

Refundable Accommodation Deposit

Instructions for payment and FAQ

For your convenience, there are several ways to pay your Refundable Accommodation Deposit (RAD)

1. Bank Transfer

Account Name: DPG SERVICES PTY LTD
Bank: ANZ BANK
BSB number: 012-055
Account number: 8357-78611

Please use your Customer Number (CN) as your reference. If you don't know your CN, you can find it on the top of any invoice you've received from Opal HealthCare or simply call the Care Community.

2. Payment by Cheque

Please make your cheque payable to: DPG Services Pty Ltd

Please mail your cheque to:

Opal HealthCare

GPO Box 1172

Sydney, NSW 2001

Please include a note with your Customer Number (CN) and your full name and mailing address so we can send a receipt to acknowledge payment. If you don't know your CN, you can find it on the top of any Opal HealthCare invoice or by calling the Care Community.

3. Credit Card

RAD payments can be paid online with a Visa or Mastercard at www.opalhealthcare.com.au/pay. A confirmation of your online payment will be sent to the email address entered at the time of payment.

Frequently Asked Questions

Will I receive an invoice for my RAD?

If you have elected to pay a RAD at the time of signing the Resident Agreement, you will receive an invoice for the RAD amount you have elected to pay. If you require an invoice for a different amount, please contact the Billing Customer Service Team at billing@opalhealthcare.com.au or 1300 200 653, and an invoice can be raised upon request

Will I receive a RAD invoice if I decide to pay a RAD or partial RAD after signing the Resident Agreement?

If you change your mind and decide to pay a RAD or partial RAD after signing a Resident Agreement, you will need to contact our Billing Customer Service team at billing@opalhealthcare.com.au or 1300 200 653 to request that an invoice be raised for the RAD amount you wish to pay.

Will I receive a receipt when I pay my RAD?

If you have paid a RAD (or partial RAD), you will receive a RAD Statement with your next fee Opal HealthCare fee statement. The RAD Statement will confirm the amount of RAD payment received as well as any transactions made against the RAD in the period (including retention amounts allowed under the Aged Care Act 2024). Please note that you will need to wait until the next billing period to receive the statement (the 10th of the month) showing the RAD amount received.

How will I know the status of my RAD after it has been paid?

Your monthly RAD statement will detail the status of your RAD and payments you have made towards the RAD in the billing period as well as any drawdowns you have made against the RAD as well as any retentions allowed under the Aged Care Act 2024.

Can I draw down on my RAD to pay other fees?

You can draw down on the RAD to pay accommodation fees (Daily Accommodation Payments or Contributions) and other applicable means-tested fees such as the Means-Tested Fee (MTF), Hotelling Contribution or Non-Clinical Care Contribution (NCCC). If you drawdown on the RAD to pay other costs, your DAP will increase to offset the reduced lump sum. Other fees can only be drawn down with consent from the General Manager in your Care Community.

What is a RAD retention?

If you entered aged care after 1 November 2025, providers are required to retain 2% of your refundable accommodation deposit per year. Retentions cease after five years. The retention amount is calculated daily (on the reducing RAD balance) and deducted monthly. Retention calculations are shown on your monthly RAD statements.

How is the RAD retention used by Opal HealthCare?

The mandatory 2% RAD retention supports Opal HealthCare to maintain high-quality care by funding essential building repairs, equipment replacement, garden and external space improvements, contemporary furnishings, signage, and finishes, as well as ongoing upgrades to resident rooms and communal areas. These investments ensure a safe, comfortable, and engaging environment that meets residents' care and wellbeing needs, supports mobility and independence and upholds compliance and safety standards for our valued team.

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How much of my RAD is refundable?

Residents who entered residential aged care before 1 November 2025 are refunded the RAD amount in full (minus allowable amounts such as unpaid fees). Residents who entered aged care after 1 November 2025 are refunded the full amount minus allowable amounts and RAD retentions.

How is the RAD returned?

For more information about the return of the RAD, please see our ["Probate and Return of the Lump Sum: Your Questions Answered"](#)

For any other questions about your RAD, please contact the Customer Service Team at billing@opalhealthcare.com.au or by calling 1300 200 653