

An update on Card Surcharging from 1 October 2026

American Express position on the RBA's Payments Reform

American Express is a core payments partner for many Accommodation Australia Members. Following the Reserve Bank of Australia's (RBA) recent review of Merchant card payment costs and surcharging, Amex along with other payment providers have aligned with the RBA review, agreeing with the recommendation to remove surcharging.

Now that the RBA's and government's policy direction on surcharging is clear, Amex plans to align with these expectations from 1 October 2026.

As the industry prepares for these changes, attracting and retaining high-value guests remains a key priority for accommodation providers. American Express continues to support businesses through this transition while helping connect them with Card Members who are among Australia's most engaged travel and accommodation consumers.

Relevance of Amex Card Members to our Members

- Amex's highly engaged and high-spending Card Members report spending almost double the amount on travel and accomodation compared to non-Amex cardholders[1]
- 83% of Amex Card Members stay at least 4 nights per year in hotels[2]
- 52% of Amex Card Members who have stayed in hotels in the past year spent most or all their nights in premium rooms.[2]

Big plans for Shop Small

Shop Small will be bigger and better than ever in 2026. This includes investment towards a business boost program that supports small business that launches at the end of July, more details to come.



To see more on the benefits of Accepting Amex **click here**.

1. Source: Based on an American Express commissioned internet panel survey conducted in March 2026 from respondents in Australia, reflecting consumer behaviour over the six months prior to the survey. Figures are self-reported and may not represent all consumers or actual transaction data. Definition of American Express Card Members: Respondents who reported that they have an American Express Card and that they used that Card to make purchases in the prior six months.

2. Source: Based on a self-reported American Express commissioned internet panel survey conducted in March 2026, reflecting consumer behavior over the six months prior to the survey. Figures are self-reported and may not represent all consumers or actual transaction data. Definition of American Express Card Members: Respondents who reported that they have an American Express Card and that they used that Card to make purchases in the prior 6 months.