

CREDIT CARD TRANSACTION & MERCHANT FEE POLICY

Credit Card Transaction and Merchant Fee Policy

Credit card transactions generate surcharges that vary, depending on the card used for payment. ACI needs to recover these fees by passing on the surcharge to manage overall operational costs for members. As per the law, ACI will only pass on the *equivalent or less* of the surcharge costs we are charged. You can view the percentages for the different cards in our policies documents and the detail of the amounts this translates to, will be available on your tax invoice, or during the purchase process, if transacting online with us.

We charge surcharges in accordance with regulations:

- The surcharge must not be more than what it costs the business to use that payment type.
- The surcharge can only include costs that are for accepting that particular payment.

If you wish to avoid this fee, you can choose to pay by electronic transfer (EFT) or cheque. Simply select offline payment and an invoice will be emailed to you. For further information please email admin@compliance.org.au or call us on +61 (02) 9290 1788.

Current surcharge rates:

Visa: 1.7 %

Mastercard: 1.7 %

American Express: 1.7 %