

Carinya - Capel Sound**MPIR****8.43%*** effective from 1 July
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	\$ 127.03	per day
Basic daily fee		\$ 66.80	per day
Means tested fee		\$ -	per day
		\$ 193.83	per day
		\$ 5,895.58	per month

Option 3 : Combination RAD and DAP

Maximum Accommodation Payment per Room	RAD Outstanding	DAP	
Single Room ensuite	\$275,000	\$ 63.51	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	\$ 101.62	per day
Year 2	\$ 72,908	\$ 110.19	per day
Year 3	\$ 32,689	\$ 119.48	per day
Year 4 (Top up RAD \$130,000)	\$ 119,080	\$ 99.52	per day
Year 5	\$ 82,753	\$ 107.91	per day
Year 6	\$ 43,364	\$ 117.01	per day
Year 7	\$ 655	\$ 126.88	per day
Year 8 (Top up RAD \$130,000)	\$ 84,345	\$ 107.55	per day
Year 9	\$ 45,091	\$ 116.61	per day
Year 10	\$ 2,527	\$ 126.44	per day