

# TERMS AND CONDITIONS

## Version

Version 1.0 – Last Updated: 31 July 2025

## Service Agreement

### Issuance of This Service Agreement

This Service Agreement has been issued following your initial engagement with Enabled4Life to establish Plan Management services for your NDIS plan.

The document serves as a record of the meeting and will be securely stored within our Customer Relationship Management (CRM) system as part of your participant profile, along with your Plan Budget allocations.

\*As outlined in the NDIS Guide to Plan Management, initial engagement may occur face-to-face, via telephone, or through online communication.

A Service Agreement can be established between the following parties:

1. An NDIS participant and a provider.
2. An NDIS participant's nominated representative and a provider.

**Note:** All required details must be completed before Enabled4Life can commence transactions under an NDIS plan.

### Enabled4Life and This Service Agreement

By signing this agreement, you consent to receive direct marketing material from Enabled4Life. You may opt out of receiving such materials at any time by contacting us.

### The NDIS and this Service Agreement

This Service Agreement is established to provide financial administration supports under

the participant's NDIS plan.

The parties acknowledge that this Service Agreement is formulated within the framework of the NDIS.

By signing this agreement, you consent to the sharing of relevant information, including budget details, with other agencies involved in your service provision for financial administration. This agreement also permits those agencies to share information with us to facilitate the delivery of supports.

### **Schedule of supports and out-of-scope administration fees**

Enabled4Life will receive funding from the NDIA for financial administration responsibilities as stated in your NDIS Plan under the Capacity Building Improved Life Choices support category.

Your Capacity Building Improved Life Choices support budget consists of a financial setup fee and a monthly fee for financial administration for the duration of the plan.

**As referenced from the current [NDIS Pricing Arrangements and Price Limits 2024-25 Version 1.3 \(published 1/10/2024\)](#).**

### **Plan Management - Financial Administration Supports**

These support items allow participants to engage a Plan Manager to manage and monitor budgets over the course of the plan, manage NDIS claims and pay providers for delivered service, maintain records and produce regular (at least monthly) statements showing the financial position of the plan.

These support items are subject to price limits as set out in the following Table.

Item Number	Item Name and Notes	Unit	National	Remote	Very Remote
14_033_0127_8_3	Plan Management - Set Up Costs • A one-off (per plan) fee for setting up the financial management arrangements.	Each	\$232.35	\$325.29	\$348.54

14_034_0127_8_3	Plan Management - Monthly Fee •A monthly fee for the ongoing maintenance of the financial management arrangements.	Month	\$104.45	\$146.23	\$156.67
-----------------	---	-------	----------	----------	----------

Enabled4Life does not charge any additional fees to the participant outside of the dedicated stated plan support budget associated to the payment of an invoice where funding is available in a participant's plan.

A plan manager can only claim for the support item 14\_033\_0127\_8\_3 (Plan Management - Set Up Costs) once in respect of each plan. Auto-extended plans are not new plans - they have the same plan number. Plan managers are not entitled to make another claim for this support item from a plan when it is auto-extended.

The participant has nominated the Financial Intermediary Provider Enabled4Life to manage the funding for NDIS supports provided under this Service Agreement. After providing those supports Enabled4Life will claim payment for those supports from the National Disability Insurance Agency.

Enabled4Life will seek payment for their provision of supports as per NDIS guidelines.

All out-of-scope administration tasks performed for a service provider will incur the following fees to be paid by the service provider:

- Request for information fee - \$99.00 GST-inclusive per request - payable in advance
- Consultancy fee - \$99.00 GST-inclusive per request - payable in advance
- Out-of-scope Administration fee (per 20 mins) - \$33.00 GST-inclusive - payable in advance

As Plan Managers, we do not have reasonable and necessary delegation under the NDIS to approve purchases. Enquiries of this nature should be addressed to the National Contact Centre by phoning 1800 800 110, emailing [enquiries@ndis.gov.au](mailto:enquiries@ndis.gov.au) . Once you receive approval from your NDIA Planner, send your invoice to [paymyinvoice@enabled4life.com.au](mailto:paymyinvoice@enabled4life.com.au).

### Responsibilities of the provider (Enabled4Life)

The provider agrees to the following:

**Open and Timely Communication:** The provider agrees to communicate openly and honestly in a timely manner with the participant. This emphasises the importance of clear and timely communication between the provider and the participant.

**Treating the Participant with Courtesy and Respect:** The provider is expected to always treat the participant with courtesy and respect. This is a fundamental expectation in any service-provider relationship.

**Providing Information on Complaints and Cancellation:** The provider must give the participant information about managing any complaints or disagreements and provide details of the provider's cancellation policy if applicable. This ensures transparency and a clear process for resolving issues.

**Listening to Participant Feedback:** The provider is expected to listen to the participant's feedback and work to resolve any problems quickly. This reflects a commitment to improving the quality of services provided.

**Ending the Service Agreement:** If the provider needs to end the Service Agreement, they must give the participant the required notice. Details on the process for ending the agreement are outlined in the agreement document.

**Privacy and Confidentiality:** The provider is responsible for protecting the participant's privacy and confidential information. This includes adhering to relevant privacy laws and regulations.

**Compliance with Laws:** The provider must provide supports in a manner consistent with all relevant laws, including the National Disability Insurance Scheme Act 2013 and rules, as well as the Australian Consumer Law. This underscores the importance of legal compliance in service delivery.

**Accurate Record-Keeping:** The provider is required to keep accurate records on the supports provided to the participant. This is important for accountability, documentation, and tracking progress.

These responsibilities outline the expectations placed on the service provider to ensure quality service delivery, respectful communication, and compliance with legal and ethical standards when working with participants in a program like the NDIS.

**Budget Tracking:** Enabled4Life offers a comprehensive suite of budget management tools

designed to support participants in managing their NDIS plan funding effectively. It's important to note that these tools should not be utilised in isolation but rather in conjunction to ensure that the designated plan funding adequately supports the participant's needs throughout the plan duration.

- **Careview Advantage App:** This application enables clients to access plan budget information, including a detailed invoice history. Additionally, clients have the capability to approve or decline service provider invoices, thereby maintaining full control over plan payments.
- **Monthly Activity Statements:** Plan statements are automatically generated and distributed via email or post at the onset of each new month through our Customer Relationship Management (CRM) software. Should a participant require a statement at any other time during the month, a simple request via email will prompt us to provide it promptly.
- **Budget Calculator:** This tool is designed to assist participants in determining how much support they can purchase within the scope of their NDIS plan, ensuring adherence to budgetary constraints.
- **Funding Alerts:** Whenever feasible, funding alerts will be issued via email and followed by SMS and phone calls. Participants are strongly encouraged to act promptly upon receiving such alerts to address and correct overspending concerns. Enabled4Life accepts no responsibility or liability if this advice is not acted upon.

## **Responsibilities of the participant or their representative**

The participant or their representative agree to the following:

**Respect and Conduct:** The participant or their representative commit to engaging with Enabled4Life in a respectful manner including:

- Treating all Enabled4Life staff with respect and dignity at all times.
- Refraining from any form of abuse, harassment, or disrespectful behavior towards staff.
- Avoiding the use of foul or inappropriate language in all communications.

It is understood that any violation of this responsibility may result in the termination of services, following a review of the situation.

**Acknowledging Payment Timeframes:** Participants should understand that payment

timeframes set by individual service providers may not always be met by Enabled4Life due to [NDIA Payment Terms](#)

**Stated Supports in NDIS Plans:** Where a participant's NDIS plan includes stated support categories and stated support codes, the participant (or their authorised representative) agrees to access services strictly in accordance with the funding approvals made by an NDIA Delegate.

Enabled4Life will make reasonable efforts to verify the validity of specific supports under the plan. However, we do not accept responsibility or liability where services have been delivered that are not compliant with the stated support conditions of the NDIS plan or NDIS legislation.

It remains the responsibility of the participant (or their authorised representative) to ensure that all supports accessed through the plan meet the eligibility and usage rules specified by the NDIA.

**Responsibility Regarding NDIS Plan Expenditure:** Participants are required to manage their NDIS plan funding responsibly and in accordance with the approved budget outlined in their NDIS plan. Specifically:

- **Adherence to Budget:** Participants must ensure that all expenditures align with the approved funding categories and amounts specified in their NDIS plan.
- **Monitoring and Reporting:** Participants are responsible for regularly monitoring their NDIS plan expenditure through the NDIA participant portal, monthly activity statements, and their budget app.
- **Overspending:** Overspending should be avoided where possible. In such cases, steps should be taken to address the reasons for overspend as soon as possible including reducing support levels or suspending supports.
- **Consecutive Plan Overspending:** If a participant repeatedly overspends across consecutive NDIS plans, Enabled4Life reserves the right to terminate their service agreement.
- **Termination of Agreement:** If a participant fails to manage their NDIS plan funding in accordance with these responsibilities, Enabled4Life may terminate this service agreement. In such cases, Enabled4Life will provide the participant with written notice of the termination, which will take effect immediately upon receipt.

Participants are encouraged to seek assistance from Enabled4Life if they need support in managing their NDIS plan funding effectively.

**Mandatory use of the Budget App Review Tool:** Participants or their representatives are required to use the invoice review tool within the budget app where mandatory utilisation has been enforced by Enabled4Life. This requirement is established for the following reasons:

- **Ongoing Service Provider Invoice Non-Compliance Issues:** In instances where service providers consistently fail to comply with invoicing requirements or submit invoices that do not align with the services provided, the use of the invoice review tool becomes imperative to rectify discrepancies and ensure accurate processing.
- **Concerns Regarding the Integrity of Service Provider Fees and Charges:** When concerns arise regarding the integrity or accuracy of service provider fees and charges, the invoice review tool serves as a mechanism for thorough examination and verification of invoiced amounts by the Participant or their representative, promoting transparency and accountability in financial transactions.
- **Impact on the Delivery of Effective and Efficient Plan Management Services:** Persistent non-compliance issues from service providers can significantly impede the delivery of effective and efficient plan management services. By mandating the use of the invoice review tool in such cases, Enabled4Life aims to mitigate disruptions and uphold the quality standards expected in service delivery.

**Enabled4Life are not Support Coordinators:** Enabled4Life clarifies that they are not Support Coordinators and that if a participant exhausts their funding before completing their plan, it is not the responsibility of Enabled4Life.

**Valid Service Agreement:** The service agreement is only valid if the participant's NDIS Plan is transactable, indicating it is contingent upon the availability of NDIS funding.

**Transaction and Onboarding Issues:** Participants are informed that transactional or onboarding issues with their NDIS plan may affect provider payment timeframes, highlighting the potential for payment delays due to NDIS processing issues.

**Outstanding Payments:** Requests by service providers to receive payment for services that have exceeded a participant's allocated funding for any reason or where the plan ceases to be transactable must be submitted to the NDIA by emailing [feedback@ndis.com.au](mailto:feedback@ndis.com.au). Alternatively, service providers should settle outstanding payments privately.

**Communication with Service Providers:** Participants are expected to communicate with their service providers if they have concerns about the supports being provided.

**Ending Service Level Agreement:** Participants must provide their service provider(s) with the required written notice if they wish to end their Service Level Agreement.

**Notification of Ceased Services:** Participants should notify Enabled4Life if services with a provider(s) have ceased.

**Changes to an NDIS Plan:** Participants must inform their service provider(s) and the Plan Manager (Enabled4Life) immediately if their NDIS plan is suspended, replaced by a new NDIS plan, or if they stop being a participant in the NDIS.

**Limitation of Liability:** The agreement includes a section where the participant and/or their nominated representative acknowledge that Enabled4Life provides plan management services only and will not hold them responsible for any loss or damage caused by third parties, including NDIS registered or unregistered providers. Enabled4Life is not liable for any loss, including indirect, consequential, incidental, or special damages.

These terms and conditions clarify the roles and responsibilities of the participant or their representative in their agreement with Enabled4Life for plan management services within the context of the NDIS or a similar program. Participants are expected to adhere to these terms as part of their agreement with the service provider.

## **You and Your Service Providers**

The participant or their representative agree to the following:

### **Funding Reservations and Confirmations:**

Under the National Disability Insurance Scheme (NDIS), a Plan Manager (financial intermediary) supports Participants by managing the financial administration of their NDIS plan. This includes:

- Processing claims in accordance with NDIS Pricing Arrangements and Price Limits
- Paying service providers for approved and delivered supports
- Maintaining financial records of all transactions



- Providing regular budget and expenditure reports to the Participant or their representative

**No Reservation or Quarantining of Funds**

Enabled4Life does not act as a custodian of participant funds and does not reserve, quarantine, or hold funds on behalf of any service provider or third party. Plan-managed funds remain subject to:

- The availability of budget at the time of claiming
- Compliance with NDIS guidelines
- Any changes to the plan or funding allocation made by the NDIA

Where a valid Service Agreement between a Participant and a Service Provider is received, Enabled4Life will retain it securely for record-keeping purposes only.

The existence of a service agreement does not guarantee that funds will be available or claimable when an invoice is received. The responsibility to ensure sufficient funding is available lies entirely with the Participant and the Provider.

**Party to Service Agreements:** Enabled4Life clarifies that it is not a party to service agreements between service providers and participants. This means that Enabled4Life is not directly involved in the contractual relationship between participants and their chosen service providers.

**Authorisation as a Debtor:** Enabled4Life will not authorise any service provider to establish Enabled4Life as a debtor in their financial system. The NDIA plan title and its funding are associated with the Participant, and all debtor accounts should be established in the Participant's name.

**Signing of Third-Party Authorisation Documentation:** Enabled4Life will not sign any third-party authorisation documentation. This means that Enabled4Life does not engage in authorisation processes on behalf of service providers.

**Service Provider Quotes:** Enabled4Life is not the title holder of NDIS plan funding; therefore, it is not responsible for approving or accepting quotes. All quotes must be submitted directly to the participant or their representative and should only be accepted if they meet the following criteria:

- **Disability Specificity:** The product or service is directly related to the participant's disability needs and goals as outlined in their NDIS plan.
- **Budget Alignment:** It has been verified the quoted amount aligns with the available funds allocated within the participant's NDIS plan including the relevant support category.
- **Quality and Suitability:** The proposed product or service meets quality standards, is suitable for the participant's needs, and is likely to achieve the desired outcomes.
- **NDIA Compliance:** The quote complies with NDIA guidelines and regulations.

Any quote that does not meet these criteria must be submitted to the NDIA via [enquiries@ndis.gov.au](mailto:enquiries@ndis.gov.au) for consideration by the Participant's NDIA Planner/Delegate.

**NDIA Payment Terms:** The NDIA is implementing measures to strengthen the NDIS by reducing instances of fraud and non-compliant behaviour.

As a result, the NDIA may require additional time to review claims before they are paid to the Plan Manager.

**Effective March 2024**, valid claims will generally be processed and paid to the Plan Manager within 2 to 3 business days, though some payments may take up to 10 days to be paid to the Plan Manager.

Enabled4Life will facilitate payments to service providers via Electronic Funds Transfer (EFT) on the same business day upon receipt of payment from the NDIA. However, providers should anticipate that payment timeframes may not align with historical patterns due to the updated NDIA payment terms.

Service providers should review and adjust their business processes as necessary to accommodate these new payment terms.

Further information can be found here, [Claims and Payments](#)

**All enquiries including complaints regarding these updated NDIA Payment Terms, must be directed to the following:**

NDIA National Contact Centre (Enquiries)

P: 1800 800 110

E: [enquiries@ndis.gov.au](mailto:enquiries@ndis.gov.au)

NDIA Feedback (Complaints)

E: [feedback@ndis.gov.au](mailto:feedback@ndis.gov.au)

**Outstanding Payments:** Requests by service providers to receive payment for services that have exceeded a participant's allocated funding for any reason or where the plan ceases to be transactable must be submitted to the NDIA by emailing [feedback@ndis.com.au](mailto:feedback@ndis.com.au). Alternatively, service providers should settle outstanding payments privately.

**Invoice Submission:** Enabled4Life requires that service providers submit invoices within 30 days of the last date the service(s) were delivered. This sets a clear timeframe for billing submission and helps ensure efficient processing.

Service providers must submit a copy of their invoice via email to **[paymyinvoice@enabled4life.com.au](mailto:paymyinvoice@enabled4life.com.au)** as a non-editable file attachment, such as a PDF, JPG, or PNG. Enabled4Life's Cyber Security Policy prohibits clicking on third-party links to download invoices. Invoices must be attached directly to the email.

Each invoice number must be submitted as an individual file. Providers must not combine multiple invoice numbers for the same participant or for different participants into one file.

Where possible, services should not be submitted in a consolidated or journal format. Submitting services individually will help ensure invoices can be processed in a timely and accurate manner.

**Invoice Compliance Requirements:** Providers delivering supports under the NDIS must comply with all relevant Australian laws and regulations, including the NDIS Practice Standards, the NDIS Pricing Arrangements and Pricing Limits, and previous NDIS Price Guides. Non-compliance with these requirements constitutes a failure to meet regulatory obligations.

Invoices must meet the following specific requirements:

- Invoices must be issued from the provider's own registered ABN (Australian Business

Number).

- Invoices must not reference or include Enabled4Life's ABN.
- Any invoice that incorrectly references Enabled4Life's ABN will be rejected and returned for correction.
- Correct invoicing is essential to avoid payment delays.

We are unable to process payments where our ABN appears on an invoice, as this creates compliance issues under ATO and NDIS guidelines.

If you are unsure how to correctly issue an invoice, please refer here: [NDIS Invoicing Guide](#)

**Action for Non-Compliant Invoices:** In the event of non-compliance, the following steps will apply:

- **Initial non-compliance for a single invoice ID:** Enabled4Life will contact the provider via email regarding the first instance of non-compliance.
- **Repeated non-compliance for the same invoice ID:** If the same invoice ID is resubmitted and remains non-compliant, it will be filed without further action.
- **Recurring non-compliance across multiple invoice IDs:** If a new invoice ID contains an issue that has already been addressed, along with any additional non-compliance issues, it will be filed without actioning.
- **Discretionary invoice processing:** Enabled4Life retains the discretion not to process invoices submitted more than 90 days after the date of service delivery, especially if late invoicing poses a risk to participants, their funding, or the organisation.

**Administration or Consultancy Fee:** Invoices received more than 90 days after the date of service delivery may incur an administration or consultancy fee if additional communication or manual processing is required.

**Purpose of These Terms:** These terms and conditions outline the roles and responsibilities of Enabled4Life Enterprises Pty Ltd when managing financial transactions and billing processes with service providers and participants. They are designed to ensure transparency, compliance, and efficient financial management in the delivery of services.

## Changes to this Service Agreement

If changes to the supports, their delivery, or Participant information are necessary, the

parties will discuss and review this Service Agreement. Both parties acknowledge that any changes to this Service Agreement, excluding modifications to Terms and Conditions, must be documented in writing, signed, and dated by all parties.

Enabled4Life reserves the right to amend the Terms and Conditions, or any policy or guidelines, at any time and at our discretion. Any revisions will be immediately applied to existing Service Agreements.

## **Ending this Service Agreement**

### **Agreement Term and Termination**

This Agreement remains in effect from the commencement date and continues through all current and future NDIS plans, unless terminated in one of the following ways:

#### **a) Termination by Either Party**

Either party may terminate this Agreement by providing written notice to the other. Termination can occur as follows:

##### **I. Participant-Initiated Termination**

The Participant may choose to terminate this Agreement:

- Immediately upon providing written notice; or
- Within 14 days of the written notice being given.

##### **II. Enabled4Life-Initiated Termination**

Enabled4Life may terminate this Agreement **14 days** after providing written notice to the Participant.

#### **b) Immediate Termination by Enabled4Life**

Enabled4Life reserves the right to terminate this Agreement immediately if any of the following occur:

1. NDIA technical issues prevent Enabled4Life from delivering plan management services.
2. A breach of Australian law or NDIS compliance regulations is identified.
3. The Participant breaches their responsibilities under this Agreement.
4. The Participant mismanages NDIS funds, including (but not limited to) overspending.
5. The Participant, their representative(s), or their providers pose a risk to Enabled4Life, including through the misuse of plan funding.
6. The Participant, their representative(s), or their providers misrepresent Enabled4Life or its obligation to comply with all requirements as a registered Plan Manager.

### **c) Automatic Termination**

This Agreement will automatically terminate if:

- The Participant ceases to be an NDIS participant; or
- The Participant's plan no longer includes **Capacity Building - Improved Life Choices** funding.

## **Termination Procedures and Responsibilities**

- **New Plan During Notice Period:**

If the Participant receives a new NDIS plan during the notice period, the termination date will align with the **end date of the previous plan**.

- **Plan Extension During Notice Period:**

If the Participant's plan is extended during the notice period, the termination date will **remain unchanged**.

- **Participant Responsibilities Upon Termination:**

The Participant is responsible for notifying all service providers of this Agreement's termination.

- **Enabled4Life's Obligations:**

Enabled4Life's responsibilities under this Agreement cease on the termination date.  
**Invoices for services delivered after the termination date will not be processed.**

- **Termination Queries:**

All enquiries regarding termination must be submitted **in writing** to **engagement@enabled4life.com.au**. Enquiries must be made by the Participant or their authorised Representative only. **Service providers are not permitted to submit termination-related enquiries.**

## **Feedback, Queries, Complaints and Disputes**

Enabled4Life encourages and values feedback as an opportunity to review and improve our NDIS Plan Management services where possible. If you wish to provide feedback, you can contact Senior Management at [engagement@enabled4life.com.au](mailto:engagement@enabled4life.com.au)

If the participant is not happy with the provision of supports and wishes to make a complaint, the participant can contact Senior Management at [engagement@enabled4life.com.au](mailto:engagement@enabled4life.com.au)

If you are not satisfied with the resolution of a complaint or do not want to contact or speak to a member of Enabled4Life, please refer the complaint to the NDIS Quality and Safeguards Commission. To learn how to make a complaint, refer to the [NDIS Quality and Safeguards Commission How to make a complaint page](#)

## **Change History**

### **View Previous Versions**

Version	Date	Summary of Changes	Download
---------	------	--------------------	----------

1.0	31 July 2025	First version published under formal version control. No structural changes; version tracking introduced.	<a href="#">Enabled4Life_Terms_v1.0_2025-07-31.pdf</a>
-----	--------------	---	--