documentation necessary to verify your entitlement to free kindy.

Under Free Kindy rules, each eligible child is entitled to one subsidised 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 (early entry).

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 is for kindergarten fees only and does not extend 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

- follow Government legislation and guidance about applying subsidies.
- administer Free Kindy funding based on the information you provide to us.
- apply any subsidies received by us on your behalf to your account in accordance with Government regulations.
- under Free Kindy rules, each eligible child is entitled to one subsidised 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 (early entry).
- where an eligible child is enrolled in an approved kindergarten program in both a funded Sessional Kindergarten and a Long Day Care Service, the Sessional Kindergarten will receive funding for the child.

Government Fee Subsidies – what you need to do

You may be eligible for government subsidies to reduce your fees. To access these subsidies, **you must:**

- provide us with all documentation necessary to verify your entitlement to free kindy within seven days of request.
- notify us in writing if there are any changes to your entitlement to receive a subsidy.

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:
 - it is identified that you have been in receipt of funding for more than one kindergarten program and funding for one of those programs is withdrawn by the government.

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.

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.

Cancelled enrolments will be offered to the next child on the wait list. No re-enrolment will be offered 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 the 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.

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.

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

After the 48-hour cooling off period, 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.

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 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 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

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.
Sessional kindergarten	Fees are: - Displayed at the centre and available on www.candk.asn.au - 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&K sessional kindergarten centre. - Calculated and charged per term (you will be provided with an account statement at the start of each term). - Payable in advance as selected by you either weekly, fortnightly or per term through direct debit from a nominated bank account or credit card.
Fee Increases	Fees are typically reviewed in December each year with any amendments being applied in 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	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.
Public holidays	Regular fees are payable.
Pupil free days	Regular fees are payable.
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.

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Absences	Regular fees are payable.
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, 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.
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 the 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 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. 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.
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.
Free Kindy	Queensland Government Free Kindy 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.