

## Updated Payment Conditions and Processes as of 24/1/22

Dear Families,

Happy Haven OSHC have conducted a review of our payment process to limit the occurrence of accounts reaching a point where families have difficulty in paying them off. Our application of these processes is important to ensure the provision of a safe, quality, fun program for your children in both the immediate and long term.

Explained below are our modified payment processes, along with the outcomes of failed payments. Families can contact us prior to a debit being made to cancel / postpone a payment, and there is no additional charge for this. A failed payment is the result of a debit being attempted but being unsuccessful for whatever reason. All enrolled families are required to have details in place to facilitate direct debits. Payment over the phone by credit or debit card is also possible in addition to direct debit.

Happy Haven OSHC direct debit accounts weekly on a Thursday for all families (unless you have made contact for an individual payment arrangement). We direct debit a week in arrears, so you are paying for care that has already been utilised and after Child Care Subsidy (CCS) has been applied.

Below we have outlined our process for following up failed payments in family accounts.

### **1st Failed Payment:**

- An automated email is sent through to your account email address from Fully Booked informing you that your weekly scheduled payment has failed (Please ensure emails from Fully Booked are not going to your junk/ spam)

- A charge of \$12.00 is added to your account for failed payment of your balance owing (we are charged a fee from the debit system, Ezi Debit, which is then passed on to families)

### **2nd Consecutive Failed Payment:**

- A charge of \$12.00 is added to your account for failed payment of your balance owing

- A member of our Families Team will contact you via the mobile numbers listed in your account. If we can get through, we will discuss possible payment options and arrangements available to you, as well as inform you of further steps if payments continue to be unsuccessful. An email with the arrangement will be sent if it requires a payment plan.

- If no contact can be made as of the first business day in the week following a failed payment, an email is sent through to the account holder informing them of the Ceased Care placed on the account. All bookings will be removed, and access to bookings switched off until full payment of account is made. · A follow up text message will be sent via SMS informing family of the email sent through to their account and asking for contact to be made. · Families will be given 7 days to make contact to pay their account before debt escalation occurs.

### **3rd Consecutive Failed Payment**

· A charge of \$12.00 is added to your account for failed payment of your balance owing · A final attempt to contact the account holder via the numbers listed in their account will be made. If this call is answered payment must be made within 24 hours to avoid the account being sent through to our debt collection agency, Brodie Collection Services. A voicemail will be left asking for contact to be made if the phone call is unanswered.

· If there is no answer, and no communication has been made, the account will be locked, and details will be sent through to Brodie Collection Services. No payments will be taken via Happy Haven OSHC and all further communication must be made through the debt collection agency.

· Once an account has been sent through to Brodie Collection Services, the family will be unable to utilise any Happy Haven OSHC services in any location moving forward and will essentially be banned.

### **Payment Arrangement Conditions**

If you enter a payment arrangement with Happy Haven OSHC you are agreeing to a set payment schedule that must be adhered to. Any failed or missed payments while your payment arrangement is active will result in immediate Ceased Care, and the account must be paid in full prior to continued utilisation of Happy Haven services. If you are aware that your payment may fail, or are experiencing financial hardship, we ask that you contact us as soon as possible to arrange for alternative payment options. We thank you for your understanding.

This process will commence as of 24th January 2022.

Kind Regards,

**Nicholas Smith**

CHIEF EXECUTIVE OFFICER &  
MANAGING DIRECTOR