The Card Surcharge Ban: What to Do Before 1 October 2026

The prompts

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I run a small business in Australia and need to work out exactly what the card surcharge
ban (effective 1 October 2026) will cost me, so I can reprice before the deadline instead
of after it.

Here are my numbers:
- Average monthly card turnover: $[AMOUNT]
- Approximate split of that turnover: [X]% debit, [X]% credit, [X]% Amex or other
excluded cards
- My current cost of card acceptance (from my last merchant statement, as a percentage):
[X]%
- My current surcharge rate, if I charge one today: [X]%

Do the following:
1. Calculate my current annual card acceptance cost in dollars, based on the turnover and
cost percentage above.
2. Estimate the partial offset from the interchange cap drop on consumer credit cards
(0.8% down to 0.3%), scaled to my credit card volume only. State this as an estimate, not
an exact refund, since the real offset depends on my bank's pass through.
3. Calculate my net new annual cost after that offset.
4. Convert that net cost into a single percentage uplift I could add across my price list
to fully cover it, shown both as a percentage and as a dollar example on a $50 and a $200
transaction.
5. Do not assume my numbers, only use what I've given you. If I haven't given you a
figure, ask me for it rather than estimating it.

Give me the answer as a short table I can screenshot, plus one sentence in plain English
stating the dollar amount I need to recover.
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Help me draft a short, honest note to customers about a price change linked to the card
surcharge ban starting 1 October 2026. This is not a rename of the surcharge, it is a
genuine change to my base prices to cover a real cost that used to be itemised
separately.

Business type: [e.g. cafe, salon, trade business, clinic]
What's changing: [e.g. "prices are increasing by 1.1% across the board" or "we're now
offering a discount for bank transfer or PayID payments"]
Effective date: [DATE]
Tone: plain, direct, no apology, no over explaining. State the change, state why in one
sentence, move on.
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Write three versions: one for a printed sign at the counter or till, one for a short
email to my customer list, one for a social caption under 280 characters. None of the
three should use the word "surcharge" to describe the new price, since the price is now
just the price. Do not invent a reason beyond the real one: the surcharge ban means the
old itemised fee is now built into the price.
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File: surcharge-repricing-prompt.txt The two prompts above. Run the first with your real merchant statement numbers to get your dollar exposure and required price uplift. Run the second once you know your number, to draft the customer facing note. Do not send the customer note until you've confirmed your own repricing number first, the two need to match.

Worksheet: Surcharge Ban Repricing Worksheet (one page)

Business name: ______________________ Date completed: ______________________

Step 1: Pull your last merchant statement.

- Average monthly card turnover: $_____
- Debit card share: _____%
- Credit card share: _____%
- Amex / excluded card share: _____%
- Current cost of card acceptance (as stated on the statement): _____%

Step 2: Calculate current annual exposure.

- Monthly turnover x cost of acceptance % x 12 = $_____ per year currently covered by your surcharge line

Step 3: Estimate the interchange offset.

- Credit card turnover x (0.8% minus 0.3%) x 12 = approximately $_____ clawed back per year

Step 4: Net new cost.

- Step 2 figure minus Step 3 figure = $_____ net new annual cost

Step 5: Required price uplift.

- Net new cost divided by annual turnover = _____% to add across your price list

Step 6: Deadline check.

- [ ] New prices set and ready to go live before 1 October 2026
- [ ] Customer facing note drafted and reviewed
- [ ] Staff briefed on the change and the one sentence reason

- [ ] Merchant statement re-checked after the interchange cap drop to confirm the actual offset matches the estimate

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