Visa / MasterCard surcharge

Frequently asked questions
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Please read the frequently asked questions below for more information about the Visa / MasterCard surcharge. If you have any additional enquiries, please contact us.

1. Does this surcharge apply to all fees? Which fees are included / excluded?
The surcharge applies to any payment made to the University by Visa or MasterCard via Sydney Student for the following fees:

- Tuition / course fees
- Student Services and Amenities Fee
- Overseas Health Cover (OSHC) for international students (if requested).

At this stage, the following payments will not incur a surcharge:

- Library fines
- Micropayments (printing, scanning, laundry machines via SydPay)
- Retail, food or service purchases from shops, cafes and bars on campus
- Short course fees at the Centre for Continuing Education
- Donations
- All other payments made by Visa or MasterCard on an EFTPOS terminal on campus.

Note: student accommodation fees paid to the University by Visa or MasterCard do not currently incur a surcharge. However, this is likely to change at a future date. All students will be advised in advance of the implementation of a surcharge on accommodation fees, and surcharge-free options will be available.

2. What methods of payment incur a surcharge?
All fee payment methods that use Visa or MasterCard will incur the surcharge. This includes:

- online payment via Sydney Student;
- phone payment and payment through Western Union's credit card facility. Find out more about payment methods.

3. Are there other ways to pay without incurring a surcharge?
Yes, there are options available for all students that do not incur a surcharge.

If you are paying in Australian dollars you can use:

- BPay: a secure way to pay your fees from your cheque or savings account.
- Mail: post a cheque, draft or money order to the University.

If you are paying in foreign currency you can use:

- Western Union bank transfer: a secure method to pay your fees from your bank account with a bank transfer.

4. How do I use BPay or Western Union’s bank transfer method?
Our website contains some information on how to use the alternative payment methods to pay your fees. General information about these services can be found on each provider’s website:

- BPay
- Western Union (bank transfer).
5. Will this affect my past fee payments?  
No, this will only apply to fee payments made from 9am 14 April 2016 by Visa or MasterCard.

6. Can I make payment for semester 2 fees now to avoid the surcharge?  
Yes, the surcharge will only come into effect on fee payments made by Visa or MasterCard from 9am 14 April 2016.

7. Can I pay with a different credit or debit card?  
No, the University only accepts Visa and MasterCard.

8. Will this affect my HECS-HELP or FEE-HELP loan repayments?  
Repayments you make towards your HECS-HELP or FEE-HELP debt are made directly to the Australian Taxation Office (ATO) and not through the University, which means this particular surcharge does not apply. However, there may be other fees incurred when making repayments through the ATO’s facilities. Find out more on the government’s Study Assist website.

9. What happens if I get a refund?  
The surcharge will be refunded as well, in full if the refund is for the full amount of fees paid or on a pro-rata basis if a partial amount of fees is being refunded.

10. How is the surcharge calculated?  
The rate of 0.8 percent is the lowest reasonable cost of acceptance incurred by the University. It has been set in accordance with Reserve Bank of Australia guidelines.

11. What is the reason for the surcharge?  
For each payment made by a student by Visa or MasterCard, the University is charged a small portion of the transaction as a fee. In 2015, the combined cost of these fees amounted to well over $3 million. By implementing a 0.8 percent surcharge on credit card payments and encouraging students to use the available surcharge-free payment methods (see Q3), the University expects to recover a significant proportion of this cost so it can be reinvested into the University to support teaching and research activities, rather than paying bank fees.

12. What will the money be used for?  
The money recovered by implementing the surcharge will be reinvested into the University to support teaching and research activities. Before the introduction of a surcharge, this money was collected by banks as transaction fees.

13. I am already finding it difficult to afford my fees; is there support to help disadvantaged students pay additional fees?  
Yes, the University offers extensive support services for students facing financial hardship. There is immediate help through bursaries as well as interest-free loans and other schemes that help lighten financial burdens for eligible students. Find out more about financial assistance.

14. Who do I contact if I want to know more or make a complaint?  
If you have any additional enquiries, please contact us by phone or online. If you would like to make a complaint, you can do so through the University’s complaint process.