

Y Geelong Fees and Charges Policy

OFFICE USE ONLY

Policy Number	Date Approved	Date Last Amended	Status
YG 137-O	17/08/2023	01/08/2023	APPROVED

1. Y Geelong Fees and Charges Policy

2. INTRODUCTION

The Y is committed to:

- Providing responsible financial management of the services, which includes establishing fees that will result in a financially viable service while keeping user fees at the lowest possible level
- Providing a fair and manageable system for dealing with the non-payment and/or inability to pay fees/outstanding debts
- Maintaining confidentiality in relation to the financial circumstances of parents/guardians
- Advising users of the service about how the programs are funded, including government support and parent/guardian fees- YMCA CHILDREN'S SERVICES(OSHC/Vacation Care)
- Providing equitable access for families eligible for funding subsidies including but not limited to Child Care Subsidy, Additional Childcare Subsidy and Inclusion Support Funding- YMCA CHILDREN'S SERVICES (OSHC/Vacation Care)
- Ensuring clear processes are in place that limit opportunities for fraudulent activity to occur.

3. SCOPE

The scope of this Policy applies to all programs operated by Y Geelong. This policy applies to The Young Men's Christian Association of Geelong Inc (Y Geelong) and related entities and the Geelong and District YMCA Youth Services. For the purposes of this document we refer to these as the Y. All Procedures must conform to this Policy.

4. POLICY

4.1 FEES AND CHARGES- GYMNASTICS CLUB

4.1.1 Competitive gymnastics classes are conducted over 46 weeks. Recreation gymnastics classes operate for 44 weeks of the year.

The fortnightly Direct Debit payment system runs across the year paying for two classes at a time in advance.

Where there are no classes running due to our season breaks, public holidays, annual Christmas/New Year closure the system will automatically adjust the payment amount to reflect these closures.

See www.geelong.ymca.org.au website for Direct Debit calendar.

4.1.2 Cancellation of Direct Debits

Members wishing to cancel membership and Direct Debit Authorisations must provide seven (7) working days (Saturday /Sunday does not constitute working days) written notice via email to newtownstadium@ymca.org.au. Future bookings will be cancelled from the last day of the notice period. All bookings during the notice period will be charged.

Customers with an outstanding debt with Y Geelong must pay their outstanding balances prior to any cancellation request being approved. YMCA will seek to recover the debit via direct debit processing and at the time of full payment will process the Direct Debit Authorisation.

Members transferring to another Gymnastic Club will not be processed on the Gymnastics Australia member portal until outstanding accounts have been paid in full.

4.1.3 Rejected Direct Debits payments

Direct debits that are rejected due to a lack of funds/ expired cards etc. will incur a rejection fee and processing fee that is charged by the merchant for processing payments.

It is the responsibility of the card holder to update their bank details via the Y Geelong Customer Portal (www.geelong.ymca.org.au) and ensure new card expiry dates and satisfactory funds to cover the processing of your fees is available.

- 4.1.4 It is the responsibility of the responsible adult/guardian making the booking to accept liability for payment of fees. The Y is not in the position to collect fees from other family members /or offer part payment to separated families and recover the payments.

If a third party is accepting payment liability for fees i.e. grant providers, service provider, NDIS etc, this must be provided in writing on the organisations letterhead with ABN number, address, contact details and authorising officers name and position within the organisation at the time of booking. NDIS Clients are required to ensure that they have the approved funding for the service at the time of booking and must provide a copy current NDIS Service Plan and complete the Y Geelong Service Agreement Form. Customers without approved funding to cover the costs associated with the classes will be required to make payment for the service to Y Geelong and make arrangements to recover the NDIS/ TAC/Workcover payments directly.

Y Geelong is non-registered NDIS Service Provider therefore will only accept Service Agreements with Plan Managed Third Party or Self-Managed NDIS Clients.

- 4.1.5 Payment plans may be requested and authorised at the discretion of the Centre Manager-Newtown. Requests must be made in writing prior to bookings being confirmed. We will provide written correspondence to the member, we do not provide verbal approvals.
- 4.1.6 Customers that are travelling overseas or taking extended leave may be granted permission to suspend their membership or class booking and payments for the period of absence. This is at the discretion of the Centre Manager and request must be made in writing and provide evidence of travel itinerary at the time of requesting advanced booking.

4.1.7 Participants in Recreation and Competitive Gymnastics are automatically enrolled in programs and will be notified by customer service if their children are progressing to the next gymnastics class level. If you wish to cancel at any stage you must adhere to Clause 4.1.2.

4.1.8 Members who have completed a Direct Debit Authorisation will have their fees debited fortnightly on a Wednesdays in advance. Refer to Direct debit calendar on <https://www.geelong.ymca.org.au/timetable>

4.1.9 Fee Increases

Annual fee increases occur from the 1st July annually. Management will notify members of the fee increase a minimum of 30 days prior to the commencement of the fee increases.

Any annual fee increases will be automatically calculated and deducted on the subsequent payment cycle.

4.1.10 Refunds

In the case of an illness or injury and a medical certificate is supplied stating exclusion start date and end date, Y Geelong Gymnastics Club will provide an account credit for classes missed in the exclusion timeframe. If a member is no longer returning to the participate, Y Geelong will refund existing account credits.

There are no refunds offered for classes missed due to travel/school excursions / or the customer changes their mind about the program. Family credits on accounts will be applied to member's accounts when YMCA Geelong cancel classes. **Gymnastics Victoria affiliation fee and administration fee and volunteer levy are non-refundable.**

4.1.11 Make-up Classes for Gymnastics, Trampoline, Cheerleading Only

There is no provision for make-up class.

4.1.12 Gymnastics Competition Fees

- All competitions sanctioned by the Y Geelong Gymnastics Club are notified to parents/guardians at the commencement of the competition season.
- Competition fees are determined by the entry fees and cost associated with travel, accommodation and judge's expense and a competition fee structure for each competition is provided to parents in advance with competition calendars.
- Payment of competition fees are due by the date outlined in the Competition calendar and payable via the YMCA Customer Portal (www.geelong.ymca.org.au)- Y Geelong does not guarantee admission to any athlete in any competition if payments are late.
- Athletes who withdrawn from the booked competition may get their competitions fees refunded with a medical certificate subject to the event host policies on refunds.

Athletes attending competitions on a scheduled training days i.e: MAG L2/ ALP7 are scheduled on the timetable to train 4hrs on a Saturday and they are entering a competition on a Saturday and miss the scheduled training are not eligible for a refund or family credit if it is a sanctioned competition and the Program Coach is attending the competition with the athletes. The rationale for this is to cover the coaching costs associated with a team event and should some of the athletes in the training squad not attend the competition the class would need to continue to operate. In the circumstance that Y Geelong could not staff the training for any athletes not attending a competition but scheduled to attend training, Y would provide a family credit for the hours missed.

4.1.13 Trial bookings: Payment for a trial class can be paid upon booking program or service **via** the YMCA Customer Portal (www.geelong.ymca.org.au).

4.1.14 Concessions Cards

The Y will provide eligible concession card holders of Centrelink Health Care Card/ Centrelink Pensioner Concession Card Is entitled to a 10% discount off the fortnightly direct debit amount.

A Copy of the current eligible concessions card must be provided to the Customers services team / uploaded to the customer portal at the time of booking

Y Geelong Gymnastic Club hosted Gymnastics Events – Athlete withdrawal policy

Withdrawal before advertised event closing date- will receive a full refund.

Withdrawal after advertised event closing date-If an athlete is unable to compete due to injury/illness entering Clubs or Y Gymnastic Club Members may apply for a refund of the entry fee, less a 25% administration fee.

Entering clubs wishing to apply for a refund are required to request refund in writing within 5 working days of the completion of the competition. Request received by Y Geelong after the advertised closing date will be processed only if accompanied by a medical certificate and received within 5 working days. Requests will not be processed after 5 working days past the event date. All refunds will be provided to the club in the form of a direct deposit on the supply of account details. Y Geelong athletes will have refund credited to their account.

4.1.15 Retirement – Y Geelong Gymnastics Club- Competitive Program

Refer to YMCA Geelong Gymnastics Club Handbook regarding notice period and process.

5. FEES AND CHARGES- CHILDREN'S SERVICE (OSHC)

Children's services, including OSHC- Before and After School Care/Vacation Care and long day care receive Child Care Subsidy from the Federal government to support families and increase participation in these programs. Additional Child Care Subsidy can also be used to support families in accessing children's services.

The governance requirements ensures that funded services have in place, and communicate to families, a comprehensive written fees policy.

This policy will provide a clear set of guidelines for:

- The setting, payment and collection of fees
- Ensuring the viability of the YMCA Geelong Children's Services by setting appropriate fee charges
- Equitable and non-discriminatory application of fees across the programs provided.
- Preventing fraudulent behaviour activity
- Accessing funding including Child Care Subsidy, Additional Child Subsidy and more

5.1.1 Vacation Care-School Holiday Program: Fees for bookings is required to be pre-paid via direct debit, except where the National Disability Insurance Scheme client has submitted a signed Service Agreement and Service Plan YMCA Geelong is a non-registered NDIS Service Provider and will only accept NDIS Clients that are self-managed or have third party plan managers.

- 5.1.2** NDIS recipients must provide all information, customer hours or funding per program and claims for payment will be made at the conclusion of the program.
- 5.1.3** NDIS Clients are required to ensure that they have the approved funding for the service at the time of booking. Customer without approved funding to cover the costs associated with the booking will be required to make payment for the service to Y Geelong and make arrangements to recover the costs directly with NDIS/ TAC/Workcover payments.
- 5.1.4** Families are required to ensure that they have approved Geelong and District YMCA Vacation Care as their service provider every 14 weeks in order for YMCA Geelong to correctly apply to service bookings and invoice with the Child Care Subsidy. YMCA Geelong will notify families if there are issues with your subsidy and if the matter is not resolved by the payment due date families will be charged the full fees and are required to address the Child Care Subsidy payment through Centrelink.
- 5.1.5** Cancellation & Alterations – (VAC CARE) all cancellations or booking alterations are required in writing/email to shp.geelong@ymca.org.au. Prior to the booking close date, a customer can make alterations/cancellations on the My Family Lounge portal. After the booking close date, all cancellations and alterations are required in writing to shp.geelong@ymca.org.au 7 days prior to the cancellation date or the customer will be charged a service fee equivalent to the daily fee.
- Cancellation & Alterations – (Before and After School Care) all cancellations or booking alterations are required to be updated on the My Family Lounge portal.
- 5.1.6** Cancellation fees (VAC CARE) Cancellation of a booking after booking closing date for School Holiday program bookings will incur fee charges (no refund or credit will apply).
- 5.1.7** Cancellation fees (Before and After School Care) Cancellation of a permanent booking is required to provide 7 days written notice by emailing smmb.oshc@ymca.org.au Future bookings will be cancelled from the last day of the notice period. All bookings during the notice period will be charged.
- 5.1.8** Cancellations during the Vacation Care program will be charged a service fee equivalent to the daily fee or excursion day fee however if families provide a medical certificate within 48 hours of the absence your account will be refunded or credited.
- 5.1.9** Absence & Cancellation: Before and After Care program

The Leave of Absence email can also be used for occasions where child illness prevents attendance and a medical certificate is supplied within 5 days of the absence/s.

To change or cancel a permanent booking a Change or Cancellation of Permanent Bookings email will need to be submitted at least 7 days before the required change.

Casual bookings can be removed without charge up to 2 business days before the absence.

A Leave of Absence email is not required except in the case of child illness where this email can be submitted up to one week after the absence/s and must include a medical certificate.

All other absences will be charge the full session fee.

In the event of mandated shutdown or lockdown, the Y will communicate with families their position in the fees based on advice from the DET & DESE.

5.1.10 Complying Written Arrangements (CWA)

Families enrolled in YMCA Children's Service such as School Holiday Program and/or Before and After school care services will receive an email offer (Complying Written Arrangement) from the YMCA that outlines the following information:

- the names and contact details of service,
- the date the arrangement starts,
- the name and date of birth of the child (or children)
- the usual sessions of care
- type of booking- casual/permanent
- details of fees charged under the arrangement which are available on our website www.geelong.ymca.org.au), which may vary from time to time.

This information complies with the legislative requirements to receive Child Care Subsidy.

5.1.11 Relevant Arrangement

If an arrangement between the YMCA and family for the care of a child/children that does not meet the full requirements for a **Complying Written Arrangement**, then No Child Care Subsidy can be paid for care provided under this type of agreement.

This type of enrolment notice is used only where the YMCA has received advice that the family does not wish to claim Child Care Subsidy or is not eligible to claim CCS.

5.1.12 Arrangement with an organisation (third party)

An arrangement between the individual(s) and another party (eg: case manager etc), an employer, other organisation, or the state where the other party is liable for the fees for care of the child is not eligible for Child Care Subsidy.

5.1.13 Statements of Entitlement- (Statement of Account)

Once every fortnight OSHC (Before and After School Program) families will receive a Statement of Entitlement to parents eligible for Child Care Subsidy for children enrolled in our service.

This statement provides details of the sessions of care provided and the resulting fee reduction amounts. We (the Y) use information about entitlements and payments to prepare these statements.

Statement of Entitlement is issued for care already provided, as this includes details of the child's physical attendance (in/out time) at the service and actual fee reduction amounts.

Statement of Entitlement are issued to families to ensure that families have a clear understanding of the fees they have been charged, what those fees have been charged for and how their Child Care Subsidy has offset those charges.

Statement of Entitlement details includes;

The statement

- Name of the individual to whom the statement is issued.
- Name of the child to whom any sessions of care were provided.
- Unique identifier (assigned by the department) to the enrolment of the child for care by the service.
- Date of issue and start and end dates of the statement period.

The service

- Name of the provider.
- Australian Business Number (if any) of the provider and (if different) the Australian Business Number under which the service trades.
- Unique identifier (assigned by the department)
- Details to the child while the child was absent (up to 42 days in the financial year) (that is an initial absence day) - the number of days on which the service is taken to have provided a session of care to the child, beyond 42 cumulative days in the financial year and particular circumstances apply (that is an additional absence day).

Sessions of care

- Daily and weekly totals of the number of hours of care provided during the statement period, including start and end times for each session of care.
- Daily and weekly totals of the number of hours of the child's physical attendance during the statement period, including start and end times of the child's physical attendance.
- For the statement period and cumulatively for the financial year until the date of issue of the statement—the sum of:
 - the number of days on which the service is taken to have provided a session of care to the child while the child was absent (up to 42 days in the financial year) (that is an initial absence day) - the number of days on which the service is taken to have provided a session of care to the child, beyond 42 cumulative days in the financial year and particular circumstances apply (that is an additional absence day).

Fees

- Hourly session fee for each session of care provided by the service to the child in the statement period. Daily and weekly totals of the amount of all fees charged by the provider for care provided during the statement period, including details about any discounting or refund applied in order to pass on fee reductions.

Fee reduction amounts

- For the statement period: the number of hours for which the fees were reduced (or for which the individual otherwise received the benefit of a fee reduction amount) the total of the fee reduction amounts of which the provider was given notice by the department a breakdown of the amounts of fee reduction for each

session of care and whether it related to a payment of Child Care Subsidy or Additional Child Care Subsidy.

Actual attendance times

- Session reports are required to record actual attendance in and out times (except for absences).

6. FEES AND CHARGES- SPORT AND RECREATION PROGRAMS

6.1 Team Sports: Paid as either a term fee or team sheet fee prior to the commencement of the game.

6.2 Concessions Cards

The Y will provide eligible concession card holders of Centrelink Health Care Card/ Centrelink Pensioner Concession Card Is entitled to a 10% discount off term based activity programs such as Rookie Sport, Aussie Slammers etc.

A Copy of the current eligible concessions card must be provided to the Customers services team / uploaded to the customer portal at the time of booking.

7. FEES AND CHARGES- FACILITY HIRE (Newtown Sports Stadium/ Bannockburn):

7.1 Schools and sporting clubs to be invoiced at time of the booking and payable within 14 days and required to complete a facility hire agreement form. Damage occurred to facilities: Damage, loss, breakage will incur an additional charges and will be invoiced separately and payable within 7 days.

7.2 Trading Terms: Y Geelong trading terms are 14 days from date of Tax Invoice for approved creditors. All creditors must complete a Y Geelong Credit Application Form. Credit Accounts will not be approved in advance of receiving the Y Geelong Credit Application Form being approved and therefore cash/EFTPOS payment on booking. Outstanding invoices beyond 30 days from date of invoice will incur a late fee of 5% per month. Debts beyond 90 days will be forwarded to credit agencies.

7.3 Facility Hire Agreement must be completed by Hire groups.

8. FEES AND CHARGES- CAMP

- 8.1 Security deposit:** All Camp bookings require a deposit of \$1000 to be paid to secure Booking for clubs, associations or Department of Education and Early Childhood Development -Schools.
Bookings are required to pay a deposit on booking and full amount within 7 days of the booking confirmation.
Credit Card Authorisation Form with authority to deduct from credit card account must be issued for all Community/ Clubs/ Family Groups at the time of booking.

8.2 Camp Accounts Payable:

Schools Bookings- Final invoice for the cost of the camp is then charged at the time of final numbers confirmation (approximately one week prior to camp) which is payable within 7 days

Community Groups/ Clubs/Corporate- Final invoice is issued at the time of confirming numbers and due and **payable before arrival**.

Credit is not automatic- Trade Credit Application must be completed prior to a booking to alter the above terms and conditions of the payment. Credit checks will be completed by each applicant/organisation and write approval will be provided prior to confirmation of a booking.

8.3 High Risk Groups:

The above camp terms and conditions may be altered at the CEO discretion should a group be considered high risk.

8.4 Damage occurred to camp:

Damage, loss, breakage will incur an additional charges and will be invoiced separately and payable within 7days.

8.5 Camp Cancellation Policy-

Deposit is **not refundable** for camp bookings that are confirmed.

A 50% cancellation fee based on the **stated the booking form as the "agreed minimum hire fee"** will apply if booking is cancelled within 90 days of camp dates.

A 100% cancellation fee based on the **stated the booking form as the "agreed minimum hire fee"** will apply if booking is cancelled within 30 days of the camp dates.

8.6 Camp Terms and conditions

An authorised representative must have read the "General Conditions for Hire" and the group and agree to abide by them, acknowledging that it is my clients responsibility to inform the group of these rules.

LIABILITY: "To the extent permitted by law" YMCA Geelong Inc., CAMP WYUNA Management and its agents and employees do not accept liability for loss of property or damage or personal injury arising from the use of the facilities.

If numbers increase from the original confirmed booking details, customers will be charged for actual attendee bookings.

Refunds are not provided.

8.7 General Condition of Hire

A complete list of campers must be provided by the hirer on arrival. The hirer is responsible for assessing the first aid needs of the group and providing the necessary first aid supplies (INCLUDING SUNSCREEN), equipment and training.

9. FEES AND CHARGES – GENERAL

9.1 Managers Discretion: The manager of the given program/service will have authorisation to arrange a payment plan should families have difficulty in being able to manage the full payment of fees up front prior to the commencement of program. Our payment plans will always ensure we have been paid in advance, so as to avoid the labour intensive task of chasing unpaid fees when the service has already been delivered.

9.2 YMCA Support: Should families be unable (not unwilling) to pay the subscribed fee YMCA Geelong fundraises to assist families facing disadvantage and may be able to apply for a subsidy.

9.3 Birthday Parties

A non-refundable deposit is required at the time of booking a party with the Y.

9.4 Payment Methods

YMCA Geelong accepts;

Visa and Mastercard payments via EFTPOS for facility bookings & direct debits

Cash- for program payment other than Gymnastics and School Holiday Programs

Direct Deposits for Approved Credit Account holders.

Tax Invoice to Approved Trade Credit Applicants

We do not accept AMEX as a payment method at any of the YMCA Geelong operations

10 ROLES AND RESPONSIBILITIES

Department/Role	Responsibility
YMCA is responsible for	- Implementing and reviewing this policy, in consultation with the parents/guardians and staff and in line with the requirements of the regulations and funding bodies. - Ensuring fees across all services support the ongoing viability of each program without limiting participation from all areas of the community - Developing a fee policy that balances the capacity of parent/guardian's capability to pay, providing a high-quality program and maintaining service viability - Considering any issues regarding fees that may be a barrier to families enrolling in programs operated by YMCA and removing those barriers wherever possible - Considering options for payment when affordability is an issue for families - Clearly communicating this policy and payment options to families in a culturally sensitive way in the family's first language

	where possible • Setting fees according to the guidelines outlined in Attachment 1, Setting fees and other charges, of this policy • Providing families with a minimum of 14 days' notice of any major changes to this policy or the fees being charged • Collecting all fees as per the guidelines outlined in Attachments 3 and 4 of this policy • Documenting the type of concession card and expiry date of eligible concession card holders • Completing regular checks on transactions to identify irregular activity • Completing annual internal and external audits of finances as per the YMCA Assurance Procedure • Providing parents with clear access to their accounts, with transactions clearly visible • Collecting evidence to support applications for Additional Child Care Benefit • Complying with the centre's Privacy Policy and Confidentiality in regard to any information it receives relating to the financial situation of parents/guardians and the payment/non-payment of fees
Staff are responsible for:	• Informing the YMCA of any complaints or concerns that have been raised regarding the fees at the centre • Referring parent's/guardian's questions in relation to this policy to the YMCA • Assisting the YMCA as required in sighting supporting documentation for parent's/guardians eligibility to access subsidies.

11 DEFINITIONS

Term	Definition
Additional Child Care Subsidy	Federal government funding scheme to provide additional support to families who meet the criteria outlined by Australian Government Services.
Child care subsidy	Federal government funding scheme to support families in accessing quality early childhood and outside school hours education and care programs.
DVA Gold Card/White Card:	A Department of Veterans' Affairs card for Australian Veterans
Fees:	A charge for a place within a program at the service
Fraudulent activity	Deliberate actions taken by individuals or an organisation to knowingly claim/accept more funds than they are entitled to.
Health Care Card:	A Commonwealth Government entitlement providing concessions for low-income earners and other eligible people. Details are available at www.centrelink.gov.au/internet/internet.nsf/payments/conc_cards_hcc.htm
Inclusion Support Funding	Federal government funding to support education and care providers in being able to fully support children of different abilities within their services
Late-collection charge:	A charge that may be imposed by the YMCA when parents/guardians are late to collect their child/ren from the program (see <i>Attachment 1, 'Setting fees</i>

	<i>and other charges')</i>
Other charges:	A charge for items not directly related to the PROVISION of the children's program, such as sun hats.
Visas A–E:	Bridging visas for asylum seekers.
Declined direct debit administration fee:	A charge from the YMCA to parents/guardians if a direct debit declines.
Working Days	Working days refers to the business administration operating days of Monday- Friday.

12 MONITORING, EVALUATION AND REVIEW

- The policy will be monitored on a quarterly against the Key Performance Indicators.
- Policy Review to occur with consultation with SLT every three years.

13 SUPPORTING DOCUMENTS

(LINKS TO PROCEDURES, LEGISLATION, FORMS, WORK PRACTICES)

- *Charter of Human Rights and Responsibilities 2006* (Vic), as amended 2011
- *Child Wellbeing and Safety Act 2005* (Vic), as amended 2012
- *Disability Discrimination Act 1992* (Cth), as amended 2013
- *Education and Care Services National Law Act 2010*
- *Education and Care Services National Regulations 2011: Regulation 168(2)(n)*
- *Equal Opportunity Act 1995* (Vic), as amended 2010
- *National Quality Standard, Quality Area 7: Governance and Leadership*

14 VERSION CONTROL

Approved by: CEO

Meeting number and date: SMT 01/08/2023

Effective date:03/09/2014 updated 20/06/2016, 23/04/2019, 15/12/2020 05/02/2021

Reviewed: .03/09/2014 20/06/2016 15/12/2020, 05/02/2021

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Policy Owner: CEO

Contact Details policy owner: Ph: 5221 8344 E: geelong@ymca.org.au
Amendment history:

Version	Date	Author	Change Description
V1	11/02/2014	Shona Eland	Uploaded to YMCA Geelong Policy Template included scope, monitoring and evaluation clauses.
V2	12/06/2014	Shona Eland	Updated clauses 5.1.1- 5.1.11 5.11 and 5.12
V3	17/07/2014	Shona Eland	Updated clauses 5.1.1, 5.1.2, 5.1.9, 5.1.11, added 5.1.13 Birthday Parties.
V3	03/09/2014	Shona Eland	Updated after SMT 03 /09/2014 with Tina Ferguson (Group Accountant) to reflect best practice- credit management

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V4	22/6/2016	Renae Lamaro	Updated clauses 5.1,,5.1.2,5.1.3, Term Fees Newtown ,Nth Geelong, Bannockburn 5.1.13 included clause Gymnastics Competition Fee 5.3 Change wording Vacation care to School Holiday Program 5.6 Include credit application details in clause 5.9 Change wording from Manager to CEO
V5	01/07/2016	Shona Eland	Updated Clauses 5.2 all clauses have been updated in line with new direct debit processing system as of 01/07/2016.
V6	19/03/2020	Helena McGrath	Updated School Holiday Program Fees and charges 5.6 clause to reflect current Family Handbook.

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V7	28/03/2019	Shona Eland	Clause 5.2.1 updated "Classes are conducted over 46 weeks" Clause 5.2.4 added "NDIS/Workcover/TAC Clients are required to ensure that they have the approved funding for the service at the time of booking. Customer without approved funding to cover the costs associated with the classes will be require to make payment for the service to YMCA Geelong and make arrangements to recover the NDIS/ Tac/Workcover payments." Clause 5.2.5 Added "We will provide written correspondence to the member, we do not provide verbal approvals." and Payment plans may be requested and authorised at the discretion of the Centre Manager- Newtown Clause 5.2.6 Changed Centre Director to Centre Manager Clause 5.2.9 added "minimum" <u>Clause 5.2.10 Refunds added</u> "Refunds are processed on completion of a Request for Refund Form approved by the Centre Manager. Payment is process via our fortnightly accounts payable system and directly deposited in the customer nominated account". Clause 5.2.11 added "when YMCA Geelong cancel classes during terms." And "volunteer levy Clause 5.5 Trial bookings: Payment for a trail class can be paid upon booking program or service via EFTPOS. Clause 5.6 School Holiday Program: added "Fees for the bookings is required to be paid" Clause 5.6 .1 School Holiday Program: Fees for the bookings is required to be paid prior to participation in activity via Direct debit. As most families will be entitled to Federal Government assistance they will pay the balance of the daily fee. This will be reliant on the family providing up to date information to ensure we can calculate the correct fee, and reliant upon the Governments software and live access to calculate the balance of fees owing at time of booking. Clause 5.6.1 NDIS recipients must provide all information, customer hours or funding per program and claims for payment will be made post program and customers are to pay the balance within 7 days. Clause 5.6.2 NDIS Clients are required to ensure that they have the approved funding for the service at the time of booking. Customer without approved funding to cover the costs associated with the classes will be require to make payment for the service to YMCA Geelong and make arrangements to recover the NDIS/ Tac/Workcover payments. Clause 5.6.3 Added clause "Families are required to ensure that they approve Geelong and District Vacation Care as their service provider every 8 weeks in order for YMCA Geelong to correctly apply to service bookings and invoice with the Child Care Subsidy. YMCA Geelong will notify families if there is an issues with your subsidy and if the matter is not resolved by the due date for the Direct Debit processing families will debited the full fees and required to address the Child Care Subsidy through Centrelink." Clause 5.7 Team Sports: added "Paid as "either a term fee or team sheet fee prior to the commencement of the game. Clause 5.8 Regular hire Groups Newtown Sports Stadium/ added "Bannockburn": Schools and sporting clubs to be invoiced at time of the booking and payable within 14 days. Added "Damage occurred to facilities: Damage, loss, breakage will incur an additional charges and will be invoiced separately and payable within 7days." Clause 5.9 Trading Terms: added "Credit Accounts will not be approved in advance of receiving the YMCA Geelong Credit Application Form being approved and therefore cash/EFTPOS payment on booking. Outstanding invoices beyond 30 days from date of invoice will incur a late fee of 5% per month. Debts beyond 90 days will be forwarded to credit agencies." Clause 5.10 Security deposit: added "All Camp bookings" Clause 6.4 added "If numbers increase from the original confirmed booking details, customers will be charged for actual attendee bookings." Clause 7.3 Payment Methods YMCA Geelong accepts; Visa and Mastercard payments via EFTPOS for facility bookings & direct debits Cash- for program payment other than Gymnastics and School Holiday Programs Direct Deposits for Approved Credit Account holders. Approved SMT 04/04/2019
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V8	15/12/2020	Shona Eland	Updated Clause 1- Intro included Ensuring the viability of the YMCA Children's Services by setting appropriate fee charges • Equitable and non-discriminatory application of fees across the programs provided. • Preventing fraudulent behaviour activity • Accessing funding including Child Care Subsidy, Additional Child Subsidy and more Updated Clause 4- included entities in 5 Deleted 5.1-Term Based Programs other than Gymnastics: clause Updated Clause 5.1.1 Competitive gymnastics classes are conducted over 46 weeks / As of January 2021 -Recreation gymnastics classes operate for 45 weeks Updated Clauses 5.1.2, 5.1.3, 5.1.13 & 5.1.14 to include wording "via the YMCA Customer Portal (www.geelong.ymca.org.au)." Updated Clause 5.1.12 – deleted reference to Make up classes Included Attachment 1 YMCA Children's Services Setting Fees and Charges/ Attachment 2 YMCA Children's Services-subsidies and discounts, Attachment 3 –YMCA Children's Services-Collection of Fees, Attachment 4 YMCA Children's Services Procedure for Late payment/ Refunds Attachment 5 YMCA GEELONG CHILDREN'S SERVICES- Preventing fraudulent activity
V9	11/11/2021		Updated Classes 5.1.4-5.1.9 School Holiday Program booking cancellations and Before and After School Care Cancellations and absences.
V10	20/06/2023	Lisa Trethowan	14.1.5 Concession Cards Clause added Changed policy template to meet the branding guidelines " the Y"
V11	19/07/2023	Shona Eland	3. Scope- Removed " Board and Staff" 4.1 added "Club" Recreation gymnastics classes operate for 44 weeks of the year. The fortnightly Direct Debit payment system runs across the year paying for two classes at a time in advance. Where there are no classes running due to our season breaks, public holidays, annual Christmas/New Year closure the system will automatically adjust the payment amount to reflect these closures. See www.geelong.ymca.org.au website for Direct Debit calendar. 4.1.2 Updated Clause (Members wishing to cancel membership and Direct Debit Authorisations must provide seven (7) working days (Saturday /Sunday does not constitute working days) written notice via email to newtownstadium@ymca.org.au. Future bookings will be cancelled from the last day of the notice period. All bookings during the notice period will be charged. "Customers with an outstanding debt with Y Geelong must pay their outstanding balances prior to any cancellation request being approved. YMCA will seek to recover the debit via direct debit processing and at the time of full payment will process the Direct Debit Authorisation. Members transferring to another Gymnastic Club will not be processed on the Gymnastics Australia member portal until outstanding accounts have been paid in full. 4.1.4 added Y Geelong is non-registered NDIS Service Provider therefore will only accept Service Agreements with Plan Managed Third Party or Self-Managed NDIS Clients 4.1.8 added https://www.geelong.ymca.org.au/timetable 4.1.16 clause added Y Geelong Gymnastic Club hosted Gymnastics Events – Athlete withdrawal policy 4.1.17 clause added Retirement – Y Geelong Gymnastics Club- Competitive Program Refer to YMCA Geelong Gymnastics Club Handbook regarding notice period and process.

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V11	19/07/2023	Shona Eland	4.2 added Concessions Cards The Y will provide eligible concession card holders of Centrelink Health Care Card/ Centrelink Pensioner Concession Card Is entitled to a 10% discount off term based activity programs such as Rookie Sport, Aussie Slammers etc. A Copy of the current eligible concessions card must be provided to the Customers services team / uploaded to the customer portal at the time of booking. 8.1 deleted " a deposit for community groups will be set at 20% of cap cost for weekend and family groups" 8.5 deleted "cancel within 180days" Added "Agreed minimum hire costs" Deleted " reference to "Minimum confirmed numbers" 4.3 deleted "if actual guest numbers fall below min no " inserted – Refunds 5.1.1 Vacation Care-School Holiday Program: Fees for bookings is required to be <u>pre-paid via direct debit, except where the National Disability Insurance Scheme client has submitted a signed Service Agreement and Service Plan</u> YMCA Geelong is a non-registered NDIS Service Provider and will only accept NDIS Clients that are self-managed or have third party plan managers. 5.1.2 added NDIS recipients must provide all information, customer hours or funding per program and claims for payment will be made at the conclusion of the program. 5.1.5 updated Cancellation & Alterations – (VAC CARE) all cancellations or booking alterations are required in writing/email to shp.geelong@ymca.org.au. Prior to the booking close date, a customer can make alterations/cancellations on the My Family Lounge portal. <u>After the booking close date, all cancellations and alterations are required in writing to shp.geelong@ymca.org.au 7 days prior to the cancellation date or the customer will be charged a service fee equivalent to the daily fee.</u>
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As adopted by the YMCA Geelong on 17/08/2023



Chief Executive Officer YMCA Geelong Inc

ATTACHMENT 1

YMCA GEELONG CHILDREN'S SERVICES- Setting fees and other charges

1. Fees

As part of the budget development process, the YMCA Geelong sets fees for the programs for the following year (prior to letters of offer being sent out), taking into consideration:

- requirements of programs
- Compliance and governance costs of the operations
- Child care subsidy rate provided by the Australian Government
- Financial viability
- Fees charged by similar centres in the area
- Availability of other income sources, such as grants
- Capacity of parents/guardians to pay
- Reasonable expenditure, ensuring agreed program quality/standards

2. Payment options and procedures

YMCA Geelong will regularly review the payment options and procedures to ensure that they are inclusive and sensitive to families' cultures and financial situations.

3. Fundraising

Fundraising is important: it pays for additional/expensive items while bringing together families and the wider community. Participation in fundraising is voluntary; however, the support of every family evens the load.

4. Late collection charge

YMCA Geelong reserves the right to implement additional fees and charges such as late collection of children charge when parents/guardians are frequently late in collecting a child/ren School Holiday Programs or OSHC (Before and After School Care). In these situations, the following procedures will apply:

- Parent/Guardians are provided access to the Family Handbook in www.geelong@ymca.org.au
- The child's teacher or nominated supervisor will inform the parents/guardians/carer that if it continues the YMCA will be notified and the family will be charged a late fee of \$1.00 per minute.

ATTACHMENT 2

YMCA GEELONG CHILDREN'S SERVICES- Subsidies and discounts

1. Child Care Subsidy (CCS)

Families accessing an approved child care provider may be eligible for Child Care Subsidy. The Subsidy has replaced the previous Child Care Benefit and Child Care Rebate schemes.

Parents are responsible for confirming they are eligible for the subsidy and advising Centrelink accordingly. Information on whether a family is eligible to receive the subsidy, make claims and how much they may receive can be accessed through <https://www.servicesaustralia.gov.au/>

The provider cannot engage with Centrelink or DESE on behalf of the family.

Parents are also responsible for maintaining their information with Centrelink including if:

- the [family's income changes](#)
- one or both parents' [activity levels change](#)
- there is a [relationship status changes](#)
- there are [any other changes to your or your partner's circumstances](#).
- the family wishes to receive the payment directly or have it sent to their provider

Parents who are overpaid will be required to pay back the difference in what is owed to the government.

The provider is responsible for ensuring accurate reporting of access to the program, maintain fees as set out in the YG 137-O YMCA Geelong Fees and Charges Policy accurately reporting the provider's approval status and accurately reporting family's financial status with the provider.

The YMCA uses an electronic clock in-out program – QK Enrol – that accurately reports the actual time that children attend the service. This program is recognised and approved by the government to report attendances for CCS purposes.

2. Additional Child Care Subsidy (ACCS)

Some families may be eligible for an additional subsidy to reduce the overall cost of child care in an approved service.

To get this you must be eligible for Child Care Subsidy. And you need to be 1 of the following:

- an eligible grandparent getting an income support payment
- transitioning from certain income support payments to work
- experiencing temporary financial hardship
- caring for a child who is vulnerable or at risk of harm, abuse or neglect

The YMCA directs all queries regarding grandparent, transitioning and temporary hardship to Services Australia for assessment. The provider may claim on behalf of the family for cases where there is a vulnerable or at-risk child involved. The YMCA ensures they collect & document information to support the claim, which is kept with the child's enrolment information.

3. YMCA Geelong Inc - Staff Discount

Refer to current staff handbook

ATTACHMENT 3

YMCA GEELONG CHILDREN'S SERVICES- Collection of fees

Fee information will be provided to parents/guardian prior to their child booking in the service includes

- *Fee Payment process (Family Handbook and Booking system- My Family Lounge)*
- *Direct Debit acknowledgment*

1. Procedure for fees collection

- School Holiday Program Fees are paid Direct Debit or Tax Invoiced through NDIS self managed/plan managed - Direct Deposit.
- OSHC Fees are paid via direct debit. It is the parent's/guardian's responsibility to ensure they have sufficient funds available in their nominated account to enable debit to be processed for direct debits. Out of school hours' care families will receive an invoice fortnightly for the fees in arrears.
- Direct Debit payments will be processed based on information contained on My Family Lounge- QK Enrol. No invoices will be issued.
- Direct debits incur a set-up fee and a charge per direct debit. (These fees are charged by a third party and may be subject to change throughout the year.

Please note that we are not responsible for these fees as our direct debits are processed by a third party. As such, these fees are subject to change.

Your Direct Debit Obligations

It is your responsibility to ensure that sufficient funds are available in your account and that you have provided us with correct bank or credit card details. It is your responsibility to let us know if any of these details change.

If the direct debit is declined for any reason you need to be aware of the following;

- (b) You must arrange for payment by making a payment directly from your My Family Lounge app or by contacting the YMCA Geelong within 5 business days of rejected direct debit.
- (c) The YMCA Geelong may refer your account to a debt recovery service if payment is not made within 14 days
- (d) You are responsible for any associated fees if there are insufficient funds at the time of the direct debit occurring.

ATTACHMENT 4

YMCA GEELONG CHILDREN'S SERVICES- Procedures for late payments/refunds

YMCA Geelong Late payment/non-payment of fees procedure

School Holiday Programs account holders will be issued at the time of confirming the booking a statement of account and a payable due date. If the payment is not completed by the due date the following will occur;

Parents are advised that the booking (spot) in the program is not confirmed until payment has been received

- The parent/guardian will be contacted via email with a reminder to pay for the service booking
- If the payment is still not received prior to the program commencement a phone call from the Co-ordinators will be made to the parent/guardian seeking payment.
- If payment is not forthcoming the booking is cancelled.

If the family is experiencing financial hardship payment plans will be arranged on a case by case basis and approved by the Centre Manager.

Outside school hours care accounts are invoiced each fortnight across the year.

If your Direct Debit is rejected by your financial institution the following procedures will be implemented:

- The parent/guardian will be charged an administration fee each time a debit is rejected
- The parent/guardian will be contacted to arrange for sufficient clear funds to be in their account within 7 days of the rejected debit, so that YMCA can re-process the debit payment.
- Children may no longer be able to attend the program if payment is not made within the above timeframes
- If fees remain outstanding the YMCA may forward overdue fee details to a Debt Collection Agency which will incur additional debt recovery costs that will be borne by the debt holder.
- If at the YMCA's discretion, a decision is made to withdraw the child's place at the centre, the parents/guardians will be contacted to that effect.
- If any fees are outstanding, YMCA may refuse a place or ongoing placement until all outstanding fees are paid.

YMCA staff at the children's service may be consulted regarding a child's attendance rates and any other information required for the YMCA to perform their role. The YMCA will ensure they adhere to the service's Privacy and Confidentiality Policy at all times.

YMCA understands that unexpected and difficult situations may occur for which you are not financially prepared and which can lead to financial hardship. If you are experiencing financial hardship contact the Children's Services Coordinator in writing to geelong@ymca.org.au

It is important to note that the date of the fortnightly direct debit cannot be changed to suit individual families. The direct debit calendar is available on www.geelong.ymca.org.au

Debt recovery

The Y reserves the right to take action to recover outstanding kindergarten fees. This can include the

engagement of debt collectors to which all costs, including legal will be forwarded on to the account holder (Parent/Guardian).

Refund of fees

If a family becomes eligible for fee subsidy during a term, or fee subsidy is in error, or fees were processed prior to notifiable absence recorded a refund of the fees will be provided once appropriate documentation has been received by Y Geelong.

There will be no refund of fees due to a child's short-term illness; family holiday during operational times; closure of the centre for one or more days when a qualified staff member is absent and a qualified reliever is not available; closure of the centre for staff training days; or closure of the centre due to extreme and unavoidable circumstances.

Errors with CCS/ACCS Payments

If there is an error noticed on Statement of Account for CCS/ACCS amount, please report this to the service co-ordinators shp.geelong@ymca.org.au or smmb.oshc@ymca.org.au immediately so the matter can be investigated from both a service provider level and customer eligibility.

Attachment 5

YMCA GEELONG CHILDREN'S SERVICES- Preventing fraudulent activity

As an approved provider, YMCA Geelong is responsible for ensuring accuracy in the financial reporting to Services Australia and to families and preventing attempts to redirect funds from their correct source.

Steps that have been implemented to identify and mitigate such instances include:

- Minimising the number of employees with a PRODA account
- Minimising the number of individual employees with access to family account details
- Minimising the number of individual employees involved in account management
- Requiring parents to update their own information within our online enrolment process using secure online or digital technology to log and record all activity that occurs in each parent's account
- Using an approved digital reporting system to provide enrolment and attendance data Services Australia
- Monitoring daily irregular patterns of sign/out by parent/staff- investigate reasons
- Monitor frequency of educators signing in or out on behalf of parent/guardian- investigate reasons and confirm that parent and guardian approved this transaction.
- Daily transaction report on non-attendances via email to the service manager.
- Using an approved digital system to record attendance through online sign in/out methods, ensuring that it is parents/guardians who are entering the times of attendance into the system
- Fortnightly reports confirming parent invoices & reconciliation of payment
- Monthly budget reviews against actual monetary transactions
- Annual internal financial audit
- Annual external financial audit
- Physical site audits by senior management personal to confirm actual attendance numbers on a given date and time.
- Reconciliation of CCS /ACCS payments by an Accounts management team
- Separation of delegated duties to ensure one person cannot perform all tasks associated with processing of CCS payments ie: Supervisor approves CCS processing not the Co-ordinators.
- Service Co-ordinator provide Group Accountant with Monthly attendance data sheets for reconciliation purposes.

In the event of any irregularities are identified, the employee is to report this immediately to their manager, who, if they are not already part of the Management Leadership Team, will ensure that the CEO is informed. The CEO shall review the information provided and if the irregularities can't be reconciled, they will establish a review process culminating in an external audit. The CEO is also responsible for reporting these instances to the Board of YMCA Geelong Inc, Government Funding Agency and YMCA Australia.

Any employee of YMCA Geelong found to have acted in a deliberately fraudulent manner, for personal gain or other, shall proceed through the disciplinary process and reported to relevant authorities. Where the activity has occurred from someone outside the organisation, it shall be reported to the appropriate authorities as soon as possible.