

Karinya Residential Care

127 Guy Street, Corowa NSW 2646

Fees and Charges

Valid as at 20 1 November 2025

Your fees cover the care that you receive and your accommodation. A Government assessment of your assets and income helps to determine what you need to pay. Below are the fees you may be required to pay:

Care Fees

Basic Daily Care Fee \$65.55 per day

+

Means Tested Care Fee (if applicable)

Determined by the Department of Human Services

Explanation

Basic Daily Care Fee

This fee is set by the Government at 85% of the Centrelink single Age Pension, regardless of whether or not you receive the Age Pension.

Means Tested Care Fee

This is an additional daily care contribution fee that is charged if you are assessed, by the Department of Human Services as being able to contribute to your care, otherwise the Government pays for your care.

PLUS

Accommodation Fees

You can choose from 4 payment options
See overleaf for payment options

Explanation

In addition to your care fees, you may also be required to make an accommodation payment. The amount you're required to pay is determined by the Department of Human Services by completing a Request for a Combined Assets and Income Assessment for. This is not compulsory to complete but, if you choose not to, you'll be required to pay the full accommodation fee.

This accommodation fee can vary based on the home and the suite type that you choose. There are four methods to choose from to pay for the cost of your accommodation:

- 1. Refundable accommodation deposit
- 2. Daily accommodation payment
- 3. Combination payment
- 4. Drawdown payment

See overleaf for explanations and examples of your payment options.

Accommodation Fee Payment Options

There are four methods to choose from to pay for the cost of your accommodation:

Explanation A RAD is a single, lump sum payment, in the form of a loan, that is Option 1 refunded to you or your family when you leave the home, subject to any outstanding fees and any retained amounts. Under this arrangement we Refundable Accommodation Deposit (RAD) will retain 2% of the RAD per year (for up to 5 years, to a maximum of \$475,000 10%). This amount will not be refunded when you leave care. The remaining balance of the RAD will be refunded to you or your estate. OR Explanation A RAD is a single, lump sum payment, in the form of a loan, that is Option 2 refunded to you or your family when you leave the home, subject to any outstanding fees and any retained amounts. Under this arrangement we **Daily Accommodation Payment (DAP)** will retain 2% of the RAD per year (for up to 5 years, to a maximum of \$99.03 10%). This amount will not be refunded when you leave care. The remaining balance of the RAD will be refunded to you or your estate. OR Explanation Option 3 You can choose to pay a combination of RAD and DAP. Your DAP will decrease because you've paid some money up front with your RAD **Combination Payment** For example payment. You can choose the % amounts of your RAD and DAP payments. For example, you could choose to pay a single, lump-sum payment that is **Refundable Accommodation Deposit (RAD)** 60% of the RAD. The balance owing (40% of the RAD) would be covered \$237,500 by a daily, non-refundable payment (DAP). Daily Accommodation Payment (DAP)

\$49.52 per day

OR

Option 4

Drawdown Payment

Explanation

You can choose to pay your DAP out of your RAD contribution. The fortnightly DAP is charged against the RAD balance held and adjusted for interest. When you leave the home, the RAD you paid will be refunded, less: (a) any DAP amounts that have been drawn down, (b) any agreed fees or charges, and (c) any legislated retention amounts. As a new resident, you have 28 days to choose your payment method. If this time expires and you haven't chosen a payment method, you'll be charged the DAP. After you've signed the contract, you can still change your mind about how you'd like to pay within 14 days. You can also change your payment from a DAP to a RAD at any point during your residency, but you can't change from a RAD to a DAP

If you have any questions, just call us on 1800 632 314. Our Customer Service team will be happy to assist you with any questions you may have.

Fees and charges are accurate as of 1 November 2025 but are subject to change. Your final costs will be confirmed on the date of your admission, subject to receiving the assets and income assessment letter, if you choose to carry out this assessment