

Mastercard Credit Interchange Rates

The applicable rate for a particular transaction is determined by the Interchange Category Name and the type of Mastercard product that initiated the transaction.

Interchange Category Name	Excluding GST	Including GST
Charities	0.00%	0.00%
Consumer Credit	0.30%	0.33%
Commercial Credit	0.80%	0.88%

Mastercard Credit Interchange Qualification Criteria

Interchange Category	Description
Charities	Applies to transactions with eligible Australian charitable organisations that are recognised by the Australian Taxation Office.
Consumer Credit	Applies to transactions made using Mastercard credit cards designed for personal use by consumers. Transactions that qualify for the Charity category are excluded.
Commercial Credit	Applies to transactions made using Mastercard credit cards designed for business use, including business, corporate and purchasing cards. Transactions that qualify for the Charity category are excluded.

Mastercard B2B Interchange Rates

The applicable rate for a particular transaction is determined by the Interchange Category Name and the type of Mastercard product that initiated the transaction.

Interchange Category Name	Excluding GST	Including GST
B2B Rate 1	0.30%	0.330%
B2B Rate 2	0.35%	0.385%
B2B Rate 3	0.40%	0.440%
B2B Rate 4	0.45%	0.495%
B2B Rate 5	0.50%	0.550%
B2B Rate 6	0.55%	0.605%

Interchange Category	Description
B2B Rate 1, 2, 3, 4, 5 and 6	Available through participation in the program or a qualifying bilateral arrangement. The applicable interchange rates apply to transactions acquired in Australia and initiated using qualifying commercial Mastercard products issued in Australia, where the merchant, issuer and applicable acquirer have agreed participation in the arrangement.