

Australian Payments Plus Limited
ABN 19 649 744 203

Level 1, 255 George Street
SYDNEY NSW 2000



8 December 2025

Next Payments Pty Ltd
3-4/148 Chesterville Road
CHELTENHAM VIC 3192

Interchange Pricing

Dear Matt,

This letter is written on behalf of Australian Payments Plus Limited and its related body corporate eftpos Payments Australia Limited ACN 136 180 366 (**eftpos**).

We write to confirm that the eftpos interchange rates provided to your acquirer for Next Payments transactions were updated and took effect on 1 May 2025.

Transaction type	Interchange rate prior to 1 May 2025	Interchange rate from 1 May 2025
In-Store: Dual Network Debit Card	\$0.02	Standard
Card Not Present: Dual Network Debit Card	\$0.04	Standard
In-Store Mobile: All card types	\$0.10	Standard
In-Store: Single Network Debit Card	\$0.06	Standard
Purchase with Cash Out (Cash Out Portion): All card types	-\$0.165	Standard
Purchase with Cash Out (Purchase Portion): All card types	\$0.02	Standard
Cash Out Only: All card types	-\$0.10	Standard

The "Interchange rate from 1 May 2025" in the table above is current at the time of writing this letter. Our interchange rates are available on our website here or on the next page of this letter - <https://www.auspayplus.com.au/solutions/eftpos-interchange-fees>

Sincerely,

A handwritten signature in blue ink, appearing to read 'Dave Ellett'.

Dave Ellett
Chief Commercial Officer
Australian Payments Plus Limited
on behalf of
eftpos Payments Australia Limited ACN 136 180 366

Schedule of interchange fees

Current

Legacy

Categories	Charity	Standard	DFR 1	DFR 2	DFR 3	Strategic Rate 1	Strategic Rate 2	Strategic Rate 1 & 2
Dual Network Debit Cards								
Medicare EasyClaim Refund	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
In-Store Card								
<= \$10	\$0.00	\$0.01	\$0.01	\$0.01	\$0.01	\$0.02	\$0.01	\$0.02
> \$10	\$0.00	\$0.04	\$0.01	\$0.02	\$0.03	\$0.02	\$0.04	\$0.02
In-Store Mobile (Tokenised Contactless)								
<= \$10	\$0.00	\$0.02	\$0.01	\$0.01	\$0.02	\$0.02	\$0.02	\$0.02
> \$10	\$0.00	\$0.07	\$0.01	\$0.04	\$0.06	\$0.02	\$0.07	\$0.02
Card Not Present								
<= \$100	\$0.00	\$0.10	\$0.01	\$0.10	\$0.10	\$0.10	\$0.03	\$0.03
> \$100	\$0.00	0.12%	\$0.01	\$0.10	\$0.10	0.12%	\$0.03	\$0.03
Recurring	\$0.00	\$0.06	\$0.01	\$0.03	\$0.05	\$0.06	\$0.03	\$0.03
Card Not Present (eftpos 3DS or Tokenised)								
<= \$5	\$0.00	\$0.005	\$0.005	\$0.005	\$0.005	\$0.005	\$0.03	\$0.03
\$5 <= \$100	\$0.00	\$0.04	\$0.01	\$0.01	\$0.02	\$0.04	\$0.03	\$0.03
> \$100	\$0.00	\$0.04	\$0.01	\$0.02	\$0.03	\$0.04	\$0.03	\$0.03
Recurring > \$5	\$0.00	\$0.04	\$0.01	\$0.02	\$0.03	\$0.04	\$0.03	\$0.03
Purchase with Cash Out	\$0.00	\$0.00	-\$0.20	-\$0.165	\$0.00	\$0.00	\$0.00	\$0.00
Cash-out portion	\$0.00	\$0.04	\$0.01	\$0.02	\$0.03	\$0.02	\$0.04	\$0.02
Purchase portion								
Cash Out Only	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
NEW RATE								
Transfers	\$0.00	\$0.045	\$0.045	\$0.045	\$0.045	\$0.045	\$0.045	\$0.045