



A SURCHARGE APPLIES TO ALL CREDIT CARD AND PAYPAL PAYMENTS

SURCHARGE RATES

American Express (AMEX) – 1.40%

Diners Club International – 1.99%

China UnionPay – 1.90%

Japan Credit Bureau (JCB) – 1.40%

*Mastercard – 1.32% **

PayPal – 1.00%

*Visa – 1.32% **

How do I calculate the surcharge?

Surcharge Amount = Cost multiplied by the payment method surcharge rate

Example of surcharge calculations

Payment Method **	Cost (example only)	Surcharge Rate	Surcharge Amount (surcharge rate x cost)	TOTAL AMOUNT
AMEX	\$1,020.00	1.40%	\$14.28	\$1,034.28
Diners Club	\$1,020.00	1.99%	\$20.30	\$1,040.30
China UnionPay	\$1,020.00	1.90%	\$19.38	\$1,039.38
JCB	\$1,020.00	1.40%	\$14.28	\$1,034.28
Mastercard *	\$1,020.00	1.32%	\$13.46	\$1,033.46
PayPal	\$1,020.00	1.00%	\$10.20	\$1,030.20
Visa *	\$1,020.00	1.32%	\$13.46	\$1,033.46

* The surcharge will also apply to Debit Visa cards and Debit Mastercards when making payments.

** Please ensure your daily limit and the available funds for your chosen method of payment are sufficient to cover the surcharge.