

## MEDIA RELEASE

# What consumers and businesses need to know about new card surcharge rules

9 September 2026

With the new no-surcharge rules for card payments in Australia starting on 1 October 2026, the industry has released a source of information for consumers and businesses on what will change, what won't, and what they need to know ahead of the changes taking effect.

Australian Payments Network (AusPayNet), the industry body for payments in Australia, and the designated card networks – eftpos, Mastercard and Visa – have come together to provide consistent industry information on the changes, which will mean businesses can no longer apply card payment surcharges to eftpos, Mastercard and Visa transactions from 1 October 2026.

A newly launched website, **[cardsurcharge.com.au](https://cardsurcharge.com.au)**, includes practical information and frequently asked questions for consumers, businesses and payment service providers, and details how the changes apply across different card types and payment channels, what fees are unaffected, and the steps businesses should take to prepare.

The card networks' decision to implement 'no-surcharge rules' reflects the direction of the Reserve Bank of Australia's Review of Merchant Card Payment Costs and Surcharging<sup>[1]</sup>, which found that card payment surcharging is no longer achieving its intended purpose.

The changes aim to simplify payments for consumers, increase price transparency, and reduce confusion about payment costs at the point of sale (POS). They apply to all in-store, online and digital transactions, including when cards are used in mobile wallets, and covers personal, commercial, corporate, credit, debit and pre-paid cards.

The new rules are specific to surcharges applied because a customer pays by card. The change does not apply to fees and charges that apply independently of the payment method. Where an applicable law or regulation expressly permits payment surcharging, such as taxi fares regulated by states and territories, those arrangements continue to apply.

Ahead of the changes taking effect on 1 October 2026, businesses are encouraged to work with their bank, payment service provider, payment gateway or POS provider to remove card-specific surcharges, review their plan and cost structures, update their pricing and checkout displays, and test their payment systems.

Further information for consumers, businesses and payment service providers is available at [www.cardsurcharge.com.au](https://www.cardsurcharge.com.au).

1. The RBA's [Review of Merchant Card Payment Costs and Surcharging](#) concluded that surcharging on debit and credit cards should end from 1 October 2026.

## **MEDIA COMMENTS**

### **AusPayNet, attributed to Andy White, CEO**

“The value of the card networks moving in lockstep is that consumers and merchants are afforded a single, simultaneous change rather than a staggered one. As champions of the Australian payments system, we are committed to helping ensure the successful implementation of these changes, placing importance on stakeholder education.”

### **AP+ (eftpos), attributed to Lynn Kraus, CEO**

“Changes to card surcharging will affect consumers, businesses and payment providers across Australia, so it is important that everyone has clear information and time to prepare. This new resource provides practical guidance to help businesses and payment providers understand what is changing, what it means for them and the steps they may need to take ahead of 1 October.”

### **Mastercard, attributed to Paul Monnington, Division President Australasia**

“Removing card payment surcharges will bring greater clarity and consistency at the checkout for consumers, while we recognise the change will have different implications for businesses depending on their circumstances. Our focus is on working with the industry to support a smooth transition and providing practical information to help consumers and businesses navigate the changes with confidence.”

### **Visa, attributed to Alan Machet, Group Country Manager, Visa Australia, New Zealand and Pacific Islands**

“Card payments are one of the most efficient, secure, and convenient ways for consumers and businesses to pay and be paid. Removing surcharging makes the checkout experience more consistent for everyone – the price you see is the price you pay. Visa is committed to working closely with the payments industry to support the transition for businesses and their customers across Australia.”

---

**[ENDS]**

## **MEDIA CONTACTS**

### **AusPayNet**

Luke Ireland  
Sefiani Communications Group  
+61 413 234 502  
lireland@sefiani.com.au

### **eftpos**

Inge Roggeveen  
AP+  
+61 0431 814 426  
Inge.Roggeveen@auspayplus.com.au

### **Mastercard**

Luke McClelland  
+61 417 761 139  
Luke.McClelland@mastercard.com

### **Visa**

Anne Wall  
+61 436 379 364  
awall@visa.com