

Your guide to merchant fees and charges



All fees and charges stipulated in this brochure are exclusive of GST unless indicated.

This booklet contains the fees and charges that apply to merchants that have a payment facility with us. It forms part of your agreement with St.George.

Information outlined in this booklet is current as at April 2019 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 will give you notice in accordance with the terms and conditions of that payment facility.

This booklet contains all service fees payable that may not be detailed in the Fee Schedule enclosed with your Letter of Confirmation from St.George or the terms and conditions that apply to your payment facility. Unless those documents indicate otherwise, the following fees apply. Subject to the description of the fee, the fees will be payable at the time the transaction or event occurs.

Fee Name	EFTPOS	Online Payment Solution
<p>Establishment Fee</p> <p>A once only fee applied in the first full month after establishment. This fee covers the set up costs of your payment facility and is charged per facility.</p>	<p>\$70.00</p> <p>Temporary terminal fee: \$200.00</p>	<p>\$250.00</p>
<p>Credit Card Merchant Service Fee (MSF)*</p> <p>Is payable monthly and calculated as a percentage of the value of all credit card transactions. Excludes UnionPay transactions.</p>	<p>On application</p>	<p>On application</p>
<p>UnionPay Merchant Service Fee (MSF)^</p> <p>Is payable monthly and calculated as a percentage of gross dollar value processed of all UnionPay credit and debit card transactions.</p>	<p>On application</p>	<p>On application</p>
<p>Debit Card Fee "Regulated"</p> <p>Is payable monthly and calculated as either a percentage of the value or on a per transaction basis of all regulated debit card transactions. Regulated debit card transactions are debit transactions that do not include a cash out component, i.e. "purchase only transactions."</p>	<p>On application</p>	<p>N/A</p>
<p>Debit Card Fee "Unregulated"</p> <p>Is payable monthly and calculated as either a percentage of the value or on a per transaction basis of all unregulated debit card transactions. Unregulated debit card transactions are debit transactions that include a cash out component, i.e. "purchase and cash out" and "cash out only" transactions.</p>	<p>On application</p>	<p>N/A</p>

* Excludes UnionPay card transactions.

^ UnionPay Merchant Service Fees are excluded from the Minimum Merchant Service Fee calculation.

Fee Name	EFTPOS	Online Payment Solution
<p>Terminal Rental Fee</p> <p>Is payable per terminal, based on the type of terminal for each full month during your agreement. This fee covers the maintenance and provision of ongoing services related to your terminal.</p>	<p>Standalone: from \$22.50</p> <p>Integrated EFTPOS: from \$25.00</p>	N/A
<p>Monthly Administration Fee</p> <p>Is payable per payment facility for each full month during your agreement. This fee covers the administration costs for the provision of services related to your payment solution.</p>	N/A	\$30.00
<p>Annual Participation Fee</p> <p>Is payable annually commencing in the first full month after establishment. This fee covers the costs associated with the provision of your payment facility.</p>	\$40.00	\$40.00
<p>Chargeback Fee*</p> <p>A processing fee will apply per chargeback (dispute) received from a credit card customer that has transacted through your payment facility/ies.</p>	\$30.00	\$30.00
<p>Mail Order/Telephone Order Fee</p> <p>Is payable per payment facility for each full month during your agreement. This fee covers the costs associated with card transactions that are manually keyed into the facility.</p>	\$10.00	N/A
<p>Minimum Monthly Service Fee*</p> <p>Is payable if the monthly merchant service fees on your combined credit[^] and debit card transactions fall below \$25.00 per terminal/ facility. Fee applies per terminal for EFTPOS payment solutions and online payment solutions.</p>	\$25.00	\$25.00

[^] UnionPay Merchant Service Fees are excluded from the Minimum Merchant Service Fee calculation.

* Excludes UnionPay debit card transactions.

* Fee also applicable to products with Simple Pricing Plan.

Fee Name	EFTPOS	Online Payment Solution
<p>Duplicate Merchant Statement Fee</p> <p>Is payable per each duplicate statement requested.</p>	\$7.50	\$7.50
<p>Priority Processing Fee</p> <p>A once only fee applied in the first full month after establishment. This fee covers the processing and delivery costs associated with the priority set-up of your payment facility.</p>	\$250.00	\$100.00
<p>Conversion Fee</p> <p>A conversion fee will be charged each site location where a change of terminal(s) is requested.</p>	\$80.00	N/A
<p>Reporting Fee</p> <p>Is payable per daily transaction report produced per terminal for reports relating to transactions within 90 days. Is payable on a per hour basis for reports relating to transactions older than 90 days.</p>	\$5.00 per report \$65.00 per hour thereafter	N/A
<p>Break Term Fee</p> <p>Is payable if for any reason you close your payment facility with St.George prior to the agreed period expiry date.</p>	\$500.00 (on break)	\$500.00 (on break)
<p>Closure Administration Fee*</p> <p>Is payable on the agreed closure date. This fee is applicable per merchant payment facility and covers administration, terminal and equipment collection costs.</p>	\$100.00	\$100.00
<p>Non-Returned/Damaged Terminal & Equipment Fee*</p> <p>Is payable when merchant terminals are not returned to St.George or where during the course of normal business they are damaged due to your negligence or misuse.</p>	up to \$500.00	N/A

* Fee also applicable to products with Simple Pricing Plan.

Simple Pricing Plan ¹	Including GST	Excluding GST
Plan Fee	\$55.00 per month (Included Value of \$3,500) [#]	\$50.00 per month (Included Value of \$3,500) [#]
	\$85.00 per month (Included Value of \$6,000) [#]	\$77.27 per month (Included Value of \$6,000) [#]
	\$125.00 per month (Included Value of \$10,000) [#]	\$113.64 per month (Included Value of \$10,000) [#]
	\$175.00 per month (Included Value of \$15,000) [#]	\$159.09 per month (Included Value of \$15,000) [#]
	\$225.00 per month (Included Value of \$20,000) [#]	\$204.55 per month (Included Value of \$20,000) [#]
Excess Fee²	1.5%	1.36%

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 product only.

² Excess Fee is charged as a % of the dollar value of Visa, Mastercard and eftpos transactions processed that exceeds the Included Value. UnionPay transactions are not included in the St.George Merchant Pricing Plan and are subject to separate pricing.

[#] 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, an Excess fee applies.

* Fee also applicable to products with Simple Pricing Plan.

Payment Solutions enquiries



Call 1300 650 977



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Full details of current merchant facility terms and conditions are contained in the eftpos Merchant Agreement Terms & Conditions booklet. Merchant Facility terms and conditions, including fees and charges, may be varied or introduced in the future. Mastercard is a registered trademark of Mastercard International Incorporated. UnionPay is a trademark of China Union Pay Co., Ltd. St.George Bank - A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714. ST09738 0419