

Taking card payments for club subs after the surcharge ban

Since 1 Oct 2026 a club can no longer add a surcharge when members pay subs by card. What changed, what a card payment now costs the club, and four ways to handle it.

From 1 Oct 2026, surcharging was removed for eftpos, Mastercard and Visa cards, and American Express, UnionPay and PayPal decided to remove it too. A club that adds a card fee on top of a member's subs has to stop. The card cost now comes out of the subs, so set them with it in mind.

What changed

- The Reserve Bank of Australia removed surcharging for the designated card networks, eftpos, Mastercard and Visa, from 1 Oct 2026. The networks can now ban surcharges on credit, debit and prepaid cards.
- It only covers surcharges added because someone pays by card.
- American Express, UnionPay and PayPal are not regulated by the RBA in this way, but have decided to remove surcharging too.
- Businesses, including not for profit organisations, are not exempt. Whether any exemption exists is up to each card network, not the RBA.
- The card networks make sure the rules are followed. A member can complain to the club, the card network, the ACCC or a state or territory consumer protection agency.

What a card payment costs the club

Every provider sets its own rate. As one example, Stripe's rate for a domestic card online fell from 1.70% plus A\$0.30 to 1.65% plus A\$0.30 on 1 Oct 2026.

Subs	Stripe's fee at 1.65% plus A\$0.30	The club keeps
A\$40	A\$0.96	A\$39.04
A\$60	A\$1.29	A\$58.71
A\$120	A\$2.28	A\$117.72

For a club of 80 members paying A\$60 each by card, that is A\$103.20 a year.

Four ways to handle it

1. **Build the cost into the subs.** The RBA says card costs can be reflected in overall pricing rather than charged as a separate surcharge. To keep A\$60 after Stripe's fee, the subs would be A\$61.31. If your club sets subs at the AGM, this is a motion for the next one.

2. **Offer a discount for another way of paying.** The RBA says discounts for particular payment methods remain available. A club could set subs at A\$62 with A\$2 off for paying by bank transfer, for example.
3. **Make bank transfer easy.** Put the BSB, account number and a reference on every subs notice, so members who prefer transfer can pay that way.
4. **Take the surcharge off everywhere.** Turn off any surcharge setting with your payment provider, and remove card fee wording from the renewal notice, the website and the membership form.

The RBA's page does not cover an optional "add something to cover the fees" box at checkout. Ask your payment provider or the card network before using one.

A checklist for the treasurer

- ☐ Check your payment provider's settings and turn off any card surcharge.
- ☐ Take card fee wording off the renewal notice, the website and the membership form.
- ☐ Work out what card payments cost the club last year, from your provider's statements.
- ☐ Put a motion on next year's subs to the AGM, with the card cost in the budget.
- ☐ Add the BSB, account and reference to the subs notice. The [renewal emails for Australian clubs](#) have a place for them.

This page explains the published rules; it is not legal advice. The sources were read on 28 Oct 2026.

Sources

- Reserve Bank of Australia, Frequently asked questions: removal of card payment surcharges from 1 October 2026 (created 15 Jul 2026, modified 1 Oct 2026), read 28 Oct 2026: <https://www.rba.gov.au/payments-and-infrastructure/review-of-retail-payments-regulation/2026-03/conclusions-paper/faqs/>
- Stripe support, Updates to card pricing in Australia from October 2026, read 28 Oct 2026: <https://support.stripe.com/questions/updates-to-card-pricing-in-australia-from-october-2026>



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