QA6-P-02 FEE POLICY

G8 Education Ltd

Purpose

The **Family Assistance Law** and the **Education and Care Services National Regulations** require approved providers to maintain clear procedures for the payment and collection of fees, as well as the provision of statements of entitlement for enrolled families. This procedure outlines the requirements and expectations for G8 team members and parent/guardian account holders, ensuring fee-related information is transparent, consistently communicated, and effectively managed. Through these processes, we support regulatory compliance, financial accountability, and positive partnerships with families.

G8 Education are committed to providing a safe, inclusive, and nurturing environment where all children feel valued, respected, and secure while engaging in rich learning experiences that support their development and wellbeing. We strive to ensure equitable access to our service through fair and transparent fee practices, including flexible payment arrangements to support families' individual circumstances. We foster positive partnerships through open and ongoing communication, ensuring families are informed about fees and any changes that may affect them. Through strong governance, sound financial management, and transparent systems, we maintain accurate fee administration and provide families with clear and accessible information regarding their accounts and transactions.

Scope

This policy applies to all account holders responsible for paying fees for the provision of education and care services for children enrolled at G8 Education centres across Australia. Throughout this procedure, the term 'parent/guardian' refers to the Primary Carer, being the account holder who is recognised as the Child Care Subsidy (CCS) claiming parent and is responsible for the payment of fees and charges associated with the child's enrolment.

Principles

Parents/ guardians will be made aware of the centre's fee structure and this procedure during enrolment at a G8 Education centre and will have ongoing access to this procedure for their reference via a QR code available at the centre. Fees and conditions in this procedure are subject to change. Parents/ guardians will be notified at least 14 days prior to changes to this procedure taking effect that impact the fee structure, how fees are charged or collected or changes to the hours of operation at the centre which may impact CCS eligible hours.

Enrolment deposit

A $250 deposit is required to secure enrolment if the child's start date is 28 days or more from the offer of enrolment. No deposit is required if the child's start date is less than 28 days or if the child is part of a priority group including but not limited to ACCS, AMEP and ESK.

The deposit must be paid within 5 business days of the offer of enrolment and enrolment will be confirmed once the deposit has been received. The deposit will be credited to the parent/ guardian's account within 10 business days once enrolment has commenced. If the enrolment is cancelled before the start date, the deposit will be forfeited.

Where a child's enrolment is required to be cancelled or delayed indefinitely, parents/ guardians may request a refund of the otherwise non-refundable enrolment deposit under the following circumstances:

- Death in the family.
- Medical emergency (e.g. hospitalisation, surgery, or serious illness).
- Natural disaster or extreme weather event.
- G8 is unable to provide the services to the child due to the child's care needs.
- G8 is unable to provide the services (e.g. temporary closure, lack of staff).
- Government-imposed restrictions on care.
- Other exceptional circumstances which, in G8 Education's reasonable opinion, justify a refund based on hardship, fairness or circumstances beyond the family's reasonable control.

G8 may request evidence to support a family's claim for a refund.

Child Care Subsidy (CCS)
CCS is the Federal Government's fee subsidy to assist parents/ guardians with the costs of childcare. It is generally paid directly to providers and passed onto parents/ guardians as a fee reduction. It is a requirement under the Family Assistance Law that Under Family Assistance Law, parents/ guardians eligible for CCS must pay a co-contribution to their fees charged*. They do this by paying the difference between the provider's fee and the CCS amount. This is known as the gap fee.

*The requirement to pay the gap fee does not apply to families who receive Additional Child Care Subsidy (ACCS). This subsidy generally covers 100% of the fee charged.

Full fees are applicable until CCS is received by the service. In certain circumstances, interim and temporary offset of estimated CCS against fees may be calculated in order to determine the amount payable. A subsequent adjustment for actual CCS received versus estimated CCS will be made, generally within 4 weeks of enrolment or enrolment changes.

G8 Education offers three sessions of care:

- nine-hour session
- ten-hour session
- full day session

All sessions have the same daily fee rate. The purpose of the various sessions is to enable parents/guardians to select the session that best supports and optimises their Child Care Subsidy (CCS) entitlements. A grace period is provided, meaning there is no additional charge or financial penalty when a child attends beyond their selected session time, provided the attendance remains within the centre's standard operating hours.

When receiving CCS, the parent/guardian is responsible for keeping Centrelink and their Centre Manager up to date by notifying them if/ when their circumstances change. Upon enrolment, a Complying Written Arrangement (CWA) will be issued to the CCS claiming parent (Primary Carer). The CWA must be agreed upon enrolment by the Primary Carer and each time there is a change to a child's booking pattern, fees or session hours. This is a Family Assistance Law requirement.

Primary Carer change
If the person claiming CCS and who is responsible for payment of gap fee requires to make a change on the account in Xplor, the parent must provide notice requesting the change of Primary Carer. Upon receipt of the written request, the Centre Manager will complete the primary carer change request webform. Operations Solutions review and complete the Primary Carer Change in Xplor and notify the Centre Manager when completed.

It is a parent/guardian's responsibility to ensure that their CCS remains current and any changes are communicated to the Centre Manager as soon as possible. If CCS is cancelled, full fees will be charged until the parent/guardian rectifies the issue with Services Australia. CCS is generally not backdated except in extenuating circumstances as defined by the Federal Government. Parents/guardians can access detailed information about their CCS entitlement and eligibility at https://www.servicesaustralia.gov.au/child-care-subsidy .

Fee Payments
Under Family Assistance Law, parents/guardians have an obligation to pay their gap fee either weekly or fortnightly. Parent/guardians receive a statement of entitlements outlining how fees have been charged and CCS entitlements applied.
The preferred method of payment is direct debit via Debit Success in Xplor. Pay Now via the Xplor Home App and BPay options are available.

Effective from **1 October 2026**, credit card payments will no longer be accepted for newly enrolled families. Families enrolled prior to 1 October 2026 who currently pay fees by credit card may continue to use this payment method. This restriction is a G8 Education operational requirement and does not affect payment methods otherwise permitted by applicable legislation. G8 Education reserves the right to amend accepted payment methods at any time and will provide families with a minimum of 14 days' notice of any such changes.

- Under Family Assistance Law, G8 Education must take all reasonable steps to collect CCS gap fees through electronic payment methods, unless an approved exception applies.
- Families are responsible for any fees applied to failed transactions as charged by their financial institution.
- No cash or cheque payments are accepted.

All fees must be paid for the current week plus one week in advance. Fees are payable for all booked days within the regular booking pattern and/or as listed on the Complying Written Arrangement (CWA). This includes public holidays, sick days, and family holidays. Swap days are not permitted.

Third party payment
Where a third party is responsible for fees on behalf of a primary carer/ parent/ guardian and requires an invoice for fees, a request should be submitted via the Invoice Request form.

Note:
- Non-Government Third Parties – Xplor enrolment and account must be in the name of family with the third-party organisation included in brackets (e.g. Barnardo's) and an Organisational Arrangement (OA) Enrolment created in Xplor. CCS cannot be claimed where a third party is responsible for paying the account.
- Supporting documentation or confirmation of responsibility of the debt from the third party must be attached to the request which outlines the agreement including dates of care that will be paid for, name of child, name of centre, contact name and contact details. At the very least, an email confirming they will accept an invoice will suffice.
- Invoices are issued on request only and where regular invoicing is required, a request will need to be submitted for every invoice.

Accounts Receivable will issue an invoice and apply a credit in Xplor against the account.

For support with checking the status of an invoice, confirming whether payment has been received, requesting changes to an invoice or communicating with a third party around any issues or delays with their invoice, contact accountsreceivable@g8education.edu.au .

AMEP and Corporate accounts (salary sacrifice) follow separate requirements. For further information on these types of third parties, email accountsreceivable@g8education.edu.au.

Discounts

(a) All discounts

- The terms and conditions in this section (a) apply to all discounts including Holiday Discounts, Multi-Day Discounts and promotional discounts, unless otherwise specified.
- Discounts are offered at G8 Education's discretion. Discounts may be changed or withdrawn at any time upon 2 weeks' written notice to parents/ guardians.
- A current and signed Complying Written Arrangement (CWA), or other relevant Government enrolment type, is required in order for the discount to be applied.
- Discounts (including Holiday Discounts, Multi-Day Discounts and promotional discounts) will:
  - not be applied in conjunction with any other discount.
  - not be applied where the account is not paid up to date and one week in advance as per this procedure.
  - not be backdated at any time.
  - apply from the date approved by the relevant approver (usually the Centre Manager or Area Manager) or for discounts requiring notice (e.g. the Holiday Discount), from the end of the relevant notice period.
  - only be available upon application to centre management in writing (see 'How to apply' below).
- Parents/ guardians are responsible for checking account statements to ensure approved discounts have been correctly applied to the relevant bookings.
- Additional terms and conditions for holiday discounts and multi-day discounts are listed below.

(b) Holiday Discounts

- A 25% Holiday Discount is available to be applied to four weeks' worth of permanent bookings throughout each financial year on a pro-rata basis. Example: for a child attending 2 days per week, the parent/ guardian would be eligible for eight days at the discounted 25% Holiday Discount rate within the financial year. These days may be taken individually or as a block period.
- Parents/ guardians may choose to use their eligible holiday allocation for permanent bookings that fall on public holidays.
- Unused days will not carry over to the following financial year.
- Holiday absences are included in the 42-day allowable absences allocated by Services Australia. If the 42 allowable absences are exceeded, CCS will not apply.
- Should permanent booked days be increased or decreased throughout the financial year, Holiday Discount days will be adjusted on a pro-rata basis.
- Holiday Discounts will be applied against the centre's current gross daily fee.
- For parents/ guardians that are not on a Direct Debit payment arrangement, applications for Holiday Discounts will require approval by the Area Manager.

How to apply:
A QA6-FRM-002 Holiday Discount Request Form must be completed by the Primary Carer with a minimum of two (2) weeks' notice. Where the request does not meet the guidelines outlined in this procedure, the application may be escalated to the Area Manager for review. The Centre manger will advise Primary Carer with the outcome of the decision.

(c) Multi-day Discount

- Some G8 centres offer a Multi-Day discount for a specified number of permanent bookings per week (which excludes regular or recurring casual bookings).
- Multi-Day Discounts will be applied against the centre's current gross daily fee.

How to apply: Email the centre manager directly to have this discount applied.

(d) Employee Discount
Eligible employees may apply for an employee discount. The QA6-FRM-001 Team Member Discount Approval Form must be completed and signed by employee and their manager and forwarded to the centre the child/ren attend. Refer to Remuneration and Benefit Procedure for terms and conditions.

Absences
If a child is to be absent for the day, parents/ guardians are requested to contact the centre and inform the Centre Manager as soon as possible via telephone or the Xplor Home app (Bookings dashboard).

- Each child eligible for CCS is entitled to 42 allowable absences per financial year. Once these absences have been used, CCS will not apply to any further absences, including public holidays, illness, holidays or other non-attendance days. Parents/ guardians are responsible for paying the full fee for those days or any other days where CCS is not applied.
- Services Australia advises that CCS may continue after 42 absences (referred to as additional absences) only when approved supporting documentation is provided. This may include absences due to illness with a valid medical certificate, periods of local emergency, or other exceptional circumstances allowed under Family Assistance Law. Where a medical certificate is provided for a prescribed absence, it must meet the Australian Medical Association (AMA) *Guidelines for Medical Certificates 2011*. The certificate must be given to the Centre Manager within 21 days after the absence. Prescribed absences supported by medical certificate evidence will not be backdated more than 21 days from the date of the additional absence.
- Absence days are listed on the Family Statement of Entitlements or can be requested from the Centre Manager.

Refer to:
o https://www.servicesaustralia.gov.au/child-care-subsidy-if-your-child-absent-from-child-care
o https://www.ama.com.au/position-statement/ama-guidelines-medical-certificates-2011-revised-2016

Changes to booking pattern and cancellation of enrolment
Changes to a child's booking pattern must be requested by the parent/ guardian in writing to the Centre Manager. Where the request is to reduce the number of days, two (2) weeks' written notice must be provided.

Generally, CCS is not payable for absences occurring after a child's last physical attendance at the centre, under Family Assistance Law. Any absences on and leading up to the last day of booked care will be charged at full fees. Where CCS is not payable, the parent/guardian is responsible for the full fee for the relevant booked sessions. This is commonly referred to as the cessation of care period.

If a family wishes to ensure CCS is applied up to and including their last day at the centre, the child must attend on their final booked day.

Casual Bookings
Casual bookings can be requested via the Xplor Home and will be approved pending availability. Casual bookings will be charged at the regular daily fee rate and CCS will be applied in accordance with families CCS entitlements. 24 hours written notice is required to cancel a casual booking that is no longer required. If notice is not provided, the casual booking will be charged at the standard daily fee rate.

Late collection fees
It is expected that parents/ guardians/ authorised nominees will notify the centre immediately when they know they may be late collecting their child/ren after the centre's closing hours. The time of collection will be digitally recorded in Xplor when the child/ren are signed out of the centre. A late fee of $1 per minute past closing time per child will be added to the parent/ guardian's account to be paid in the next payment period. This fee covers the costs of the team members working above their rostered hours.

Excursion fees
Optional excursions or incursions may be offered as part of the curriculum or extra-curricular program. Some may incur a cost. Details of excursions or incursions and any associated costs will be provided to parents/ guardians in writing prior to the activity. Where regular third-party incursions are offered at a centre, these costs will be paid directly to the third party.

Public Holidays
Fees are calculated for all booked days including if these fall on public holidays. Public holidays are charged at the same rate as a regular booked day. Holiday discount can be applied to public holidays, subject to the annual number of discounted allowable days. A QA2-FRM-002 Holiday Discount Request Form can be submitted as per 'Holiday Discounts' above.

Kindergarten and Preschool Funding

New South Wales "Start Strong Program"
Start Strong program in NSW provides funding to deliver affordable preschool education, incentivizing 600 hours of participation per year for children in the two years before school. Children eligible for the maximum fee relief rate can receive up to:

- $2,563 per year for children aged 4 and above
- $769 per year for children aged 3 years old

All other eligible children can receive up to:

- $1,783 per year for children aged 4 and above
- $423 per year for children aged 3 years old

QLD 'Free Kindy'
The Free Kindy program supports eligible* children to receive fee-free government-approved kindergarten education for 15 hours per week (up to 600 hours) over 40 weeks per calendar year, when delivered by an Early Childhood Teacher (ECT).

South Australia 'Flying Start for kids'
The following rates apply to all centres from 2027 (not all centres in 2026):

- Fee relief payments will apply for eligible families in the Preschool Plus program, for full days of long day care enrolment on Preschool Plus delivery days (3 or 4 days per week), up to a maximum of 11 hours per day for 52 weeks per year. This will be paid up to the CCS fee rate cap (CCS fee rate caps are adjusted at the commencement of each financial year).
- Targeted child subsidies are also available for Aboriginal and Torres Strait Islander children in the year before full time school where they are enrolled in a preschool program.

Victoria 'Best Start, Best Life reforms'

- Free Kinder is available for Victorian 3- and 4-year-old children offering 15hrs per week up to $2,101 per eligible child, each year.
- Eligible Priority Cohort children and children at Pre-Prep services offering a minimum 16 hours per week, will receive additional fee relief for each additional hour up to 25 hrs (increasing to 30hrs by 2032)
- Eligible Early Start Kindergarten (ESK) provides eligible children with 15 hours of free or low-cost kindergarten each week, up to $6,620 per year
- Rates are based on 2026 and are subject to change

Where the service is unable to meet the funded kindergarten/preschool program requirements, full fees may be charged (less any CCS).

To access these subsidies children must meet state guidelines for child eligibility, including date of birth criteria, subsidy declarations to claim at one primary location and enrolment at a service approved to deliver the relevant funded program. Visit the relevant state's government website for more information on the available subsidies.

Refunds
Parents/ guardians can access their account balance via the Finance tab in the Xplor Home App. Where an account credit remains at the conclusion of the End of Care notice period, a refund can be requested and the Centre Manager will provide a refund form to complete, prior to submitting the refund request for processing. Refer to the **QA6-P-03 Parent Refund Procedure** for more information.

If a refund application is not properly made by a family within 18 months from the last day of the End of Care notice period, G8 Education may retain all remaining funds, at G8 Education's sole discretion. All refund requests must be made in accordance with the Parent Refund Policy.

In some circumstances, CCS overpayments may occur and appear in error on a parent/ guardian's statement in Xplor. If this is identified, the refund will not be available to the parent/ guardian and the overpayment will be recovered by Services Australia.

Late Payment and Debt
G8 recognises that parents/ guardians may experience financial difficulties from time to time and encourages them to communicate with the centre as early as possible. Parents/ guardians are expected to meet their fee obligations per their CCS eligibility requirements under family assistance Law or work with the centre to establish an agreed payment plan arrangement.

The Centre Manager will make contact with the parent/ guardian following any missed or dishonored payment to arrange for the fee to be paid. Where the full outstanding balance cannot be paid immediately, a QA6-FRM-003 Payment Plan will be arranged taking into consideration the outstanding balance in addition to the weekly accrual of fees to maintain compliance with the 'Payments' section of this procedure.

Failure to comply with fee payment obligations may put a child's placement at the centre at risk with no guarantee of their place still being available once the outstanding amount has been paid.

Unpaid accounts may be referred to a Debt Collection Agency and collection fees or other charges incurred may be added. Refer to **Debt Management Procedure**.

Complaints

Parents/ guardians who wish to raise concerns regarding the management of fees or CCS should speak with the Centre Manager or the Family Care Team (1800 317 371 familycare@g8education.edu.au) in the first instance.

The Centre Manager will follow the Complaints Procedure including advising the Approved Provider of all grievances. Families can also raise concerns regarding management of CCS to tipoffline@education.gov.au or phone 1800 664 231.

Compliance & Responsibilities

The Approved Provider, Nominated Supervisors, team, and parents/ guardians are responsible for complying with this policy. This policy is available for review, feedback and continuous improvement and is subject to change from time to time.

Role	Responsibility
Approved Provider will:	• Follow regulatory obligations for applying subsidies • Ensure this procedure is in place to outline the payment of fees and provision of a statement of fees charged. National Regulation 168(2)(n) • Make this procedure accessible to nominated supervisors, team members, families, and available for inspection and take reasonable steps to ensure this procedure is followed • Notify families at least 14 days before changes are made to the procedure that affect the fees charged or the way they are collected; or significantly impact the service's education and care of children; or significantly impact a family's ability to utilise the service. National Regulation 172 • Report financial information to the department within 3 months of the end of normal financial reporting period
Nominated Supervisor will:	• Provide families with information relating to payment of fees and provision of a statement of fees charged by the centre. National Regulation 168(2)(n) • Communicate with families at enrolment about fees, including: - the amounts charged; - payment periods and methods; - how the Child Care Subsidy or other government subsidy (e.g. from your jurisdiction) will be applied; - notice periods; - how they can view transaction statements; and - financial hardship considerations and payment plans. • Implement procedures for the payment of service fees, including: - reviewing all direct debit scheduled payments and adjusting to cover any outstanding balance on the account, ensuring the account always remains one week in advance. - monitoring the application of the Child Care Subsidy or other government subsidy. - facilitating ongoing communication with families about their account. - following up with families with active and inactive debt • Ensure team members are familiar with the fee schedule and how to support families to approach the person whose role it is to collect fees with any fee-related questions. • Work collaboratively with appropriate services and/or professionals to support children's access, inclusion and participation in the program.
Accounts Receivable will:	• Support Nominated Supervisors with: - Investigating account queries - Issuing third part invoices - Financial adjustments - Primary carer changes
Operations Solutions will:	• Support Nominated Supervisors with: - Payment methods - Investigating account and CCS related queries • Primary carer changes
Parents/ guardians will:	• Read and comply with all aspects of this procedure including: - maintaining payment of fees for the current week and one week in advance and complying with payment plans where relevant - following notice period guidelines - reading statements and raising queries • Upon enrolment, provide the centre with their child's Customer Reference Number (CRN) and date of birth and the CCS claiming parent/guardian's CRN and date of birth • Agree to the Complying Written Arrangement (CWA) upon enrolment (by Primary Carer) and each time there is a change to a child's booking pattern, fees or session hours.

	• Apply for and provide the centre with details of approved Child Care Subsidy percentage and inform the manager of any changes to eligibility or currency. If CCS is cancelled, full fees will be charged until the parent/guardian rectifies it with Servies Australia • Review account statements and upcoming payments in Xplor and understand that adjustments can be made by 12pm (AEST) on the day of payment. • Sign their child in and out each day including confirming absences. • Raise any fee-related questions with the Nominated Supervisor or Responsible Person. • Advise Services Australia when changes happen that may affect a family's CCS entitlements, for example, income changes or changes to personal circumstances such as separation.

Legislation

National Law		**National Regulations**	R111 Administrative Space R158 Children's attendance records R160 Children's enrolment records R161 Authorisations R168 2(n) Policy and procedure 2(o) Complaints R171 Policies kept available R172 Policy notification of change	**National Quality Standards**	QA6; QA7
Family Assistance Law	A New Tax System (Family Assistance) Act 1999 A New Tax System (Family Assistance) (Administration) Act 1999 Family Assistance Legislation Amendment (Jobs for Families Child Care Package) Act 2017 Family Assistance Legislation Amendment (Cheaper Child Care) Act 2022 Child Care Subsidy Minister's Rules 2017 Child Care Subsidy Secretary's Rules 2017				

Related Internal Links

Nintex Process Manager
QA6-P-03 Parent Refund Procedure
Debt Management Procedure

References

Education and Care Services National Regulations
Family Assistance Law
Kindergarten/ Preschool Funding:

- QLD Guidelines
- NSW Guidelines
- VIC Guidelines
- SA Guidelines

Date revised	Change Summary
Oct 2026	Change to format. Merged Primary Carer Change procedure and Third Party Procedure into this policy.