

# 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:<br>Maximum refundable accommodation deposit (RAD) | Example option two:<br>Maximum daily accommodation payment (DAP) | Example option three:<br>Example combination payment (50% RAD and 50% DAP) |
|-----------------------------------------------------------|-----------------------------------------------------------------------|------------------------------------------------------------------|----------------------------------------------------------------------------|
| A basic daily care fee of \$65.55 applies to each option. |                                                                       |                                                                  |                                                                            |
| Maximum Hotelling Contribution: \$22.15 per day.          |                                                                       |                                                                  |                                                                            |
| Maximum Non-Clinical Care Contribution: \$105.30 per day. |                                                                       |                                                                  |                                                                            |
| STANDARD                                                  | \$380,000.00                                                          | \$79.23                                                          | \$190,000 + \$39.61 per day                                                |
| PREMIUM                                                   | \$450,000.00                                                          | \$93.82                                                          | \$225,000 + \$46.91 per day                                                |
| PREMIUM PLUS                                              | \$550,000.00                                                          | \$114.67                                                         | \$275,000 + \$57.34 per day                                                |

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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**.

| 1 July 2014 – Fee Arrangements                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 1 November 2025 – Fee Arrangements                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
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| <b>Basic daily care fee:</b> This covers your day-to-day living costs such as meals, cleaning, laundry, heating and cooling. Everyone moving into an aged care is required to pay this fee. The basic daily fee is 85% of the single person rate of the basic age pension. This applies even if you are a member of a couple and to all permanent and respite care residents.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <b>Basic daily care fee:</b> This covers your day-to-day living costs such as meals, cleaning, laundry, heating and cooling. Everyone moving into an aged care is required to pay this fee. The basic daily fee is 85% of the single person rate of the basic age pension. This applies even if you are a member of a couple and to all permanent and respite care residents.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Means tested care fee:</b> This is an additional contribution towards the cost of care that some people may be required to pay. The Department of Human Services will work out if you are required to pay this fee based on an assessment of your income and assets and will advise you of the amount.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <b>Hotelling contribution:</b> People who can afford to will contribute more towards their daily living costs through a hotelling contribution. Services Australia will tell you if you need to pay a hotelling contribution and if so, how much you need to pay. This is based on your means assessment. The maximum amount changes with indexation in March and September.<br><b>Non-clinical care contribution:</b> People who need to pay the maximum hotelling contribution may also need to pay a non-clinical care contribution. This fee contributes to personal care costs such as bathing and mobility assistance. Services Australia will tell you if you need to pay a non-clinical care contribution and if so, how much you need to pay. This is based on your means assessment. The maximum amount changes with indexation in March and September. Daily and lifetime caps apply. |
| 1 July 2014 Accommodation Arrangements                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 1 November 2025 Accommodation Arrangements                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>Refundable Accommodation Deposit:</b> If you pay a lump sum, the RAD is refunded less any fees that you agree to draw down from it.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | <b>Refundable Accommodation Deposit Retention:</b> If you pay a lump sum, your provider keeps 2% of your lump sum per year. This amount is not refunded when you leave care. After 5 years in care, no further retention amounts will be deducted.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Daily accommodation payment (DAP):</b> If you choose to pay a Daily Accommodation Payment (DAP), the Maximum Permissible Interest Rate (MPIR) is fixed on the date of entry into care. This means the MPIR used to calculate the DAP remains constant for the duration of the resident's stay, even if the MPIR changes later.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | <b>Daily accommodation payment (DAP) indexing:</b> If you pay by DAP, this amount will increase due to indexation on 20 March and 20 September each year. Indexation does not apply to daily accommodation contributions (DAC) paid by residents eligible for government assistance with their accommodation costs. Other payment options and combinations are available. Contact us for more information.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 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.<br>You can choose to pay your accommodation costs as: <ul style="list-style-type: none"><li>• a lump sum refundable deposit</li><li>• a daily accommodation payment</li><li>• any combination of lump sum and daily payment.</li></ul> 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.<br>The DAP is calculated using the full amount of the deposit and the <b>maximum permissible interest rate (MPIR)</b> , currently <b>7.61%</b> . The interest rate is set by the Department of Health. DAP amounts listed above apply between <b>1/11/2025</b> to <b>31/12/2025</b> and are subject to change. |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |