

## Differential surcharge on card payments

If you make either a tuition fee or student accommodation payment using an accepted credit or debit card, the University will incur merchant service fees which are payable to our financial institutions. Surcharges are non-refundable and may vary based on your card issuer.

The differential surcharge we charge 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
Visa & MasterCard Debit - Domestic	0.37%
Visa & MasterCard Credit - Domestic	0.81%
Visa & MasterCard International	3.19%
American Express	0.81%

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

- UNSW offers several surcharge free payment options including BPAY and Convera with the option to pay from your nominated bank account.
- Australia Post is also offered for Student Fees also with the option to pay from your nominated bank account.

Simply log into your

1. myUNSW Student (tuition fees) or
2. StarRez account (accommodation fees) and select any of the payment options listed above then follow the prompts to initiate the payment.