

## Payments Policy

This policy outlines how fees throughout the year are paid.

### 1. Payment system

From 1 January 2024, all payments are processed through our online enrolment program XAP, using Quickpay Pty Ltd payment processing system.

At the point of completing an enrolment form in XAP, families will be asked to nominate a method of payment (e.g. credit card or bank account) for any fees payable throughout the year. The collection fees and surcharges for the provision of services are on-charged to the family.

Direct Debit costs/surcharges	Bank	VISA/Mastercard	Amex
Transaction Cost	\$1.00	\$1.00	\$1.00
Surcharges	N/A	1.8%	3.6%

In accordance with Queensland Government requirements, we can no longer accept direct bank transfers for term fees.

### 2. Billing

Any applicable government subsidies are applied to your account before issuing invoices to families. You may receive automatic confirmation emails to say your account has been credited. This does not mean your nominated payment method has been charged.

Invoices for any fees owing will be issued in week 1 of each term. The payment terms are six days from issue and no action from families is required as XAP will automatically charge your nominated payment method. The default payment method is one single instalment. If you wish to pay in five equal instalments throughout the term, contact the Office Manager upon receipt of the invoice to set up a payment plan.

### 3. Receipts

All payments will be issued with a receipt to the main account holder's email. The voluntary building fund contribution is tax deductible.

### 3. Overdue accounts / declined payment

If an automatic direct debit fails to process, a dishonour fee of \$8.80 is charged by Quickpay and the system will automatically reattempt to process the payment after each two days until successful.



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Accounts overdue by more than 30 days will be referred to the Management Committee for further action. Accounts overdue by more than 60 days may result in referral to a debt agency and the cancellation of your child's enrolment.

#### **4. Accounts in credit**

If your account is in credit, refunds can be applied to Families Accounts in XAP to show on an account, however the physical exchange of funds will still need to be processed and returned to the Family externally for e.g. EFT or Direct Deposit.

#### **5. Financial Hardship**

Cannon Hill Kindy is a community kindy committed to accessible quality education. If financial hardship is a barrier to access we invite you for a confidential discussion of your circumstances with the Office Manager or Centre Director. There may be Kindergarten or government assistance available to you.

POC: [admin@cannonhillkindy.com.au](mailto:admin@cannonhillkindy.com.au)

Updated 1 Nov 2023