

Credit Policy

At Interchange Outer East (IOE), we are committed to providing high-quality support while maintaining clear and fair payment processes.

This policy explains how invoicing, payments, and overdue accounts are managed in a respectful and supportive way, consistent with our values, legal obligations, and consideration of the unique needs of our participants.

We understand that every person’s situation is different. Our approach to managing accounts is based on:

- **Respect** – You and your family will always be treated with dignity
- **Transparency** – You will be kept informed about your account
- **Support** – We will work with you if you experience financial difficulty
- **Fairness** – We follow consistent processes for all clients

Your payment process depends on how your support is funded:

Account Type	Payment Managed By	Standard Terms
Personal Invoices	Paid directly by you or your family	14 days from invoice date
Self-Managed NDIS	Paid by you using your NDIS funds	14 days from invoice date
Externally Plan Managed NDIS	Paid by your Plan Manager	14 days from invoice date
IOE Plan Managed NDIS	Paid by IOE Plan Manager	14 days from invoice date
NDIA Managed NDIS	Paid directly through the NDIS system (Proda)	As per NDIA processing

Payment Terms

All IOE invoices are due and payable within **14 days** of the invoice issue date, regardless of account type.

Invoice Queries

If you have questions about an invoice or if something doesn't look right:

- Contact IOE as soon as possible
- We will acknowledge your concern within **2 business days**
- We will work with you to resolve the issue before taking further action.

Overdue Accounts

If a payment becomes overdue, we will always start with friendly reminders and work with you to resolve the situation.

If you are having difficulty paying, we can explore options such as:

- **Payment plans** (spreading payments over time)
- **Centrepay** (if eligible)
- **Using available NDIS funding** (where appropriate)
- **Hardship support**, assessed on a case-by-case basis

If an account remains unpaid and no agreement is in place, we may need to review or pause non-essential services. We will work with you to try and avoid any disruptions to your support.

NDIS Funding Issues

If your NDIS funding runs out:

- We will notify you as soon as possible
- We will help guide you through next steps (e.g. Provider Payment claims)
- We will work with you and your support network to find a solution