



# Card surcharges

Only charge what it costs you

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Australian Competition and Consumer Commission  
Land of the Ngunnawal people  
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# Card surcharges – only charge what it costs you

Do you charge customers a surcharge on card transactions? This is a quick guide to what you need to know to ensure your surcharges are not excessive and to understand your obligations in disclosing them.

## Excessive card payment surcharges

- The *Competition and Consumer Act 2010* prohibits businesses from charging a card payment surcharge that is excessive.
- A card payment surcharge is considered excessive if it is higher than your 'cost of acceptance'.
- **Example:** If your cost of acceptance for Visa credit is 1%, you can only surcharge 1% on Visa credit payments.
- The prohibition applies to the following card payment types:
  - Eftpos (debit and prepaid)
  - MasterCard (credit, debit, and prepaid)
  - Visa (credit, debit, and prepaid)
- You are not required to charge your customers a payment surcharge, it's your decision. You may choose to factor your payment processing costs into the prices you charge for the products or services you supply, as you do with the other costs of running your business.

## Working out your cost of acceptance

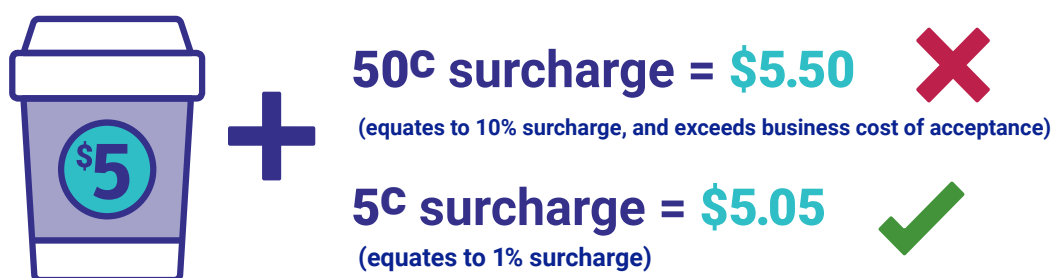
- Your bank or payment facilitator will provide you with statements or similar payment processing information, which includes your main costs of acceptance, typically shown as a percentage figure amount. Here is an example of how this information might look on your statement.

Merchant Statement					
Tax Invoice					
Other charges					
	No. of items	Change per item	Sub total		
Chargeback Fee	1	30.00	30.00		
Total	1	1	\$30.00		
Average monthly cost of accepting card payments					
	Credit Card Brand 1	Credit Card Brand 2	Debit Card Brand 1	Debit Card Brand 2	eftpos
Net sales	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00
Fees charged	\$15.00	\$15.00	\$10.00	\$10.00	\$10.00
Average cost	1.5%	1.5%	1.0%	1.0%	1.0%
</					

- There are other costs that you may be able to include when calculating your 'cost of acceptance'. However, you will need to work these out yourself. You must also be able to verify these costs through contracts, statements or invoices from your providers.
- A standard set by the Reserve Bank of Australia (RBA) sets out the other costs that businesses can include when working out their 'cost of acceptance'.
- You can review [the Standard](#) for more information. See the RBA Standard No.3 of 2016: Scheme Rules Relating to Merchant Pricing for Credit, Debit and Prepaid Card Transactions (compilation).
- You may also speak to your bank or payment facilitator for assistance, or seek advice from an accountant or business advisor to assist you in calculating your 'cost of acceptance'.
- **Note:** You cannot include other costs of running your business when calculating card payment surcharges, such as labour and electricity costs.

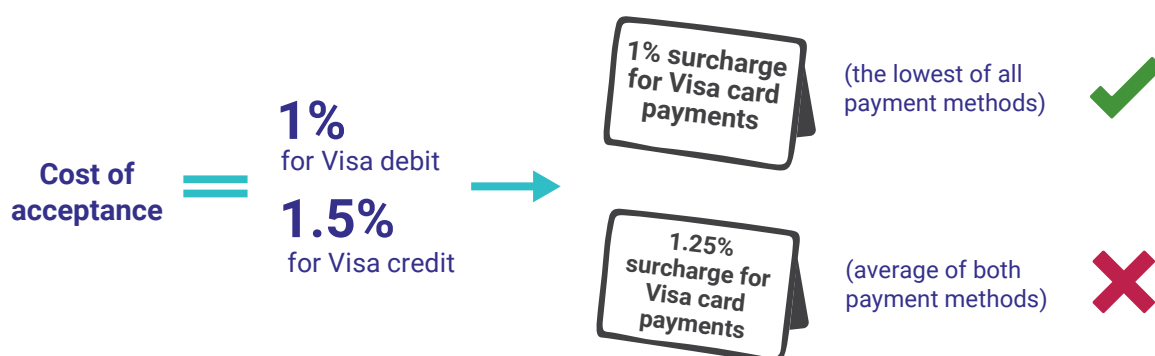
## Working out if you can charge a flat fee surcharge

- If your bank or payment facilitator charges your costs of acceptance as a percentage, any card payment surcharge you charge to your customers should typically also be expressed as a percentage.
- The prohibition does not prevent you from charging a flat or fixed fee payment surcharge instead of a percentage. However, you need to make sure that the amount of the surcharge is not higher than your 'cost of acceptance' for any given card payment type.
- **Example:** Your cost of acceptance for a card payment type is 1%:



## Working out if you can use a single percentage surcharge for all card payment types

- Check your main costs of acceptance in the statement from your bank or payment facilitator. Some banks and payment facilitators may charge a single rate across multiple payment types. Others may charge different rates for different payment types.
- If your bank or payment facilitator charges you different rates across different payment types, you can still charge a single surcharge amount across all payment types. However, you **must** use the lowest 'cost of acceptance' amount for a single payment type when calculating the surcharge. You can't average out the costs from multiple payment types.
- **Example:** Your 'cost of acceptance' is 1% for Visa debit and 1.5% for Visa credit. If you want to charge the same level of surcharge for each payment type, it would need to be 1% as that is the lowest of all payment types. You could not average out the costs for both.



## Your obligations when displaying prices

- You must not mislead your customers about the prices you charge.
- You must display the total price of a product or service as a **single figure**. This price must be the **minimum total cost**. This is the lowest amount a customer could pay, including any unavoidable or pre-selected extra fees, where you know the amount of these fees before the transaction.
- If there is no way for a customer to pay for your products or services without paying a payment surcharge, you must **include the minimum surcharge payable** in the displayed price for your products or services.
- **Example:** You only accept card payments and charge a 1% card surcharge.



- You must also be clear and upfront to make your customers aware of any card payment surcharges **before** they decide to book, order or buy your products or services. This could be through a prominent notice at the point of sale, on your menu or in your ordering app.
- **Example:** You charge a 0.5% surcharge on debit card payments and a 1% surcharge on credit card payments.



## More information

**You can learn more about the law and your obligations by visiting the ACCC's website:**



[ACCC Card Surcharges](#)

**More information about card payments regulation is available from the Reserve Bank of Australia:**



[RBA Standard No.3 of 2016: Scheme Rules Relating to Merchant Pricing for Credit, Debit and Prepaid Card Transactions \(compilation\)](#)



[RBA Q&A Card Payments Regulation](#)

