

# Your guide to merchant fees and charges

Effective date: 08 December 2023

## You've got questions? We've got time to talk.



**1300 650 977**

Available 24/7



**Talk to your Relationship Manager**



**[stgeorge.com.au/merchantsupport](https://stgeorge.com.au/merchantsupport)**

### **Accessibility support**

At any time, you can inform us how you would prefer to be contacted. If you are deaf and/or find it hard hearing or speaking with people who use a phone, you can reach us through the National Relay Service (NRS). To use the NRS you can register by visiting **[accesshub.gov.au/about-the-nrs](https://accesshub.gov.au/about-the-nrs)**

Visit **[stgeorge.com.au/accessibility](https://stgeorge.com.au/accessibility)** for further information on our accessible products and services for people with disability.

## **An easy-to-understand guide to our fees and charges**

Thanks for choosing us as your provider for card acceptance processing, whether it's an EFTPOS or eCommerce solution.

This brochure is designed to give you a better understanding of the fees and charges you may incur as part of your agreement with us. It's important that you take the time to read it carefully.

The information outlined in this brochure is current but may change from time to time.

We may introduce new fees and change existing fees where appropriate. Where the new or changed fees relate to a payment facility, we'll give you notice as outlined in the EFTPOS Merchant Agreement Terms and Conditions ("Terms and Conditions").

This brochure contains all service fees payable that may not be detailed in your Fee Schedule enclosed with your offer letter or email. Unless those documents indicate otherwise, the following fees apply and will be payable at the time that the transaction or event occurs.

If you'd like additional help with understanding the fees and charges or have any other questions, call our Merchant Helpdesk on 1300 650 977 or visit [stgeorge.com.au/merchantsupport](http://stgeorge.com.au/merchantsupport)

## **Important information about Goods & Services Tax (GST)**

All fees and charges mentioned in this brochure are exclusive of GST except for the Simple Pricing Plans. When charged, all merchant fees and charges are subject to GST unless your Tax Invoice indicates otherwise. For more information on the GST, contact the Australian Taxation Office on 13 28 66.

EFTPOS Establishment Fees		How often is it charged?
Establishment Fee	\$70 per facility	One-off
Additional Outlet Establishment Fee	\$70 per facility	One-off

eCommerce Establishment Fees		How often is it charged?
Establishment Fee	\$250 per facility	One-off

Ongoing Fees		How often is it charged?
Minimum Merchant Service Fee (MSF)	\$25 per EFTPOS or eCommerce facility if the cumulative charges for Mastercard®, Visa®, UnionPay (applicable products^ only), eftpos Purchase and eftpos Cash Out Merchant Service Fees per month fall below \$25.	Monthly
eftpos Purchase Merchant Service Fee*	Charged as a % of the transaction value and/or a flat fee per transaction. Calculated on a gross, net, or volume basis.	Monthly
eftpos Cash Out Merchant Service Fee*	Charged for processing eftpos Cash Out or eftpos Purchase and eftpos Cash Out transactions. It's charged as a % of the transaction value and/or a flat fee per transaction. Calculated on a gross, net, or volume basis.	Monthly
Mastercard/ Visa Merchant Service Fee*	Charged as a % of the transaction value and/or a flat fee transaction on Mastercard and Visa transactions. It excludes UnionPay transactions. Calculated on a gross, net, or volume basis.	Monthly

\* Fees as per your fee schedule.

^ Applies for EFTPOS Connect, PayWay, Quickstream and Quest QT720 and QT850 products.

Ongoing Fees (continued)		How often is it charged?
UnionPay Merchant Service Fee	Charged as a % of the transaction value of and/or a flat fee per UnionPay credit and debit card transaction. Calculated on a gross, net, or volume basis.	Monthly
Annual Participation Fee	\$40	Annually
Monthly Administration Fee	\$30 for eCommerce facilities only.	Monthly
Monthly Terminal Fee*	Standalone EFTPOS terminals from \$22.50 Integrated EFTPOS terminals from \$25	Monthly
Chargeback Fee	\$30 per chargeback	As required
EFTPOS Terminal Stand and Accessories	<p><b>EFTPOS Connect</b>            \$70 per stand            \$20 per USB cable            \$30 per RS232 &amp; DC cable            \$20 per ethernet cable            \$24 per power supply</p> <p><b>EFTPOS Now</b>            \$88 per base            \$25 per car charger            \$4.50 per ethernet cable            \$15 per power supply            \$6 per USB cable</p> <p><b>EFTPOS 1</b>            \$100 per base            \$45 per car charger            \$7.50 per ethernet cable</p>	As required
Equipment Not Returned/Damaged Fee	Up to \$500	As required

\* Fees as per your fee schedule.

Merchant Flat Rate Pricing		How often is it charged?
Flat Transaction Rate Merchant Service Fee*	Charged as a % of the gross or net dollar value processed for Visa, Mastercard, eftpos and UnionPay transactions	Monthly

Additional and Ongoing fees		How often is it charged?
Monthly Terminal Fee	Standalone EFTPOS terminals from \$22.50. Integrated EFTPOS from \$25 as per your Fee Schedule.	Monthly
Chargeback Fee	\$30 per chargeback (eCommerce merchants only, excluding PayWay).	As required
EFTPOS Terminal Accessories	<p><b>EFTPOS Now</b>            \$88 per base            \$25 per car charger            \$4.50 per ethernet cable            \$15 per power supply            \$6 per USB cable</p> <p><b>EFTPOS 1</b>            \$100 per base            \$45 per car charger            \$7.50 per ethernet cable</p> <p><b>EFTPOS Connect</b>            \$70 per stand            \$20 per USB cable            \$30 per RS232 &amp; DC cable            \$20 per ethernet cable            \$24 per power supply</p>	As required
<b>Equipment Not Returned/ Damaged Fee</b>	Up to \$500	As required

\* Fees as per your fee schedule.

**Simple Pricing Plan<sup>1</sup> - No longer for sale from 8 December 2023**

**How often is it charged?**

Plan Fee <sup>2</sup>	<p>\$55 (Included Value of \$3,500 on gross or net calculation)<sup>#</sup></p> <p>\$85 (Included Value of \$6,000 on gross or net calculation)<sup>#</sup></p> <p>\$125 (Included Value of \$10,000 on gross or net calculation)<sup>#</sup></p> <p>\$175 (Included Value of \$15,000 on gross or net calculation)<sup>#</sup></p> <p>\$225 (Included Value of \$20,000 on gross or net calculation)<sup>#</sup></p>	Monthly
Excess Fee <sup>3</sup>	1.5% of the dollar value processed. Calculated on gross, net or volume basis	Monthly

If you're a Simple Pricing Plan customer, your Fee Schedule will refer to a \$55, \$85, \$125, \$175, or \$225 Participation Fee or Plan Fee, depending on which plan you selected. Please refer to your Fee Schedule for further information on these fees and charges. The above fees and charges include GST.

- 1 To be eligible for the Simple Pricing Plan you must hold and settle into a business transaction account with St.George in the same name as the Merchant Facility. Not available for use outside of the indirect tax zone. One terminal per Simple Pricing Plan, per Merchant and available for EFTPOS 1 and EFTPOS Now products only.
- 2 Changes to pricing plans must be requested at least two Business Days before the end of the month. Requests received after this time may not take effect until the month following the requested month. Business Day means any day when St.George is open for business in any State or Territory of Australia.
- 3 Excess Fee is charged as a percentage of the dollar value of Visa, Mastercard and eftpos transactions processed that exceeds the Included Value. Calculated on gross, net or volume basis.

# Included Value means the total maximum dollar value of Visa, Mastercard and eftpos transactions that can be processed through your Merchant Facility per calendar month included in the Plan Fee. If the Included Value is exceeded in a calendar month, a 1.5% fee applies to the total dollar value of Visa, Mastercard and eftpos transactions processed that exceeds the Included Value. Other transactions (UnionPay and American Express) are not included in the Simple Pricing Plan and are subject to separate pricing. You can switch pricing plans as your turnover changes.

Additional and ongoing fees for Simple Pricing Plan		How often is it charged?
Chargeback Fee	\$30 per chargeback	As required
UnionPay Merchant Service Fee	Charged as a % of the transaction value of and/or a flat fee per UnionPay credit and debit card transaction. Calculated on a gross, net, or volume basis.	Monthly
EFTPOS Terminal accessories	<p><b>EFTPOS Now</b></p> <p>\$88 per base</p> <p>\$25 per car charger</p> <p>\$4.50 per ethernet cable</p> <p>\$15 per power supply</p> <p>\$6 per USB cable</p> <p><b>EFTPOS 1</b></p> <p>\$100 per base</p> <p>\$45 per car charger</p> <p>\$7.50 per ethernet cable</p>	As required
Equipment Not Returned/ Damaged Fee	Up to \$500	As required



# Fees and charges in detail

You'll find additional details on our fees and charges below. Fees regarding credit card and debit card transactions are calculated daily for each card type and each fee is rounded up to the nearest cent. All fees are billed as a single amount at the end of each statement cycle. A statement cycle refers to the time between one statement date and the next, which is a calendar month for merchant statements.

The fees and charges specified in your Fee Schedule will apply. These charges include a Goods & Services Tax (GST).

Remember, all merchant fees and charges are subject to GST.

## How are fees calculated for Gross, Net or Volume?

### Gross

Gross means that a fee is charged on the value and/or the number of sales transactions. The value and/or the number of refund transactions are not included in the calculation. For example:

Card sales value	Card refunds value	Gross value	Merchant Service Fee rate	Merchant Service Fee charged
\$20,000	- Not applicable	= \$20,000	x 1.00%	= \$200

Card sales volume	Card refunds volume	Gross volume	Merchant Service Fee rate	Merchant Service Fee charged
1,000	- Not applicable	= 1,000	x \$0.50	= \$500

### Net

Net means that a fee is charged on the value and/or the number of sale transactions after subtracting the value and/or the number of refund transactions. For example:

Card sales value	Card refunds value	Gross value	Merchant Service Fee rate	Merchant Service Fee charged
\$20,000	- \$5,000	= \$15,000	x 1.00%	= \$150

Card sales volume	Card refunds volume	Gross volume	Merchant Service Fee rate	Merchant Service Fee charged
1,000	- 200	= 800	x \$0.50	= \$400

## Volume

Volume means that a fee is charged on the number of sale transactions in addition to the number of refund transactions. For example:

Card sales value		Card refunds value		Total value		Merchant Service Fee rate		Merchant Service Fee charged
\$20,000	+	\$5,000	=	\$25,000	x	1.00%	=	\$250
Card sales volume		Card refunds volume		Gross volume		Merchant Service Fee rate		Merchant Service Fee charged
1,000	+	200	=	1,200	x	\$0.50	=	\$600

## Our fees explained

### EFTPOS and eCommerce Establishment Fee

A one-off fee that's applied when you first become a merchant with us. This fee covers the cost of setting up your payment facility on our system and if applicable, providing a starter kit that contains paper receipt rolls, a Quick Reference Guide and the Terms and Conditions brochures. This fee is charged per facility when you complete your first full month with us.

### Additional Outlet Establishment Fee

If you need an EFTPOS or eCommerce merchant facility, with a separate merchant number and merchant statement - then you'll need to apply for an additional merchant outlet.

### Minimum Merchant Service Fee (MSF)

This fee is charged if the cumulative monthly charges for Mastercard, Visa, UnionPay (EFTPOS Connect, PayWay, Quest QT720 and QT850 products only), eftpos Purchase and eftpos Cash Out Merchant Service Fees do not exceed the fee amount, otherwise \$0. This fee applies per terminal for EFTPOS and eCommerce merchant facilities.

## **eftpos Purchase Merchant Service Fee**

This is the fee we charge you for processing eftpos Purchase transactions. It covers our cost of seeking authorisation from the cardholder's bank or other financial institution via the eftpos system when the card is used. It also covers the cost of collecting funds from the cardholder's financial institution and crediting them to your account.

## **eftpos Cash Out Merchant Service Fee**

This is the fee we charge you for processing 'eftpos Cash Out' or 'eftpos Purchase and eftpos Cash Out' transactions. It covers our cost of seeking authorisation from the cardholder's bank or other financial institution via the eftpos system when the card is used. It also covers the cost of collecting funds from the cardholder's financial institution and crediting them to your account.

## **Mastercard / Visa Merchant Service Fee (MSF)**

When your customers use a Mastercard or Visa card to make a payment, we charge you a Merchant Service Fee which is charged as a percentage of the transaction and/or flat fee per transaction. The Mastercard and Visa Merchant Service Fee is calculated on a gross, net or volume basis.

## **UnionPay Merchant Service Fee (MSF)**

When your customers use a UnionPay credit or debit card to make a payment, we charge you a Merchant Service Fee which is charged as a percentage of the transaction and/or a flat fee per transaction. The UnionPay Merchant Service Fee is calculated on a gross, net or volume basis.

## **Annual Participation Fee**

This fee is charged yearly starting in the first full month after establishment. This fee covers the costs associated with the provision of your payment facility.

## Monthly Administration Fee

This fee is charged when you have an eCommerce facility only. This fee covers the administration costs for providing services related to your payment solution.

## Monthly Terminal Fee

You're charged this fee when you process transactions through a terminal. This fee covers the cost of providing and maintaining the terminal. The fee varies depending on the type of terminal you use.

## Chargeback Fee

This is a processing fee that applies per chargeback (dispute transaction) received from a credit card customer that has transacted through your payment facility. When chargebacks occur, we run up significant costs to investigate and resolve them, which are only partially recovered by this fee.

## EFTPOS Terminal Stand and Accessories

A fee is charged for each terminal stand (EFTPOS Connect terminal only) and any other EFTPOS cables or accessories that you've requested.

## Equipment Not Returned/Damaged Fee

A maximum fee of \$500 is charged when merchant terminals are not returned to us or when they're damaged due to negligence or misuse during normal business. It's important to remember that any terminals supplied to you remain the property of St.George. To return terminals and hardware, call our Merchant Helpdesk 24/7 on 1300 650 977.

## Flat Transaction Rate Merchant Service Fee

When your customers use an eftpos, Mastercard, Visa or UnionPay card to make a payment, we charge you a flat rate Merchant Service Fee which is charged as a percentage of the transaction value. This is charged on a gross or net basis.

## Plan Fee

This is a fixed monthly fee that covers the cost associated with processing Visa, Mastercard and eftpos transactions, up to an agreed monthly limit (Included Value). Excess Fees are charged as a percentage of the dollar value of Visa, Mastercard and eftpos transactions processed that exceeds the Included Value. Calculated on a gross, net or volume basis.



*St.George acknowledges the traditional owners as the custodians of this land, recognising their connection to land, waters and community. We pay our respects to Australia's First Peoples, and to their Elders, past and present.*

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