



Request for feedback on Card Payment Surcharging Standards

Dear Member

The Reserve Bank of Australia (RBA) is proposing changes to its standards for card payment surcharging and interchange fees. These changes include:

- Ensuring that customers cannot be surcharged any more than the cost of accepting cards
- Introducing a ban on excessive surcharging into the *Competition and Consumer Act (2010)* and providing enforcement powers to the ACCC.

A summary of the proposed changes can be found [here](#).

If you are interested in reading the RBA's consultation paper, you can access it [here](#).

LPA is seeking your feedback on the proposed card payment surcharging standards. You may wish to answer the following questions to guide your response.

Guidance questions

1. Do you pass on card payment costs to consumers in the form of a surcharge?

- If so, how much do you charge? How have you derived the amount/rate charged to consumers?
- If not, how do you recover these costs? (e.g. credit/debit card payment costs are built into the ticket price or are included as part of transaction/booking fees)

2. Do you have restrictions on the types of cards consumers can use to pay for their tickets? (e.g. some retailers do not accept payment from American Express and Diners) If so, why?

3. The RBA proposes to narrow the definition of card costs of acceptance to only include the merchant service fee and other fees paid to the merchant's bank.

- Do you agree with this definition? Should other considerations be included in the definition?
- What impact would a narrow definition have on your business?

4. Do you have any other comments about the surcharging or interchange standards?

How to provide feedback

Your feedback can be provided directly to Kim Tran via email (ktran@liveperformance.com.au) or phone (03 8614 2000), and is requested by **Friday 22 January 2016**.

Thank you for your assistance.

Regards,

Kim Tran
Director, Policy & Programs



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