Business Chamber
QUEENSLAND

Credit Card Surcharge Ban: Checklist for Queensland Businesses

From **1 October 2026**, Australian businesses can no longer add a surcharge for customers paying with EFTPOS, Mastercard and Visa, debit, credit or prepaid cards. American Express is also removing surcharges voluntarily from the same date.

What your business needs to do to prepare:

- [ ] **Determine where your business applies credit card surcharges** (in store, online, invoice, EFTPOS)
- [ ] **Review current merchant fees** (Visa, Mastercard, EFTPOS, Amex)
- [ ] **Identify the cheapest provider or re-negotiate with your current provider**
- [ ] **Estimate the surcharge ban revenue impact and decide on a pricing response**
  This could include:
  - Absorbing costs
  - Adjusting base prices upward
  - Offering cash discounts
- [ ] **Contact your payment providers**
- [ ] **Disable all surcharge functions**
- [ ] **Test all payment channels to confirm surcharges are off**
- [ ] **Ensure staff are aware of the surcharge ban**
- [ ] **Remove surcharge references from POS counter, signage, and business documents**
  Ensure you have reviewed your:
  - Website
  - Counter, till, and entryway signage
  - Invoices, receipts, and quote templates
  - Terms & conditions
  - Other customer communications (e.g. FAQs)
- [ ] **Check customer feedback**
- [ ] **Review financial impact**

Need support? Get in touch. 1300 731 988 businesschamberqld.com.au/