Australian Government

Australian Small Business and Family Enterprise Ombudsman

Card surcharging – what you need to know Stakeholders Kit

August 2026

Dear Colleague

Thank you for helping us share information with your small business networks about card surcharging changes.

The Reserve Bank of Australia announced changes to remove card surcharges on eftpos, Mastercard, Visa and American Express payments from 1 October 2026, while also improving fee transparency for businesses. We have developed these resources to support small businesses through the transition and help them understand the practical steps they may need to take.

This stakeholder kit contains ready-to-use resources including:

- key messages and fact sheet
- social media tiles and copy
- newsletter banner tile and copy
- Frequently Asked Questions (FAQs)
- Explainer video.

We encourage you to tailor and share these materials with your members, clients, stakeholders and small business communities. Consistent messaging will help small businesses understand what has changed, what actions they may need to take and where to find trusted information and support.

We appreciate your support in helping us reach small businesses, including regional, Culturally and Linguistically Diverse (CALD) and First Nations business communities, through the trusted channels and relationships you have already built.

Yours sincerely,

Lynda McAlary-Smith
Australian Small Business and Family Enterprise Ombudsman

Contacts

For queries about the card surcharging changes and the content in the communications stakeholder kit, please refer to the contact list below.

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Key messages and fact sheet

The initial outreach messages should include:

THE CHANGE

From 1 October 2026, businesses can no longer apply surcharges to card payments, including

eftpos, Mastercard, Visa and American Express transactions.

- Your merchant service provider will contact you if you need to update your EFTPOS terminals, online payment systems or payment settings.
- You can still apply weekend, public holiday and other surcharges.
  - If you charge a weekend, public holiday or similar surcharge, you must clearly disclose it to customers,

  For example:

  - *A surcharge of [percentage] applies on [day or days].*
- You must clearly communicate prices before a customer books, orders or buys a product or service.
- If you change the price of a good or service, you must not mislead customers as to the reason for the change.
- You can continue to apply card surcharges until 30 September 2026.

YOUR MERCHANT SERVICE PROVIDER MAY BE IN CONTACT

Your merchant service provider may contact you about the steps you need to take before 1 October 2026.

- Do not ignore these messages.
- Check your junk or spam folders if you have not received any communications.
- Check your merchant service provider's website for information and updates.
- Contact your merchant service provider if you have questions or are unsure whether any action is required.
- Follow any instructions provided by your merchant service provider.
  - Verify the legitimacy of any communication from your merchant service provider.
  - Do not click on links in unexpected emails or text messages or provide banking or account details in response to these communications. If you are unsure, contact your merchant service provider directly using the contact details published on their website or through their official app.

PREPARE FOR THE CHANGE

Small businesses should prepare for the changes by:

Business Operations and Software Systems

- Reviewing your EFTPOS terminals, point-of-sale systems (POS), invoicing software, online payment platforms and other business systems to identify where card surcharges may be currently applied.
- Understanding what you pay to accept card payments, including transaction volumes merchant fees and other payment-related costs.
- Considering booking a time with your merchant service provider to discuss your options as your business needs are unique to you.
- Seeing what other merchant service providers are offering.
- Reviewing your pricing and business costs to understand the impact of the changes.
- Testing any system changes on 1 October 2026.
- Training staff so they understand the changes and can answer customers' questions.
- Acting early. Do not wait until 1 October to make changes. Your merchant service provider may need time to update your systems.

Customer Communications

- Updating your menus, websites, booking systems, invoices and other customer-facing information where card surcharges are currently displayed.
- If you are thinking of offering discounts to customers who use a particular method, such as cash or PayID, ensure any discounts are clearly disclosed before a customer books, orders or pays.
- Clearly disclosing any discounts before a customer books, orders or pays.
- Helping customers to easily understand which payment methods qualify for a discount and how much the discount is.
- Reading the ACCC guidance on displaying prices clearly and prominently before a customer decides to buy goods or services.

Social media

Pre-1 October: Card surcharging is changing – what your business needs to know

Facebook and Instagram:

Card surcharging changes are coming, are you ready?

From 1 October 2026, you can no longer apply surcharges to card payments, including eftpos, Mastercard, Visa and American Express transactions 💳

Make sure you're prepared for the change, now is the time to:

👉 review your payment systems to identify where card surcharges may be applied

👉 review your pricing and business costs to understand the impacts

👉 train your staff so they understand what's happening

👉 look out for communications from your merchant service provider

Visit asbfeo.gov.au/card-surcharging to find out more

#SmallBusiness #CardSurcharge

LinkedIn:

From 1 October 2026, businesses can no longer apply surcharges to card payments, including eftpos, Mastercard, Visa and American Express transactions.

Small businesses are encouraged to take the following actions to ensure they're prepared for the change:

👉 review payment systems to identify where card surcharges may be currently applied

👉 review pricing and business costs to understand the impacts

👉 train staff so they understand what's happening

👉 look out for communications from merchant service providers

Visit asbfeo.gov.au/card-surcharging to find out more

#SmallBusiness #CardSurcharge

Post-1 October: Card surcharging has changed – what your business needs to know

Facebook and Instagram:

Card surcharging changes are now in effect 💳

This means you can no longer apply surcharges to card payments, including eftpos, Mastercard, Visa and American Express transactions.

If you're still working through the changes, it's time to:

👉 review your payment systems to identify where card surcharges are applied

👉 review your pricing and business costs to understand the impacts

👉 train your staff so they understand what's new

👉 contact your merchant service provider if you have questions

Visit asbfeo.gov.au/card-surcharging to find out more

#SmallBusiness #CardSurcharge

LinkedIn:

The ban on card surcharging is now in effect.

This means businesses can no longer apply surcharges to card payments, including eftpos, Mastercard, Visa and American Express transactions.

Small businesses yet to implement the change, it's now time to:

👉 review payment systems to identify where card surcharges are applied

👉 review pricing and business costs to understand the impacts

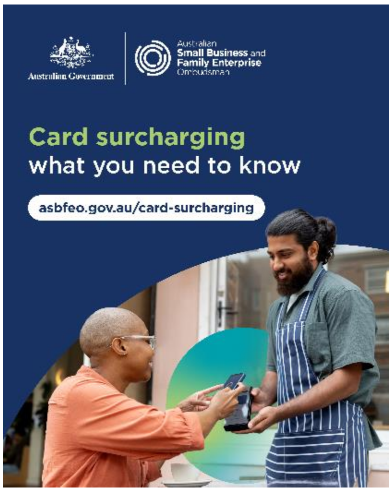
👉 train staff so they understand what's new

👉 contact merchant service provider to discuss any questions

Visit asbfeo.gov.au/card-surcharging to find out more

#SmallBusiness #CardSurcharge

Social media tiles



Social media tile 1080 x 1350

Social media tile 1080 x 1350

Social media tile 1600 x 900

Social media tile 1600 x 900

Newsletter articles

Australian Government

Australian Small Business and Family Enterprise Ombudsman

Pre-1 October 100-word version

Card surcharging is changing – what your business needs to know

Changes to card surcharging will take effect from 1 October 2026. Businesses will no longer be able to apply surcharges to eftpos, Mastercard, Visa or American Express payments. Weekend, public holiday and other surcharges can still apply if they are clearly disclosed to customers before they make a purchase.

We know small business owners are already managing many competing priorities, so now is a good time to understand what the changes mean for your business. Review your payment systems, customer information and pricing displays, and speak with your merchant service provider if you have questions. For practical information and resources, visit asbfeo.gov.au/card-surcharging.

Pre-1 October 130-word version

Card surcharging changes are coming – is your business ready?

From 1 October 2026, businesses will no longer be able to apply surcharges to eftpos, Mastercard, Visa or American Express payments. Weekend, public holiday and other surcharges can still apply, provided customers are clearly informed before they make a purchase.

We know many small business owners are already managing rising costs and competing priorities, so preparing for another change can take time and effort. A good place to start is reviewing your payment systems, understanding your payment costs and checking where card surcharges currently appear in your business.

The ACCC's pricing guidance focuses on ensuring customers can clearly understand what they will pay before deciding to buy.

For example:

- A convenience store displays a drink for $4.95 and the customer pays $4.95 regardless of whether they pay by cash, debit card or credit card.
- A business may still apply a public holiday surcharge if it is clearly disclosed, such as: ‘A 10% public holiday surcharge applies today.’

Businesses may also choose to offer discounts for particular payment methods, such as cash or PayID, provided customers can easily understand which payment methods qualify and how much they will save.

For practical guidance and resources to help your business prepare, visit asbfeo.gov.au/card-surcharging.

Post-1 October 100-word version
Card surcharging has changed: is your business ready

Changes to card payment surcharges are now in effect. Since 1 October 2026, businesses can no longer apply surcharges to eftpos, Mastercard, Visa or American Express payments. However, weekend, public holiday and other surcharges can still apply if customers are clearly informed before making a purchase.

We know many small business owners are still working through what these changes mean for their business. Now is a good time to review your payment systems, pricing and customer information. Understanding your payment costs and communicating clearly with customers can help you make informed decision as your business adjusts to the new arrangements. For more information and practical resources, visit asbfeo.gov.au/card-surcharging.

Post-1 October 130-word version
Card surcharging has changed: what it means for your business

Changes to card surcharging are now in effect. Since 1 October 2026, businesses can no longer apply surcharges to eftpos, Mastercard, Visa or American Express payments. Weekend, public holiday and other surcharges can still apply, provided customers are clearly informed before they make a purchase.

We know many small business owners have already invested time and effort updating systems, training staff and reviewing customer information to meet the new requirements. These changes have come at a time when many businesses are also managing rising costs and other day-to-day pressures.

If you're still working through the changes, you're not alone. Taking the time to review your payment costs and pricing arrangements can help you make informed decisions about what works best for your business.

The ACCC's pricing guidance focuses on ensuring customers can clearly understand what they will pay before deciding to buy.

For example:

- A convenience store displays a drink for $4.95 and the customer pays $4.95 regardless of whether they pay by cash, debit card or credit card.
- A business may continue to apply a public holiday surcharge if it is clearly disclosed. A sign could state, *‘A 10% public holiday surcharge applies today.’*

Businesses may also offer discounts for particular payment methods, such as cash or PayID, provided customers can easily understand which payment methods qualify and how much they will save.

If you still have questions about the new arrangements, visit asbfeo.gov.au/card-surcharging for more information.

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.