

# Important Notice – Pricing changes to your ANZ Merchant Facility

We wish to advise you of important changes to your ANZ Merchant Facility.

There have been changes in the Australian card payment market that have affected the cost of providing your Merchant Facility.

From **1 March 2012**, the following will apply:

- **EFTPOS Debit fees**

eftpos Payments Australia Limited (ePAL) has made significant changes to the way the debit payment system is funded (i.e. for card payments from Cheque and Savings accounts). These changes have been designed to promote innovation in the Australian card payment market and ensure the ongoing security and reliability of EFTPOS.

As a result, the EFTPOS Debit fee applicable to your Merchant Facility will increase by \$0.09 per transaction including GST.

- **Merchant Service Fee (MSF)**

The types of cards being used in Australia have changed significantly resulting in an increase in the cost of processing certain transactions.

This change, combined with the rising costs of security measures has meant we need to increase the MSF for your Merchant Facility by 0.03% per transaction including GST.

These changes will enable us to continue to provide reliable and secure payment systems along with specialist support.

All other fees and charges applicable to your Merchant Agreement remain unchanged.

If you have any questions, please call ANZ Merchant Services on 1800 039 025 between 8am and 8pm (AEST).

