Australian Government

Australian Small Business and Family Enterprise Ombudsman

Card surcharging – what your business needs to know

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.