CHECKLIST · RULES & COSTS

Card surcharges: what you can and can't charge customers from 1 October

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digitaladvisors.com.au/journal/card-surcharges-what-you-can-charge/

- ☐ **Ask your provider** who switches surcharging off on each terminal, gateway and online checkout, and when.
- ☐ **Test on 1 October:** run a card payment on every channel and check the receipt shows no surcharge line.
- ☐ **Strip surcharge notices** from menus, price lists, websites, booking systems, invoice templates and signs.
- ☐ **Check open invoices** that could be paid by card on or after 1 October and remove any card surcharge line.
- ☐ **Review every fee:** keep it only if all customers pay it regardless of payment method, and include unavoidable fees in advertised prices.
- ☐ **Keep weekend or public holiday notices** compliant, as prominent as your most prominent menu price.
- ☐ **Offer discounts, not surcharges,** to steer customers to cheaper methods, and display the full price.
- ☐ **Word price rises carefully:** don't blame the surcharge ban if other costs are part of the increase.
- ☐ **Check your other payment agreements** (PayPal from 5 October, BNPL, Diners Club) for their own surcharge rules.

- [ ] **Compare your plan** against the fee data published from 30 October.

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