Payment options

Talk to your financial advisor about the payment option that is right for you.
Please find an explanation of fee arrangements on the page 2.

Room options	Example option one: Maximum refundable accommodation deposit (RAD)	Example option two: Maximum daily accommodation payment (DAP)	Example option three: Example combination payment (50% RAD and 50% DAP)
A basic daily care fee of $66.80 applies to each option.			
Maximum Hotelling Contribution: $22.15 per day.			
Maximum Non-Clinical Care Contribution: $107.32 per day.			
COTTAGE	$550,000.00	$127.03	$275,000 + $63.51 per day

Payment options

You may be eligible for financial assistance from the Australian Government. The level of assistance you receive is based on your income and assets. If these are below a certain point you may have to pay only part or none of the **Refundable Accommodation Deposit (RAD)** and **Daily Accommodation Payment (DAP)**.

FEES EXPLAINED

If you move into an aged care home for permanent care, you will pay fees under one of 2 arrangements: **1 July 2014** fee arrangements or **1 November 2025** fee arrangements. However, if you were approved for or accessing a Home Care Package before **12 September 2024**, you are protected by the 'no worse off principle' and will pay fees under the **1 July 2014**.

The different types of fees you may have to pay are:

Basic daily fee
This is an amount that all aged care home residents pay for the daily living services they receive at the home, including meals, cleaning, laundry and utilities. Everyone pays this fee.
Contributions based on your means assessment
• **Hotelling contribution:** This is an additional contribution that some people on 1 November 2025 fee arrangements pay towards daily living services such as meals, cleaning and laundry. • **Non-clinical care contribution (NCCC):** This is an amount that some people on 1 November 2025 fee arrangements pay to cover personal care, such as bathing, mobility assistance, and lifestyle activities. • **Means tested care fee:** This is an amount that some people on 1 July 2014 fee arrangements pay toward the cost of their care.
Accommodation Payment
An accommodation payment or contribution is the amount a person is required to fund, based on the agreed room price, to take up residency in our service. If you are eligible for assistance, the government will pay some or all your accommodation costs to your registered provider. If not, you will need to pay the agreed price. You can choose to pay your accommodation costs as: • a lump sum refundable deposit • a daily accommodation payment • any combination of lump sum and daily payment. Until you pay a lump sum, you will pay by daily payment. You can pay a lump sum at any time after you enter care. The DAP is calculated using the full amount of the deposit and the **maximum permissible interest rate (MPIR)**, currently 8.43**%**. The interest rate is set by the Department of Health. DAP amounts listed above apply between **01/07/2026** to **30/09/2026** and are subject to change.