

Australia Intracountry Mastercard Instalments with Merchant Participation Program rates for Non-Participating Merchants

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%
Non-participating Merchant	0.30%	0.33%

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Interchange Qualification Criteria

Interchange Category	Description
Charities	Applies to transactions with eligible Australian charitable organisations that are recognised by the Australian Taxation Office.
Non-participating Merchant	Non-Participating Merchant means a Merchant that has not elected to enrol, and has not been enrolled, accredited or accepted as an Instalment Participating Merchant in accordance with the Program Rules but may nevertheless accept an Instalment Credential as payment for goods or services.