



Outside School Care NT

OSC-NT. 10 – Debtor Policy

Policy Description	This policy outlines the procedures that are followed when following up on someone that owes money to the company.
1.0 Weekly Statement	Parents will receive a statement once a week charged two weeks in advance. This is sent out via email or can be printed out if requested.
2.0 Account in arrears	<p>If a family account is in arrears for 30 days, an sms will be sent out via Kidsoft reminding them to pay their amount due as soon as possible.</p> <p>If a family account is over 30 days in arrears then a further email will be sent asking them to urgently pay the amount the owing and outline the steps that will be taken if the money is not paid within 24 hours. These steps will include but not limited to:</p> <ul style="list-style-type: none"> a. Care will be suspended b. A payment plan will be issued that must be agreed upon and signed by both parties c. The debt will be passed on to a debt collector
3.0 Payment Plan	Payment plans will be issued to families who's accounts are in arrears for more than 30 days. This payment plan will be written by the Admin Manager in accordance with the Provider and the family. The payment plan must be understood and signed by both parties, failure to make a set payment on the payment plan could result in care being cancelled indefinitely.
4.0 EasyPay	EasyPay is the preferred method of payment at Outside School Care NT, all new families are expected to fill out the form upon enrolment. Existing families can continue other payment methods until 2018; the official roll out of EasyPay for all families. Every Tuesday morning, EasyPay will debit your <u>Gap Fee</u> out of your account. Families who owe more than their gap fee upon signing up to Easypay will have the remaining amount debited to bring them up to date.
4.1 EasyPay payment failure	<p>If Easypay is unable to debit the money out of your account first time, EasyPay will automatically retry 4 days later. If this fails again you will be contacted and asked to pay the remaining amount with a different payment method, alternativley double the amount will be debited the following week. Other payment terms can be pre arranged, including:</p> <ul style="list-style-type: none"> a. Fortnightly payments b. Monthly payments c. Termly payments <p>These can all be arranged but must be pre-arranged with the Admin Manager prior to signing up to EasyPay.</p>
5.0 Debt Letter	<p>If a family account is more than 60 days in arrears and care has been suspended and a payment plan has been issued then the family will be issued with a debt collection warning letter. This letter outlines the debt owed and a warning that if the amount is not paid then the debt will be passed on to out debt collection agency.</p> <p>Please note that if you receive this letter from the company we will no longer rienstate care under any circumstances.</p>
6.0 Debt Collection Agency: Ecollect	If no payment or effort to contact the company is made then the debt will be passed on to the companies nominated debt collection agency; Ecollect.

7.0 Darwin Small Claim Court	If Ecollect fail to retain the money from the family, we will logde a Statement of claim served with the Darwin Small Claim Courts. Costs involving this will be at the expense of the family who the lodge is being claimed against.
8.0 Vacation Care	Family accounts must be at nil balance to attend vacation care except under the discretion of the Provider and the Admin Manager which must be pre arranged, in wiritng and signed by both parties.
Related Policies, Procedures, Forms or Checklists	Fee Agreement OSC NT Enrolment form
Sources/References:	Ecollect.com.au
Version Control/Updates:	Version: 1.0 May 2017 To be reviewed and updated by: May 2018

