Australian Government

Australian Small Business and Family Enterprise Ombudsman

Card surcharging – what your business needs to know

Frequently Asked Questions (FAQs)

What's changing?

From 1 October 2026, businesses can no longer apply surcharges to card payments made using eftpos, Mastercard, Visa or American Express.

Why have these changes been introduced?

The Reserve Bank of Australia introduced these changes to remove card surcharges for consumers and improve fee transparency for businesses. The reforms are intended to make card payments simpler for customers while helping businesses better understand and compare payment costs.

Can I still charge a surcharge?

Yes. Weekend, public holiday and other surcharges can still apply, provided they are clearly disclosed before the customer makes a purchase.

For example: 'A 10% public holiday surcharge applies today.'

Can I still apply a surcharge for eftpos, Visa, Mastercard or American Express payments?

No. From 1 October 2026, surcharges can no longer be applied to payments made using eftpos, Visa, Mastercard or American Express.

Do I need to change my prices?

Every business is different. Some businesses may review their pricing structure, while others may absorb the cost as part of their overall operating expenses.

If you decide to change your prices, customers should be able to clearly understand what they will pay before making a purchase. Businesses must not mislead customers about the reasons for any price increase.

What should I do if I am still working through the changes?

You're not alone. Many small business owners continue to review what the changes mean for their operations.

A good place to start is reviewing:

- payment terminals and point-of-sale systems
- websites
- invoicing software
- menus
- customer-facing information.

You should also understand what it costs your business to accept card payments, including merchant fees and transaction costs.

What if my business still has card surcharges showing on signs or systems?

You should remove any references to card surcharges and check your systems and customer information to ensure they reflect the new arrangements. This includes physical signage, websites, menus, invoices and payment systems.

Do I need to contact my merchant service provider?

If you are unsure whether any updates were required, it is worth contacting your merchant service provider. They can explain any changes that may have been needed for your payment systems and help you understand your payment costs.

What if I want to compare payment providers?

Now may be a good opportunity to review your payment arrangements and compare what different providers are offering. Understanding your merchant fees and transaction costs can help you make informed decisions for your business.

Can I offer a discount for cash or PayID payments?

Yes. Businesses can offer discounts for payment methods, such as cash or PayID.

Any discount should be clearly displayed before a customer buys, and customers should easily understand which payment methods qualify and how much they will save.

What does clear pricing look like?

Customers should be able to clearly understand the total price before deciding to buy.

For example, if a drink is displayed for $4.95, the customer should pay $4.95 at the register, regardless of whether they pay using cash, debit card or credit card.

My customers are asking questions. Where can I find reliable information?

The Australian Competition and Consumer Commission (ACCC) has information about pricing guidance. The Australian Small Business and Family Enterprise Ombudsman provides practical resources to help small businesses understand the changes and what they mean.

How can I protect myself from scams?

Scammers often take advantage of periods of change and uncertainty.

If you receive an email, text message or phone call claiming to be from your merchant service provider:

- verify it is legitimate
- do not click unexpected links
- do not provide banking details via email or SMS
- contact your provider directly using trusted contact details if you are unsure.

Where can I get more information?

Visit asbfeo.gov.au/card-surcharging for practical information and resources about the changes.