Iconic Productions No Card Payment Surcharge Purchasing and Expense Policy

Record Identifier: ICONIC-ACC-PUR-001
Version: 1.0
Effective Date: October 1, 2026
Record Status: Approved Policy
Access Classification: Internal Company Policy

> **MANDATORY PURCHASING NOTICE:**
>
> Effective October 1, 2026, personnel making purchases on behalf of Iconic Productions, John, or George must carefully inspect every applicable eftpos, Mastercard, Visa, and American Express transaction before authorizing payment and must ensure that an prohibited card payment surcharge has not been added to the transaction.

1. Purpose of This Policy

This policy establishes the mandatory procedure to be followed whenever an employee, executive, contractor, authorized purchaser, caregiver, support person, or other authorized representative makes a purchase or incurs expenditure on behalf of Iconic Productions Pty Limited, John, or George using an applicable card payment method.

Its purpose is to ensure that Iconic Productions and persons for whom it administers authorized expenditure do not unnecessarily or improperly pay a card payment surcharge after the commencement of the new no surcharge arrangements on October 1, 2026.

2. Regulatory Position From October 1, 2026

The Reserve Bank of Australia concluded that card payment surcharging should cease for the designated eftpos, Mastercard, and Visa card networks from October 1, 2026. The relevant card networks have introduced no surcharge rules applying from that date.

American Express has also announced that it will introduce a no surcharge rule from October 1, 2026.

Accordingly, businesses accepting applicable prepaid, debit, and credit card payments through those networks must comply with the relevant network and merchant requirements concerning card payment surcharges.

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Personnel should be aware that these arrangements concern additional fees imposed specifically because the customer elects to pay using a particular card payment method. They do not automatically prohibit genuinely independent charges such as a properly applicable weekend surcharge, public holiday surcharge, booking fee, service charge, delivery fee, or another fee that applies independently of the card used.

3. GEM Mastercard and Ultimate Mastercard Transactions

Particular attention must be given whenever the GEM Mastercard, Ultimate Mastercard, or any other corporate or authorized Mastercard, Visa, eftpos, or American Express facility is being used.

Before authorizing the transaction, the purchaser must examine the payment terminal, online checkout screen, invoice, receipt, or other payment information and determine whether an additional amount has been imposed specifically because the selected payment method is a card.

> **DO NOT AUTHORIZE THE PAYMENT WITHOUT CHECKING THE FINAL AMOUNT.**
>
> The displayed or advertised purchase price should be compared with the final amount presented for card authorization. Any unexplained additional card related amount must be questioned before payment is authorized.

4. Mandatory Action Where a Card Surcharge Appears

Where an additional fee appears to have been imposed because an applicable card has been selected, the purchaser must politely question the charge before authorizing payment.

The recommended wording is:

> “I noticed that a card surcharge has been added to this transaction. From October 1, 2026, the applicable no surcharge arrangements for eftpos, Mastercard, Visa, and American Express prohibit merchants from imposing a surcharge on applicable card payments. Could you please remove the surcharge before I authorize payment?”

5. Where Staff Say the Payment Terminal Adds the Fee Automatically

A merchant stating that its payment terminal automatically calculates or applies a surcharge does not, by itself, resolve the issue.

Where this explanation is given, the purchaser should respond courteously:

> “I understand that this may be how your payment terminal is presently configured. However, the applicable card payment surcharge should not be passed on to the customer. Could you

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> please ask a manager or supervisor to remove the surcharge, or provide another way of processing this card payment without the surcharge?”

Payment providers may configure or update merchant terminals and systems to remove surcharge functionality. A merchant experiencing a system configuration problem should ordinarily address that matter with its payment service provider rather than requiring the customer to absorb the card surcharge.

6. If the Merchant Refuses to Remove the Surcharge

Personnel must remain professional and must not become argumentative, threatening, abusive, or unnecessarily confrontational.

The following procedure must then be followed, in order:

1. **Request the manager or supervisor.** Politely explain that the additional amount appears to be a card payment surcharge and request that it be removed.
2. **Preserve evidence where reasonably practicable.** Photograph or otherwise record the terminal display, checkout screen, signage, advertised price, menu price, shelf price, invoice, or other material demonstrating the surcharge.
3. **Retain the receipt.** Keep the receipt because it may establish the merchant, location, date, time, transaction amount, payment method, and any additional fee charged.
4. **Record the circumstances.** Record the business name, location, date, time, amount before the additional fee, amount or percentage of the disputed charge, card network used, and the substance of what the staff member or manager said.
5. **Determine whether the purchase is operationally necessary.** Personnel must not unnecessarily abandon an essential or operationally necessary purchase merely because the merchant refuses to remove a relatively small disputed surcharge.
6. **Where necessary, complete the transaction under protest.** You may complete the transaction where the goods or services are reasonably required, provided you retain evidence and report the dispute afterward.
7. **Immediately report the transaction internally.** Create the appropriate Slack record, Reportable Issue record, Google document, expense record, or other internal notification required by Iconic Productions.

7. Recommended Statement When Paying Under Protest

Where a necessary purchase must proceed despite the merchant refusing to remove the disputed surcharge, the purchaser may state:

> “I will complete this transaction because the goods or services are required. However, I dispute the card surcharge and request that the disputed amount be refunded. I will retain the transaction information and refer the matter through Iconic Productions for appropriate review and escalation.”

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Any photographic, audio, or video recording must only be undertaken where lawful, appropriate, and reasonably necessary. Personnel should prioritize documentary evidence such as receipts, terminal displays, published prices, and transaction records.

8. Renaming a Card Surcharge

Personnel must not assume that a fee becomes permissible merely because the merchant describes it using different terminology.

Terms such as “processing fee,” “transaction fee,” “merchant fee,” “payment fee,” or similar descriptions should be assessed based on the charge's actual substance and operation.

The critical practical question is:

> **“Would this additional fee still have been charged if a different payment method had been used?”**

If the fee appears only after Mastercard, Visa, American Express, or EFTPOS is selected, or if the amount is imposed specifically because the customer is paying using that card network, the transaction must be treated as a potential card surcharge and reported accordingly.

However, staff must distinguish this from a genuine fee that applies independently of the selected card payment method. The mere use of the words “processing fee” or “service fee” does not, by itself, establish that the fee is prohibited.

9. Example

Suppose goods are advertised for:

> Advertised Price: $100.00
> “Processing Fee”: $1.50
> Total Presented After Selecting Mastercard: $101.50

If the additional $1.50 exists specifically because Mastercard was selected, the fact that the merchant calls it a “processing fee” rather than a “card surcharge” does not necessarily change the substantive character of the charge.

The purchaser must question the additional amount and follow the evidence preservation and reporting procedure contained in this policy.

10. Internal Reporting Requirements

Any disputed surcharge must be reported to Iconic Productions with immediate effect and should

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include, wherever available:

- Merchant or business name;
- Business location;
- Date and time of transaction;
- Advertised or expected transaction amount;
- Final amount charged;
- Amount or percentage of the disputed surcharge;
- Card network used;
- Card type used, including GEM Mastercard or Ultimate Mastercard where applicable;
- Receipt or invoice;
- Photographic or documentary evidence;
- Name or description of the employee, manager, or supervisor spoken to;
- Explanation provided by the merchant; and
- Whether a refund was requested or offered.

11. Subsequent Escalation by Iconic Productions

Once reported, Iconic Productions management may determine the appropriate administrative, contractual, consumer, payment network, or legal response.

Depending upon the circumstances, this may include:

- Seeking reimbursement directly from the merchant;
- Contacting the merchant's head office or accounts department;
- Referring the transaction to the relevant card network;
- Contacting the applicable payment service provider or acquiring institution where appropriate;
- Making a report to the Australian Competition and Consumer Commission;
- Referring the matter to NSW Fair Trading or another relevant state or territory consumer agency;
- Seeking advice concerning any available contractual or consumer remedy; or
- Taking such further lawful action as management considers proportionate and appropriate.

Personnel making the original purchase are not required to determine whether a merchant has contravened consumer legislation, committed an offense, or engaged in misleading conduct. Their responsibility is to identify the disputed charge, request its removal, preserve the evidence, and report the matter.

12. Charges That Are Not Automatically Prohibited Card Surcharges

This policy must not be interpreted as meaning that every additional charge a merchant imposes

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after October 1, 2026 is prohibited.

Examples of charges that may remain permissible, depending upon the circumstances, include:

- Weekend surcharges;
- Public holiday surcharges;
- Booking fees;
- Service fees applying independently of the payment card;
- Delivery fees;
- Genuine administration charges unrelated to the card selected; and
- Other charges lawfully incorporated into the merchant's pricing structure.

The key issue is whether the additional amount is imposed because the customer selected the applicable card as the payment method.

13. Staff Conduct

Iconic Productions personnel must always conduct themselves professionally when disputing a surcharge.

Staff must not threaten merchants, characterize conduct as criminal without proper authority, accuse individual employees of fraud or deception, or engage in unnecessary confrontation.

The objective is to preserve Iconic Productions' financial interests through accurate evidence, disciplined reporting, and appropriate subsequent escalation.

> **ICONIC PRODUCTIONS STANDING INSTRUCTION**
>
> (01) CHECK THE FINAL AMOUNT BEFORE AUTHORIZING PAYMENT.
>
> (02) QUESTION ANY CARD SPECIFIC ADDITIONAL FEE.
>
> (03) REQUEST ITS REMOVAL.
>
> (04) IF REFUSED, REMAIN PROFESSIONAL, PRESERVE THE EVIDENCE, COMPLETE AN OPERATIONALLY NECESSARY PURCHASE UNDER PROTEST WHERE REQUIRED, AND REPORT THE MATTER TO ICONIC PRODUCTIONS WITH IMMEDIATE EFFECT.

14. Authoritative References

Reserve Bank of Australia
Frequently Asked Questions — Removal of Card Payment Surcharges From October 1, 2026

Australian Competition and Consumer Commission

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Accounts, Purchasing and Procurements

Card Surcharges and Guidance Concerning Changes Commencing October 1, 2026

This policy is to be reviewed if the Reserve Bank of Australia, Australian Competition and Consumer Commission, a relevant card network, payment service provider, court, tribunal, or legislature subsequently alters the applicable regulatory or contractual arrangements.

Attached files:

Unique solution ID: #1641
Author: n/a
Last update: 22-Sep-2026 05:21

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