

**State:** \_\_\_\_\_

**My Refundable Accommodation Deposit:** \$0

**Location:** \_\_\_\_\_

**My Daily Accommodation Payment:** \$0.00

**Suite type:** \_\_\_\_\_

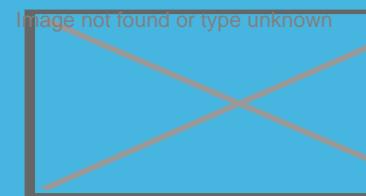
**Basic Daily Fee:** \$65.55

**Accommodation Cost:** \$0

**Means-Tested Care Fee:** Determined by the Government

Price valid as at 03 Feb 2026 with a Maximum Permissible Interest Rate (MPIR) of 7.61%.  
We recommend that you consult with an aged care financial planner to help you make a decision that works best for you and your family.

For more information,  
please call **1800 632 314**  
or visit **sccliving.org.au**



# What does it cost?

Within Australia's aged care system, there are a few different fees you may be required to pay:

- a) **Accommodation Cost:** set by the aged care provider
- b) **Basic Daily Fee:** set by the Commonwealth Government
- c) **Means-Tested Care Fee:** set by the Commonwealth Government
- d) **Fees for additional services:** set by the aged care provider

## a) Accommodation cost

The accommodation cost is for your accommodation in the home. Some people will have their accommodation cost met in full or in part by the Australian Government, while others will need to pay the agreed Accommodation Cost. The Department of Human Services will advise which applies to you, based on an assessment of your income and assets. Please note that if you are a member of a couple, half of your combined income and assets are considered when determining your eligibility for Government assistance with accommodation costs.

There are four ways to pay the Accommodation Cost when entering into Residential Aged Care. It's important that you choose the option that's right for you.

### Option 1: Refundable Accommodation Deposit (RAD) only

You can choose to pay the Accommodation Cost by a lump sum RAD payment only. When you leave your Southern Cross Care home, your RAD will be refunded to you, or paid to your estate. The Australian Government guarantees the repayment of your Refundable Accommodation Deposit if an aged care home becomes bankrupt or insolvent and is unable to refund the balance of your lump sum.

### Option 2: Daily Accommodation Payment (DAP) only

You can choose to pay the Accommodation Cost by ongoing DAP payments only. This is calculated fortnightly, using the government's Maximum Permissible Interest Rate (MPIR). DAP payments aren't refundable.

**Example:** The DAP can be calculated as **Accommodation Cost x MPIR / 365**  
So, if the Accommodation Cost for a home = \$0  
and the MPIR = 7.61%  
then the DAP =  $\$0 \times 7.61\% / 365$   
In this example, the DAP = \$0.00

### Option 3: Combination of RAD and DAP

You can choose to pay the Accommodation Cost by a combination of RAD payment and ongoing DAP payments. You can choose the % amounts of your RAD and DAP payments.

**Example:** If the Accommodation Cost for a home = \$0  
If you choose to pay 50% RAD (\$0), then your 50% DAP = \$0.00  
If you choose to pay 40% RAD (\$0), then your 60% DAP = \$0.00  
If you choose to pay 20% RAD (\$0), then your 80% DAP = \$0.00

### Option 4: Pay your DAP as a draw down from your RAD

You can choose to pay your DAP out of your RAD contribution. The fortnightly DAP is charged against the RAD monies held, along with interest. When you leave the home, the RAD you paid will be refunded, less any DAP and other agreed charges.

## b) Basic Daily Fee

The basic daily fee is set by the government and contributes to the cost of services provided by your home, such as meals and refreshments, personal care (such as bathing assistance), recreation activities, laundry, physiotherapy and other included therapies, heating and air conditioning, cleaning, and nursing care.

The maximum daily care fee is 85% of the single basic Aged Pension, which is reviewed by the Commonwealth Government every March and September.

## c) Means-Tested Care Fee

This is an additional contribution towards the cost of care that some people may be required to pay.

The Department of Human Services (Centrelink) 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.

## d) Fees for additional services

Fees for additional services (such as hairdressing and Foxtel) are set by aged care providers. These vary from home to home. Contact us on **1800 632 314** for more details.

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The accommodation cost for each home can be found on our website **sccliving.org.au** and on **myagedcare.gov.au**

For more information regarding fees, or to schedule a tour, please contact us on **1800 632 314**.

### Professional advice

Moving into Residential Aged Care is a big decision and it's important that you feel totally comfortable. We recommend that you consult with an aged care financial planner to help you make a decision that works best for you and your family.

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