

Surcharge – Card Payments

Why is there a surcharge for card payments?

When a payment for tuition fees is made using an accepted credit or debit card, the University will incur merchant service fees which are payable to our financial institutions.

The surcharge rates are determined by the scheme providers in association with our financial institutions and can vary over time. The University reviews these surcharges on a regular basis.

How much is the surcharge rate for card payments?

Card surcharge rates are specified below.

Card Type	Surcharge Rate
Visa and MasterCard - Debit - Domestic	0.35%
Visa and MasterCard - Credit - Domestic	0.77%
Visa and Mastercard - International	2.85%

Is the surcharge included in the transaction amount or as an additional amount?

The surcharge is applied on top of your transaction amount when you make a payment.

How can I avoid paying the surcharge?

No surcharge applies for payments made through BPAY and Flywire.

What is the University going to do with money collected?

The money collected is used to offset the fees charged by financial institutions.

Will the amount increase, if so, how much?

The surcharge may increase in line with costs incurred by the University by financial institutions associated with card transactions.

Who should be contacted for any queries or clarifications?

Please email cash@uq.edu.au for any further queries or clarifications.