

Carinya - Capel Sound**MPIR****7.96%**

* effective from 1 Apr 2026

Option 1 : Pay Refundable Accommodation Deposit (RAD)**Option 2 : Pay Daily Accommodation Payment (DAP)**

Maximum Accommodation Payment per Room	RAD	DAP	
Single Room ensuite	\$ 550,000	\$ 119.95	per day
Basic daily fee		\$ 66.80	per day
Means tested fee		\$ -	per day
		\$ 186.75	per day
		\$ 5,680.17	per month

Option 3 : Combination RAD and DAP

Maximum Accommodation Payment per Room	RAD Outstanding	DAP	
Single Room ensuite	\$275,000	\$ 59.97	per day

Option 4 : 20% up front RAD with a non-cash DAP reduction (DAP is taken from RAD)

EG (based on \$110,000 RAD)	RAD (20%)	DAP (deducted from RAD)	
Year 1	\$ 110,000	\$ 95.96	per day
Year 2	\$ 74,976	\$ 103.59	per day
Year 3	\$ 37,164	\$ 111.84	per day
Year 4 (Top up RAD \$130,000)	\$ 126,342	\$ 92.39	per day
Year 5	\$ 92,619	\$ 99.75	per day
Year 6	\$ 56,212	\$ 107.69	per day
Year 7	\$ 16,906	\$ 116.26	per day
Year 8 (Top up RAD \$130,000)	\$ 104,472	\$ 97.16	per day
Year 9	\$ 69,008	\$ 104.90	per day
Year 10	\$ 30,721	\$ 113.25	per day