Subsidy rates — how much will I receive?

Your CCS rate is based on your combined family income. The subsidy is paid directly to Amana OSHC — you only pay the gap between the full fee and the subsidy amount.

Income and Subsidy — Standard Rate

Combined Family Income	Subsidy % of fees charged	What you'll pay (Amana fee $38.60)
Up to $85,279	90%	**$3.86**
$85,280 – $185,279	70% – 80%	**$9.65**
$185,280 – $285,279	50% – 70%	**$15.44**
$285,280 – $485,279	20% – 50%	**$25.09**
$485,280 – $535,278	1% – 20%	**$34.55**
$535,279 or more	0%	**$38.60**

Note: The 'what you'll pay' amounts above are estimates based on the midpoint of each income band. Your exact gap fee depends on your specific CCS percentage, which Centrelink calculates based on your actual family income.

Multiple children bonus

If you have more than one child aged **5 or under** in approved care, your second child and any younger children may receive a higher subsidy rate of **up to 95%**. This applies to families earning up to **$367,563 per year**. Your children do not need to attend the same service — younger siblings receive the higher rate automatically.

Standard max rate

90%

For your eldest child

Multiple children rate

Up to 95%

2nd child and younger (aged 5 or under)

5% withholding

Centrelink withholds **5% of your weekly CCS entitlement** until end-of-year reconciliation. This helps prevent overpayment debts. You can adjust the withholding rate through your Centrelink account up to twice per financial year.