

# Surcharge on card payments

If you make either a tuition, transcripts, or miscellaneous fee payment using an accepted credit or debit card through ANUHub, the University will incur merchant service fees which are payable to our financial institutions.

The differential surcharge we add on top of these payments reimburses the University for these merchant service fees. The differential surcharge model applies the appropriate fee linked to the type of card used when making a payment.

Applicable Card	Surcharge Rates
Domestic Visa and Mastercard Credit	0.88%
Domestic Visa and Mastercard Debit	0.38%
International Visa and Mastercard	3.37%

These rates are determined by the scheme providers in association with our financial institutions and can vary over time.

The University reviews these surcharges on a regular basis.

## Surcharge fee free options

#### **BPAY®**

- All students with an Australian bank account with one of the financial institutions participating in BPAY® will be able to use this method to pay their fees.
- ANU offers surcharge free Payments in ANUHub utilising the BPAY payment method.
   This will not incur this surcharge for tuition fees.
- You can pay your fees by BPAY® on ANUHub via the pathway: NavBar (compass icon) > Menu > ANUHub > Account Details > Charges to pay > Pay by BPAY®

### Other payment options

#### Convera

- Anyone making a payment from overseas can take advantage of Convera. It is more reliable
  than arranging a money transfer or paying by bank draft. To pay your fees using this
  method students must complete the <u>Convera payment form</u>. More information can be found
  in the Convera student payment links under the "Reference documents" heading.
- Convera does not charge any additional fees other than the amount that you see on the platform. However, please note that in limited circumstances, your bank may charge an additional fee depending on the payment method selected.