

**LIFE
WITHOUT
BARRIERS**

National Client Funds (NCF)

Managing your contributions with ease and confidence



lwb.org.au

Disability services. Support on your terms.



Acknowledgement of Country

Life Without Barriers acknowledges Aboriginal and Torres Strait Islander peoples as the Traditional Owners and Custodians of this country and their connection to land, water and community.

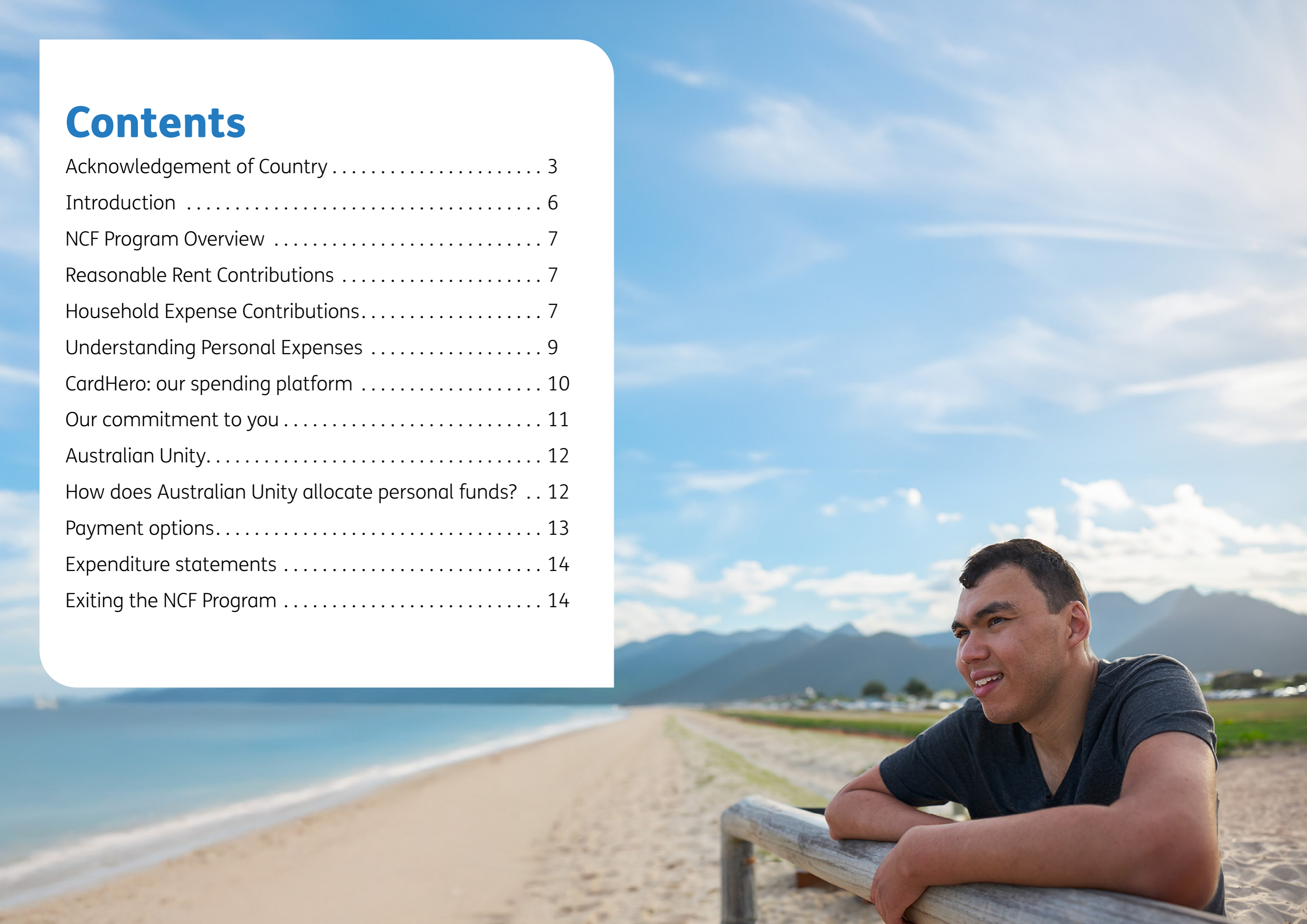
We pay our respect to them, their cultures and customs and to their Elders past, present and emerging. We believe that reconciliation must live in the hearts and minds of all Australians.

We are committed to an ongoing journey towards truth telling and reconciliation. We recognise and value the contribution of Aboriginal and Torres Strait Islander employees, carers, people we support, peak bodies, organisations, their leaders, and communities across Australia as we continue our reconciliation journey together.

'Empowered Voices' cultural artwork created by Keisha Leon, Lisa Sorbie Martin and Gilimbaa.

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Introduction

The National Client Funds (NCF) Program provides a way for Life Without Barriers to assist you with handling your client contributions. Client contributions are your expenses such as reasonable rent contributions (RRC), household expense contributions (HEC) and your personal expenses if you choose to have Life Without Barriers assistance with these.

Please note, this document has been written for the people we support. If you have an Authorised Financial Decision Maker (AFDM), any reference to 'you' or 'your' in this document should be read as 'you and your AFDM'.

Any references to a Disability Support Leader (DSL) includes other frontline leadership roles, such as House Supervisors.

Life Without Barriers NCF Program has been developed to provide you with confidence that your funds are accounted for and protected. The NCF Program also provides a new and simple way to access and spend your personal funds if you require Life Without Barriers assistance with this expenditure.

Your income (via the Disability Support Pension (DSP), Age Pension or other sources, excluding NDIA funding) is required to cover your HEC and personal expenses. Your income also needs to cover your RRC to your housing provider.

NCF Program Overview

The NCF Program will involve:

- Developing a Budget Plan with you, listing your financial needs and preferences including your RRC, HEC and personal expenses.
- One consistent and safe payment method to purchase personal items with the CardHero transaction card.
- The new ability to view and monitor your personal expenditure using the CardHero app in 'real time'.
- Increased communication and visibility of your personal spending by providing you or your AFDM with monthly and annual statements, if using CardHero.

Reasonable Rent Contributions

Reasonable Rent Contribution (RRC) is the amount you contribute for the cost of your housing. It includes any property maintenance the landlord is responsible for and costs related to providing the accommodation.

RRC does not include the cost of repairs for intentional damage caused by any people that we support. Your accommodation agreement contains further information on this.

You are only required to pay a RRC to Life Without Barriers if your housing is owned, leased, or managed by Life Without Barriers. If it is paid to Life Without Barriers, your RRC will be documented in your Budget Plan.

Household Expense Contributions

The Household Expense Contributions (HEC) pays for household expenses and shared items that are part of living an independent life in the community. This includes utilities (for example, electricity, water and gas bills), whitegoods, shared furniture in common areas and household groceries.

Reductions can be made for certain personal circumstances – for example if you have a PEG, specialised diet, are regularly absent from the house or would like to opt out of shared groceries.

If you pay a HEC to Life Without Barriers for household expenses and shared items, it will be documented in your Budget Plan.

You can choose to self-manage household expenses if you live alone or in a SIL property where all the residents have also chosen to self-manage.



Understanding Personal Expenses

You can choose to have Life Without Barriers assist you with budgeting and spending your personal funds. Some examples of personal expenses are listed to the right.

If you choose to have Life Without Barriers assist you with your personal expenses your Disability Support Leader (DSL) will meet with you to document the personal expense amount in your Budget Plan that best suits your needs, planned activities and NDIA goals.

Personal expenses are items for your personal care and to enjoy your life. These include:

- Recreational activities and entertainment
- Clothing and shoes
- Personal furniture and appliances
- Community access activities
- Education
- Gifts
- Personal care and grooming
- Personal spending
- Transport and travel in excess of your NDIS funded transport.

One hour. One Goal. ESCAPE.

CardHero: our spending platform

If you choose for Life Without Barriers to assist you with your personal expenses, we will do this using a system called CardHero. CardHero has been chosen by Life Without Barriers as our national spending platform as it has many benefits both for the people we support and our staff.

Using CardHero will allow you to see where your funds have been spent and increase the protection of your funds. You can also use the safety measures in CardHero such as setting daily spend limits and blocking some merchant types.

You will have the opportunity to have a CardHero card if you want or need one. A CardHero card can be used to make purchases in store using Tap & Go, or online just like a debit card. You can also withdraw cash from ATMs.

A limited number of staff in your House will also be provided with a CardHero card and will make purchases on your behalf in accordance with your Budget Plan, or will support you to make those purchases.

The CardHero app allows Life Without Barriers to provide you with a 'real time' view of your personal expenditure. We will also provide you with a monthly financial statement of your personal expenses made using CardHero.

Our commitment to you

At Life Without Barriers, we are committed to delivering great services. As part of the NCF program you can expect that we will:

- Work with you to complete a Budget Plan for RRC, HEC, and personal expenses if you choose, that will plan and document your financial needs and preferences.
- Provide you with your own CardHero card (if you need/want one).
- Provide you with access to the CardHero app so you can see real time balances and transactions undertaken by you and/or any Life Without Barriers support staff with authorised access. (Access to the CardHero app is optional and not required to make purchases).
- Provide a monthly statement that shows the balance of your personal funds and transaction details of your personal expenditures made using CardHero.
- Provide an annual statement (via Australian Unity) that includes the balance and transactions for the previous financial year (1 July – 30 June).

- Investigate any concerns raised and respond in a timely manner.
- Review transactions from your Life Without Barriers account annually.
- Complete regular compliance checks.

To ensure we can deliver on this commitment, we need you to:

- Ask us any questions you have about the NCF program.
- Work with your DSL to complete your Budget Plan which will document your expected expenditure needs over the next 12 months.
- Make payments in advance to Life Without Barriers as agreed in your Budget Plan.
- Discuss with us, approve, and provide additional funds for special activities outside of your agreed budget when needed.
- Review regularly the transactions listed in the statements which we provide to you. Share any questions or concerns you might have about CardHero, and any transactions made on your behalf.
- If required, provide us with the details of your AFDM.

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Australian Unity

Australian Unity is an independent financial service which is used by Life Without Barriers. Australian Unity oversees all of your deposits and transactions to Life Without Barriers to make sure your money is protected, which is our highest priority.

Australian Unity is responsible for:

- Processing your regular payments and any additional funds requests.
- Assigning and depositing your payments and additional fund requests into the correct accounts.
- Returning funds to your personal bank account.
- Tracking all expenditure in and out of the Client Segregated Account.
- Creating and sending monthly and annual expenditure statements.

How does Australian Unity allocate personal funds?

Client segregated account

Your funds will enter the Client Segregated Account based on your Budget Plan. A Client Segregated Account is a separate account used to hold your contributed funds so it cannot be mixed with Life Without Barriers funds. This account is only accessed and managed by Australian Unity.

CardHero spending account

Your fortnightly personal spending funds will be paid from the Client Segregated Account into your CardHero spending account, based on the instructions in your Budget Plan.

This account can only be used by you and a limited number of Life Without Barriers support staff.

Requesting additional funds

If you need extra money at any time for an unexpected expense that was not noted in your Budget Plan, an 'Additional Funds Request' can be started by your DSL.

The request will show the amount needed and how you would like to transfer the funds.

Returning excess funds

The Life Without Barriers policy is that your CardHero spending account balance does not exceed \$500 unless you have a planned spend soon. Your account will be checked quarterly and any amounts over \$500 will be returned to your Client Segregated Account until you need them.

If you would like to set a limit on the money that can be kept in the Client Segregated Account, or to arrange a particular return, please contact the NCF team.

Missed contributions and debt collection

There may be times when your contribution is not received in your Life Without Barriers account by the due date. If this happens, the NCF team will follow up with you about the missed contribution. You will be asked to:

- Explain the situation leading to the debt; and
- Settle the debt, or
- Create a repayment plan.

For more information, including financial hardship applications, please contact the NCF team.

Consumer Price Index (CPI) increases

The DSP and Age Pension is reviewed regularly by the Commonwealth Government. Life Without Barriers will regularly adjust the Client Contribution payments to align with these changes. Life Without Barriers will provide notice of any changes to your Client Contribution at least 21 days in advance, or if a longer period is required by legislation, in accordance with that longer period.

Payment options

Life Without Barriers provides two payment options as listed below.

Option A: Direct Debit

Direct debit is the preferred payment method for Life Without Barriers. A direct debit is an automatic recurring transaction that transfers money from your account to another. This payment method means you do not have to remember to transfer funds and it can be set up to transfer on set dates or time periods.

Option B: Electronic Funds Transfer (EFT)

EFT is the electronic transfer of money from one bank account to another. You can setup an EFT payment to automatically send funds, or you can manually transfer funds every time a payment is needed.

If neither of these options meet your needs, please contact the NCF team.

Expenditure statements

If you choose Life Without Barrier to assist with your personal expenses, monthly expenditure statements will be sent to you by Australian Unity. The monthly expenditure statements will include:

- A summary of accounts - both Client Segregated and CardHero.
- A listing of supported person's expenses – a detailed listing and also summarised by expense categories.
- Liability Account (if applicable).

Monthly expenditure statements will be sent to you after the end of each month.

At the end of the financial year, Australian Unity will send an annual expenditure statement which will show you a summary of all personal expenditure for the year.

Exiting the NCF Program

If you choose to exit the NCF program or a property at Life Without Barriers, there will be different steps required depending on the exit plan:

- **Exiting the NCF program to manage your personal expenses:** If you no longer want to have CardHero for your personal expenses, we ask that you give 14-days advance and written notice. When you leave the Life Without Barriers NCF Program, any CardHero access will be removed so that no further funds can be spent on your behalf.
- **Exiting a Life Without Barriers SIL service:** You must give 14-days advance and written notice if you wish to exit a Life Without Barriers SIL service (this may include SIL supports, services or rental in a SIL house). Your contributions will stop at the end of the notice period.
- **Exiting a Life Without Barriers SDA House:** You must give 60-days prior written notice when you pay rent to Life Without Barriers if you wish to leave the property. You will be required to make rental payments until the end of your notice period. Your contributions will stop at the end of the notice period or until you leave the house and all your belongings are removed from the room, whichever is longer.

The NCF Team will contact you to arrange the return of any remaining funds held by Life Without Barriers. The funds will be returned via Electronic Fund Transfer (EFT) into your nominated bank account.

You will continue to receive monthly statements until all your funds have been returned and there is no remaining balance.

More information and support

Disability Support Leader (DSL)

Your DSL is there to help you through this process. They can provide support for any questions or concerns that you have.

National Client Funds (NCF) Team

The NCF team can be contacted by phone or email between 9:00am to 5:00pm (AEST) Monday to Friday.

Phone: 1800 107 043

Email: NationalClientFunds@lwb.org.au

Mail: PO BOX 2226, Dangar NSW 2309

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