

Y-KIDS COLLECTIONS POLICY

Y Central is a not-for-profit organisation dedicated to providing social and recreational services for kids, whānau, and communities in the lower North Island. To fund these services on a continuing basis, Y Central needs to generate sufficient cashflow to pay all service costs and provide suitable equipment for the safety and enjoyment of all.

Main sources of income are from:

- ▼ Charging customers affordable rates for the services they use.
- ▼ Government subsidies to cover otherwise loss-making programmes.
- ▼ Donor community generosity to fund infrastructure and fee assistance.

Our margins are tight and, as 75% of our funding comes from our customers, we rely on you to pay your bill promptly. Our ability to provide extended credit to our customers is extremely limited. Consequently, we enforce a strict payments regime, followed by an active overdue collections policy.

BILLING AND PAYMENTS

Enrolment fee: Y Central reserves the right to charge a deposit in advance to cover any expected WINZ arrears. This deposit will be credited to your account once WINZ arrears are cleared.

Direct Debits: Y Central has a relationship with Ezidebit for direct debiting services. A direct debit is established at the time of making your first booking and payments will come out of your account fortnightly on a Thursday (after the programme has been provided).

The direct debit amount may alter dependant on the cost of care owing and any WINZ subsidy payments received by Y Central. Please note some banks may charge additional fees for establishing a direct debit.

We provide services to our customers (on credit) on the basis that they will pay their account balance fortnightly via direct debit.

- ▼ If the direct debit is not paid:
 - We assume there is an unresolved billing issue, or a temporary lapse from our customer. In this situation we provide a “reminder” requesting prompt action.
- ▼ If the direct debit payment is unpaid for two payment periods:
 - We will contact the customer via letter, text and/or email to ask for prompt payment of the account and the account will be locked. A locked account means that you need to contact ykids@ycentral.nz to manage any existing or future bookings.
- ▼ If no contact is received from the customer after 7 days of the letter, text and/or email being sent:
 - The account will be suspended. A suspended account means that all bookings are cancelled immediately, and alternative care arrangements need to be made.
 - Formal collection processes will follow.



Formal collection proceedings: can include referral to a Collection Agency. Any costs incurred by the Collection Agency will be added to the amount owed by the parent or caregiver.

Payment Plans:

When a parent/caregiver contacts the Y Central support office regarding their inability to pay their outstanding debt, a payment plan may be established.

- A payment plan can be negotiated between the customer and the Debt Recovery Assistant and/or the Children's Services administrator, with oversight from the Finance Manager.
- Payment plans must be of an amount that ensures the debt reduces within a reasonable amount of time. This time may vary according to individual circumstances but can be over 3 months and no more than 2 terms.
- Customers who continue to use our services while being on a payment plan, must pay enough to cover the ongoing cost of care while still paying off the debt.
- Customers with outstanding debt greater than \$1,000 will be reviewed as to whether they can still attend our programme. This review will be undertaken by the Finance Manager in conjunction with the Community Recreation Manager. Consideration will be given to the length of time of the debt, number of children at the programme and other contributing factors.
- If a payment is missed, then a letter, text and/or email will be sent asking for prompt payment.
- If no contact is received from the customer after 7 days of the letter, email and/or text being sent the account will be suspended. Formal debt collection proceedings will follow.

VERSION CONTROL

Version	Date Approved	Approved by	Description of Updates
1.0	Oct-19	Brendan Owens	Merging of process between GW & Central, formatting update
2.0	Feb-20	Ben Keat	Update logo
3.0	Sept-23	Fiona Smith Paddy Simpson	Policy review & update