

21 September 2026 – Residential Aged Care Facility Fee Structure

- **Basic daily care fee of \$68.93 per day as of 21 September 2026.**
This fee is payable by all residents and contributes to the cost of everyday living services including meals, cleaning, laundry and utilities. The Basic Daily Care Fee is set at 85% of the single basic Age Pension and is indexed in March and September each year by the Australian Government.
- **All residents are required to complete a Combined Assets and Income Assessment with Services Australia (Centrelink or Department of Veterans' Affairs) to determine eligibility for government funding for care and accommodation costs.**
- **Interim Daily Fee Pending Assessment of \$75.00 per day will be charged from the Date of Entry until the assessment notice is received. Once the assessment outcome is provided, fees will be adjusted to the correct amount and backdated to the Date of Entry.**
- **Residents Without a Completed Assets and Income Assessment:**
If a resident does not submit a Combined Assets and Income Assessment, the provider may charge the maximum applicable means-tested fees in accordance with legislation.
**Maximum daily amounts (effective 21 September 2026, subject to indexation):*
 - Non-Clinical Care Contribution: up to **\$109.45** per day
 - Hotelling Contribution: up to **\$22.15** per day**These amounts are subject to indexation and may change during the year.*
- **Caps on Non-Clinical Care Contributions:**
 - Daily cap: **\$109.45**
 - Lifetime cap: **\$140,652.80**(A four-year cap also applies where relevant.)
- **Residents who entered care prior to 1 July 2014 may be required to pay an Income Tested Fee, as assessed by Services Australia (Centrelink or Department of Veterans' Affairs). Maximum daily Income Tested Fee: \$1049.48 per day (as at 21 September 2026).**

Accommodation Payments

- **Refundable Accommodation Deposit (RAD): \$900,000.00.**
The RAD is a lump-sum accommodation payment that is refundable when the resident leaves care, subject to the terms of the Resident Agreement.
- **Daily Accommodation Payment (DAP):**
Calculated on any unpaid portion of the RAD using the Maximum Permissible Interest Rate (MPIR).
MPIR: 8.43% per annum to 30 September 2026. From 1 October 2026, the MPIR is 8.51% per annum (applicable rate is determined by the date the resident agrees to the room price and is subject to Australian Government updates).

Accommodation Payment Examples

Example 1 – Refundable Accommodation Deposit (RAD):

\$900,000.00 paid as a lump sum at the date of entry to the facility.

Example 2 – Combination of RAD and DAP:

\$450,000.00 paid as a Refundable Accommodation Deposit (RAD).

\$450,000.00 paid as a Daily Accommodation Payment (DAP).

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Current to 30 September 2026: calculated at 8.43% per annum, equating to \$103.93 per day. From 1 October 2026: calculated at 8.51% per annum, equating to \$104.92 per day (paid monthly in advance).

Example 3 – Daily Accommodation Payment (DAP):

\$900,000.00 paid as a Daily Accommodation Payment (DAP).

Current to 30 September 2026: calculated at 8.43% per annum, equating to \$207.86 per day. From 1 October 2026: calculated at 8.51% per annum, equating to \$209.84 per day (paid monthly in advance).

Examples are indicative only and show the current MPIR of 8.43% and the MPIR of 8.51% effective from 1 October 2026. The applicable MPIR depends on the date the resident agrees to the room price.

Important Information

- All fees and contributions are subject to change in accordance with Australian Government legislation, indexation, and policy updates.
- The actual fees payable by each resident depend on the outcome of their Combined Assets and Income Assessment and may differ from the maximum amounts listed in this schedule.
- The Australian Government provides subsidies towards the cost of care and accommodation for eligible residents. The level of subsidy is determined by Services Australia.
- Any additional or optional services are offered on a voluntary basis and are not required to receive care. Any associated fees will be clearly disclosed in the Resident Agreement.
- Refundable Accommodation Deposits are refunded when a resident leaves care, less any amounts permitted to be deducted under legislation and the Resident Agreement.
- Residents may seek independent information about aged care fees through Services Australia or My Aged Care or raise concerns with the Aged Care Quality and Safety Commission.

Additional Accommodation Disclosure

Retention Amount on Refundable Accommodation Deposits (RADs)

A retention amount of up to 2% per annum may be deducted from the Refundable Accommodation Deposit, for a maximum period of five (5) years, in accordance with legislation and the Resident Agreement. The total retention amount deducted will not exceed 10% of the RAD

Higher Everyday Living Fee (HELFF)

The Higher Everyday Living Fee (HELFF) replaces Extra Service Fees and Additional Service Fees from 1 November 2025. The HELFF is an optional fee for residents who choose to receive higher everyday living services that are of a higher standard, or in addition to, those required to be provided under the Aged Care Rules 2024 and the Residential Care Service List.

Any HELFF arrangements:

- Are voluntary and not a condition of entry
- Are documented in a separate HELFF agreement, not the Resident Agreement or Accommodation Agreement
- Are subject to consumer protections, including cooling-off and cancellation rights

Where no Higher Everyday Living Services are elected, no HELFF is payable.

Where applicable, all HELFF charges and services will be fully disclosed prior to agreement