



**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.