

## Surcharges - Credit and Debit Card Payments

### Why is there a surcharge for card payments?

QUT incurs fees charged by card providers and banks when a payment for tuition or acceptance fees is made using an international credit or debit card. To offset these fees, a card surcharge will be applied. QUT will review the surcharge rate on a regular basis.

### How much is the surcharge rate for international card payments?

The card surcharge rate is currently:

| Card Type                            | Surcharge Rate |
|--------------------------------------|----------------|
| Visa and Mastercard – International* | 2.24%          |

\*Refers to credit and debit cards issued outside of Australia.

### Is the surcharge included in the transaction amount or as additional amount?

The surcharge is applied on top of your transaction amount when you make a payment.

### Can I avoid paying the surcharge?

Yes – it is possible for you to pay your fees without paying a surcharge. QUT does not apply a card surcharge to international card payments made through [Flywire](#).

### What does QUT do with the surcharge?

The surcharge is used to offset the fees charged by the card providers and banks.

### Will the surcharge increase, if so, how much?

The surcharge may be revised in line with the actual fees charged by the card providers and banks.

### Who should be contacted for any queries or clarifications?

Please email [AskQUT@qut.edu.au](mailto:AskQUT@qut.edu.au) for any further queries or clarifications