Interchange Rate Fee Schedule

Card/Transaction type Processed	Scheme Interchange Base Rate*
CASH	$0.00
EFTPOS Debit	$0.05
EFTPOS Debit Low Value (≤ AUD$15)	$0.00
EFTPOS Non Standard	$0.05
MC International	2.00%
MC CR Business Elite	1.80%
MC CR Commercial	0.85%
MC CR Commercial Business Executive	1.05%
MC CR Commercial Corporate Executive	1.04%
MC CR Commercial Large Ticket (≥ AUD$10,000)	0.68%
MC CR Consumer Elite	1.82%
MC CR Consumer Premium	0.64%
MC CR Consumer Standard/Electronic	0.29%
MC CR Consumer Super Premium	1.11%
MC CR Digital Secure Remote Payments	0.29%
MC CR MasterPass Advanced Checkout	0.29%
MC CR Non Standard	0.95%
MC CR Paypass & Masterpass***	0.29%
MC CR Securecode Full UCAF	0.29%
MC CR Securecode Merchant UCAF	0.29%
MC DR Commercial/Premium	0.91%
MC DR Consumer Electronic	$0.13
MC DR Contactless and MasterPass (≤ AUD$60)	$0.06
MC DR Digital Secure Remote Payments	$0.08
MC DR MasterPass Advanced Checkout	$0.08
MC DR Micropayments (≤ AUD$15)	$0.00
MC DR Non Standard	0.95%
MC DR Securecode Merchant UCAF	$0.08
MC DR Securecode Full UCAF	$0.08
MC DR Standard	0.27%
MC PP Commercial	0.91%
MC PP Non Standard	0.95%
MC PP Premium	0.50%
MC PP Standard/Electronic	$0.12

Card/Transaction type Processed	Scheme Interchange Base Rate*
Visa CR Business	0.84%
Visa CR Business Platinum	1.30%
Visa CR Corporate/Purchasing	1.15%
Visa CR Infinite	2.00%
Visa CR Non Standard	0.95%
Visa CR Platinum	0.84%
Visa CR Signature	1.25%
Visa CR Signature Business	1.80%
Visa CR Standard/Electronic	0.25%
Visa CR Super Premium Visa Rewards	1.20%
Visa CR Domestic International	0.50%
Visa DR Domestic International (Standard)	0.30%
Visa DR Domestic International (Electronic)	$0.08
Visa DR Electronic	$0.08
Visa DR Non Standard	$0.07
Visa DR Premium/Business/Corporate	1.05%
Visa DR Standard	0.42%
Visa DR Standard Suncorp	$0.00
Visa International	2.00%
Visa PP Electronic	$0.08
Visa PP Non Standard	0.50%
Visa PP Platinum	0.50%
Visa PP Standard	0.42%

* All Interchange Base Rates exclude GST. Where the Scheme Interchange Base Rate is a percentage (%), it is charged as a % of the value of the transaction. Where the Scheme Interchange Base Rate is an amount ($), it is charged as a $ amount per transaction.

Rates may be subject to change by the various schemes from time to time.

*** Excluding Commercial Cards ≤ AUD$60.

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Merchants that process Recurring Payments qualify for the Interchange Fees documented below:**

Card type description	Rate
Visa CR Recurring Payment Transaction Rate	0.25%
Visa DR Recurring Payment Transaction Rate	$0.06
MC CR Recurring Payment Transaction	0.29%
MC DR Recurring Payment Transaction	$0.10
Visa PP Recurring Payment	$0.06

Merchants that fall into the following Industry Types qualify for the Interchange Fees documented below:**

Charity, Government, Utility, Education, Insurance, Service Station, Supermarket and Transit.

Card type description	Rate
Visa CR Charity Rate	0.00
Visa CR Government Rate	0.25%
Visa CR Transit Rate	0.25%
Visa CR Utility Rate	0.25%
Visa CR Education Rate	0.25%
Visa CR Service Station Rate	0.25%
Visa CR Supermarket Rate	0.25%
Visa CR Insurance Rate	0.25%
Visa DR Charity Rate	0.00
Visa DR Government Rate	$0.06
Visa DR Transit Rate	$0.06
Visa DR Utility Rate	$0.06
Visa DR Education Rate	$0.06
Visa DR Service Station Rate	$0.06
Visa DR Supermarket Rate	$0.06
Visa DR Insurance Rate	$0.06
Visa PP Charity Rate	0.00
Visa PP Government Rate	$0.06
Visa PP Transit Rate	$0.06
Visa PP Utility Rate	$0.06
Visa PP Education Rate	$0.06
Visa PP Service Station Rate	$0.06
Visa PP Supermarket Rate	$0.06
Visa PP Insurance Rate	$0.06

Card type description	Rate
EFTPOS Debit Charity	0.00
MC CR Charity	0.00%
MC CR Government, Utility and Insurance	0.29%
MC CR Service Station	0.29%
MC CR Education	0.29%
MC DR Charity	0.00
MC DR Government, Utilities and Insurance	$0.07
MC DR Service Station	$0.07
MC PP Charity	0.00

Abbreviation	Definitions
MC CR	MasterCard Credit
MC DR	MasterCard Debit
MC PP	MasterCard Prepaid
Visa CR	Visa Credit
Visa DR	Visa Debit
Visa PP	Visa Prepaid

**Excludes transactions processed using International cards.

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