

Understanding aged care costs can feel overwhelming. This guide provides a clear overview of the fees that may apply and the payment options available to you. Every person's situation is different — please contact us or speak with a financial adviser for personalised guidance.

1. Basic Daily Fee

Current Rate	What It Covers	Who Pays
\$66.80 per day	Meals, laundry, electricity, cleaning and all daily living costs	All residents — rate reviewed quarterly by the Australian Government

2. Accommodation Payment Options

Your accommodation cost is separate from the Basic Daily Fee. You have **28 days from your entry date** to choose how you would like to pay.

Option	Description	Refundable?
RAD — Refundable Accommodation Deposit	A lump sum paid upfront	Yes — refunded in full when you leave care
DAP — Daily Accommodation Payment	An ongoing daily payment, similar to rent	No
Combination — RAD + DAP	A partial lump sum plus a reduced daily payment — flexible if a full lump sum isn't preferred	Partial — the RAD portion is refunded

3. Room Pricing

Room Type	Lump Sum (RAD)	Daily Payment (DAP)
Single room with private ensuite	\$550,000	\$119.95 / day
Double room with ensuite — shared by two residents	\$500,000	\$109.04 / day
Double room with ensuite — single occupancy	\$750,000	\$163.56 / day

* Combination payments available — your daily rate reduces proportionally to any lump sum paid. Contact us for a personalised calculation.

* Maximum Permissible Interest Rate (MPIR) from 1 April 2026 – 30 June 2026 is 7.96%

4. Means-Tested Care Fee

Some residents are asked to contribute additionally towards their care costs, based on a Centrelink income and assets assessment. If this fee applies, Centrelink will notify both you and the care provider. There are limits on the total amount you will ever pay:

Annual Cap	Lifetime Cap
\$35,238.11	\$84,571.66
Once reached, the Government covers remaining costs for that calendar year.	Once reached, no further means-tested fees apply for life.

Family Home: Your family home is excluded from the means test if your spouse or a dependent adult child lives there. If not, the assessed value is capped at \$210,555.20.

5. Optional Additional Services

A range of personal and lifestyle services are available for an additional fee, including hairdressing and mobile X-ray services. Prices vary by service — please contact us for current pricing.

Not sure where to start? We're here to help.

Contact our team today (02) 8749 0010 to discuss your options or to arrange a personalised fee estimate. You can also visit myagedcare.gov.au for independent government information and support tools.