## **CREDIT & DEBIT CARD SURCHARGE**

## LINIS BY THE BAY - linisbay

02-Aug-2023

Under the Reserve Bank of Australia regulations on card surcharges, we (the merchant - LINIS BY THE BAY) may only surcharge our average 'cost of acceptance'.

In calculating our average cost of acceptance, ZenPay Pty Ltd trading as B2Bpay, our Payment Facilitator, has provided us with the information shown in the table below.

Automatic o	B2Bpay curring Payments r registered customer payments	B2Bpay Fees - Merchant Payment Portal One-off online payments processed by merchant	B2Bpay Fees - Customer Payment Portal One-off online payments processed by customer
press	2.53%	2.53%	2.53%
	1.81%	1.81%	1.81%
t	0.72%	0.00%	0.00%
Premium -	1.81%	1.81%	1.81%
Premium - Visa	1.81%	1.81%	1.81%
	2.75%	2.75%	2.75%
Cards	3.11%	3.11%	3.11%
	1.43%	1.43%	1.43%
	0.00%	0.00%	0.00%

Costs of acceptance Including GST	B2Bpay Fees - Recurring Payments Automatic or registered customer payments	B2Bpay Fees - Merchant Payment Portal One-off online payments processed by merchant	B2Bpay Fees - Customer Payment Portal One-off online payments processed by customer
Visa	1.43%	1.43%	1.43%
Fee for rental or maintenance of card terminals or provision of gateway or fraud prevention services referable to the Scheme	Nil		
Fraud-related chargeback fees	Nil		