



# Changes to gap fee payments

From 1 July 2023, families must pay the gap fee using electronic means.

## What is the gap fee?

The gap fee is the difference between your full fee and your Child Care Subsidy (CCS) amount.

## What is Electronic Funds Transfer (EFT)?

Electronic funds transfer, or EFT, is when a customer pays a bill using electronic means.

Typical EFT payment methods include:

- bank or credit card, including mobile wallets
- direct deposit or bank transfer, including PayID
- online payment systems through third party software
- BPAY or Centrepay
- prepaid debit card.

## Prepaid debit cards

Prepaid debit cards are a safe alternative to cash that do not require a bank account.

Prepaid debit cards are available at post offices, banks, retail stores and online.

There are a range of ways to deposit money into prepaid cards, including in person with cash, via online transfer or direct from an employer.

Most prepaid cards are issued by Visa or Mastercard and can be used wherever these cards are accepted.

## Why is this necessary?

This change will help the Australian Government protect CCS against fraud and non-compliance.

It will help us prevent fraudulent CCS claims for care that did not take place. In turn, this ensures CCS flows fairly to families.

Similarly, over 98% of families already use EFT to pay their gap fee. Most families get salaries or benefits electronically, making it easy to pay the gap fee using EFT.

## Where can I get help setting up EFT gap fee payments?

- Speak to your child care provider to help set up an EFT payment arrangement that best suits you.
- A trusted family member or friend could help you.
- Reach out to your financial institution to help set up an EFT payment.

There are also dedicated Commonwealth Financial Counselling Services that can help you and provide other advice on how to manage your money.

### Commonwealth Financial Counselling

[dss.gov.au/our-responsibilities/communities-and-vulnerable-people/programmes-services/commonwealth-financial-counselling-cfc](https://dss.gov.au/our-responsibilities/communities-and-vulnerable-people/programmes-services/commonwealth-financial-counselling-cfc)

### Financial Resilience programs

[dss.gov.au/communities-and-vulnerable-people/programmes-services/financial-wellbeing-and-capability-overview-of-changes/financial-resilience](https://dss.gov.au/communities-and-vulnerable-people/programmes-services/financial-wellbeing-and-capability-overview-of-changes/financial-resilience)

## What if making EFT gap fee payments will put me at risk of family or domestic violence?

An exception to the requirement to pay gap fees by EFT is available where an individual reasonably fears that paying the gap fee using EFT would put them or their child at risk of family or domestic violence.

If you think you may need an exception, please talk to your child care provider. Applications must be submitted by a provider on your behalf.

If you or someone else is in need of support, please reach out to any one of the following support services:

### 1800RESPECT

1800 737 732 – [1800respect.org.au](https://1800respect.org.au)

### 1800 ELDERHelp line

1800 353 374

### Lifeline

131 114 – [lifeline.org.au](https://lifeline.org.au)

### MensLine Australia

1300 789 978 – [mensline.org.au](https://mensline.org.au)



Q Life

1800 184 527 – [qlife.org.au](http://qlife.org.au)

## Additional Child Care Subsidy

You might be eligible for Additional Child Care Subsidy (ACCS). ACCS provides extra help with the cost of approved child care. It may cover all of your child care fees.

You need to be eligible for CCS and meet extra criteria to get ACCS. Find out more at [servicesaustralia.gov.au/additional-child-care-subsidy](http://servicesaustralia.gov.au/additional-child-care-subsidy).

