Fee Payment Policy

Background

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. Peak Sports and Learning is committed to providing all families the opportunity to enrol their children at our service, with a clear, transparent, fair and inclusive fee structure. 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.

Considerations

Education and Care Services National Regulations	National Quality Standard/s	Other Service policies/documentation	Other
National Regulations: Regulation 168, 170, 171, 172	Quality Area 7.1, 7.1.2, 7.1.3	Enrolment, Orientation and Booking Policy Safe Arrivals Policy	Child Care Subsidy Secretary's Rules 2017 A New Tax System (Family Assistance) Act 1999 Family Law Act 1975 Family Assistance Law – Incorporating all related legislation for Child Care Provider Handbook in Appendix G https://www.education.gov.au/early-childhood/resources/child-care-provider-handbook

Purpose

For parents to gain a clear understanding of the Outside School Hours Care Service fee structure, payment requirements and Child Care Subsidy benefits prior to enrolment. This policy explains 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.

Rationale

Fees collected are used for maintaining ideal educator-to-child ratios, continual staff skill development, and resource availability, all aimed at delivering superior quality of care and fostering the holistic development of the children in our care.

We are committed to providing all families the opportunity to enrol their children. We aim for our fees structure to be fair and we accommodate payment plans for families requiring greater flexibility.

We value our families and ensure there is two-way communication with them at all times. We ensure they are familiar with our fees at enrolment, and publish these in our enrolment handbook. We provide at least two weeks' notice of any changes to the fee structure.

We prioritise good governance and quality management. Our fee structure is clear and transparent, and our systems and practices ensure that payments are processed correctly and statements are provided to families.

General Fees

- Fees are charged for each session for before and after school care and per day for vacation care programs
- CCS is paid directly to the Service and this is used as a fee reduction (visible on a family's statement) for those approved.
- Families are required to pay the difference between the fee charged and the subsidy amount- the 'gap' amount.
- Gap Fees must be paid via electronic transfer and not by cash (effective 2 July 2023).
- Fees are to be paid weekly through a direct debit system.
- Fees are payable for every session that a child is enrolled at the OOSH Service. The Service may be closed due to periods of local emergency such as bushfire or flood or pandemic.
- Fees are charged for full sessions only (regardless of the actual attendance hours any day)

Fee Payment Schedule Summary:

Peak Sports and Learning runs a weekly billing cycle. Statements are available each Monday for the previous week's attendance, with the balance owing scheduled for direct debit on the following Wednesday. This gives families two days to check funds are available before payment is processed. Other payment days can be requested.

Payment method:

Section 201B (1) of the Administration Act requires that families using child care pay their CCS gap fee by electronic means. Cash payments are not accepted.

Peak Sports & Learning's software Fullybooked integrates with Ezidebit for digital payments. Ezidebit, the third-party payment provider ensures highest payment security accreditation - PCI DSS level 1.

Upon enrolment, families input Direct Debit details in the Child Care Management Software, Fullybooked. From 1 October 2026, credit and debit card is no longer available as a direct debit payment method for new families, who are required to provide bank account details. Families who set up their direct debit prior to 1 October 2026 and are currently paying by credit or debit card have until 1 March 2027 to update their payment method to a bank account. Families can update their payment details at any time by logging in to their Fullybooked account, selecting "Update" in Account Details, and entering their bank account BSB, Account Number and Account Name. Ezidebit collects authorisation on entering these details and provides the link to view the Ezidebit terms and conditions.

Details collected for respective payment option: Credit and debit card is being phased out as a direct debit payment method from 1 October 2026 (see Payment method above).

Bank Account details required:

- Account Name
- BSB
- Account Number

Transaction fees related to payments collected or not-collected (dishonoured).

<u>Ezidebit Fees</u>

Bank Account: $0.75 per transaction

Dishonoured payment: $14.80 per failed transaction

Payments are debited from families Wednesday weekly. This allows families two working days to check their statement and ensure relevant funds are available for the direct debit to occur. Where a payment fails, Ezidebit will collect the dishonour fee independently from the same account four days after the initial decline date.

Direct debit transactions are referenced on your bank records as “Peak Childcare”.

Provision of a Statement of Fees charged by the service
Statements are created each Monday for the previous week. The primary contact in Fullybooked is emailed a notification to advise them that a statement is available to view or download from their Fullybooked Account. Any child care subsidy amounts that are estimated and not finalized through Centrelink, Services Australia, will appear in **bold and underlined**.

Families are required to log in to Fullybooked and view their Latest Statement. Statements will display confirmed attendances and payments received in the previous week.

Provision of a Statement of Entitlement
A Statement of Entitlement is a document that is issued every fortnight to families by law. It outlines the details of the care provided to the child, including sign-in/out times, Child Care Subsidy (CCS) details, and gap fee amounts. The statement can only be issued for care already provided and will include the child’s physical attendance at the service and actual fee amounts.

Families are able to log in to Fullybooked and view their Latest Statement of Entitlement.

Child Care Subsidy (CCS)
Peak Sports and Learning is an approved child care service to pass on Child Care Subsidy reductions provided by the Government. Parents may apply for CCS via Centrelink and complete their assessment in their online MyGov account.

The amount of Child Care Subsidy you can get depends on your circumstances. Factors considered are:
- Your household income
- The hourly cap based on primary school aged care
- Hours of activity you i.e. work / study.

More information can be found at https://www.servicesaustralia.gov.au/child-care-subsidy

It is the family’s responsibility to apply for these subsidies and to ensure they have a current entitlement. Fee payments cannot be delayed for a pending Child Care Subsidy application, families must pay full fees until the application is approved.

Please note for CCS to apply parents/carers must supply us with each child’s CRN number and a parent/carers’s CRN number, this must be filled out on the enrolment forms.

Once Peak Sports & Learning receives an enrolment you need to confirm the enrolment details. You can do this using your Centrelink online account through MyGov in your My Family section.

Where Child Care Subsidy is confirmed, families can request an estimate of gap fees relevant to all services including Before School Care, After School Care and Vacation Care.

Third Party Billing
Accounts paid by a third party are not eligible to have Child Care Subsidy applied to fees. CCS is only payable for the childcare fees that individuals are genuinely liable to pay.

Separated Families
If a child's parents are separated, both parents may be eligible for CCS if they share care responsibilities, and are each liable for child care fees. Each parent must lodge their own CCS claim. They will each need to meet the eligibility criteria.

The parents are required to set up their own account for bookings and payments.

Non-payment of Fees
It is the responsibility of families to ensure that statement advice is checked by logging into Fullybooked to view recent statements. Statement notifications are sent each Monday where a balance is owed.

Where a direct debit transfer payment rejects for two consecutive weeks, the account will be suspended and bookings will be cancelled with 7 days notice. Families will be notified by email and by text message. Families will be given 7 days notice to pay the amount outstanding in order to regain access to make bookings.

Where payment is not made within 30 days of account suspension, Peak Sports & Learning may terminate the child's position at the service and at this time the service will initiate its debt collection process with Marshall Freeman Debt Recovery, following privacy and conditional requirements.

Financial difficulties
If at any stage you experience financial difficulties, please speak to our office immediately. Payment plans may be offered to families in genuine hardship.

Families can apply for Additional Child Care Subsidy (ACCS) through Centrelink if they are experiencing temporary financial hardship.

There are four different payments under Additional Child Care Subsidy:

- 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
- Additional Child Care Subsidy (grandparent)—to help grandparents on income support who are the principal caregiver of their grandchildren. Families are required to contact Centrelink directly regarding this payment
- Additional Child Care Subsidy (temporary financial hardship)—to help families experiencing financial hardship. Families are required to contact Centrelink directly regarding this payment
- Additional Child Care Subsidy (transition to work)—to help low-income families transitioning from income support to work. Families are required to contact Centrelink directly regarding this payment

Payment Plans
Payment plans may be offered to families in genuine hardship. Payment plans 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.

While a payment plan is in place, families' ability to make online bookings will be temporarily restricted. During this time, bookings can be made by contacting the office via email or phone.

Where a payment plan amount is not met for two consecutive weeks, the account will be suspended and bookings will be cancelled with 7 days notice. Families will be notified by email and by text message. Families will be given 7 days notice to pay the amount outstanding in order to regain access to make bookings.

Where payment is not made within 30 days of account suspension, Peak Sports & Learning may terminate the child's position at the service and at this time the service will initiate its debt collection process with Marshall Freeman Debt Recovery, following privacy and conditional requirements.

EFT Families
Under limited circumstances, families may be approved to make direct payments to Peak rather than via direct debit. This is only approved on a case-by-case basis or under historical arrangements. Families must ensure that their weekly statement is paid within the week that they receive the statement.

Where an account is unpaid two weeks from the invoice date, it will be considered overdue. Failure to pay from the overdue notice will result in the account being suspended and any future bookings will be cancelled with 7 days' notice.

Vacation Care
Where fees remain outstanding from a prior Vacation Care period, no school holiday bookings will be made until the account from the previous Vacation Care period is paid in full.

OTHER CHARGES
Late Collection (outside service hours)
Collection of children after service operating hours will incur a $20.00 late collection fee and an additional $1 per minute.

After School Care Failure to Notify Fee
Where a search has been initiated due to a failure to notify of an absence, will incur an additional fee of $10.

After School Care Walk In Fee
Failure to notify of a booking, will incur an additional walk-in fee of $6 in addition to a $4 late booking fee (Total additional fee $10).

Version Control Table

Version Control	Date Released	Next Review	Approved by	Amendment
1	Jan 2014	June 2018	Directors	Amendments to procedures as needed annually.
2	July 2018	July 2019	Directors	Version Control table introduced. Rewritten and edited to reflect 2018 Child Care Subsidy changes and invoicing changes.
3	July 2019	July 2020	Directors	Amendments with changes to FullyBooked CCMS Software & Third party billing.
4	March 2020	December 2022	Directors	Vacation Care added in non payment of fees. Moved to new document review timeline.
5	December 2022	December 2024	Directors	Addition of Debt collector service Marshall Freeman and Search and Walk in fee related to After School Care services.
6	July 2023	December 2024	Directors	Clarification that payment must be made electronically.
7	December 2024	December 2025	Directors	Nil amendments
8	December 2025	December 2026	Directors	Clarifications to payment plans.
9	October 2026	October 2027	Directors	Credit and debit card phased out as a direct debit payment method from 1 October 2026 due to bank card surcharge changes. New families require bank account details from this date. Existing families paying by credit or debit card have until 1 March 2027 to update to a bank account.