# Card Payments and the 1 October 2026 Changes

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This article is about card payments made through StrataPay and explains what is changing, what you may see in the Portal, and who to ask about your own scheme. Some strata schemes use other payment services, and any card payment options offered through those services are separate from the changes described here. Your latest levy notice shows the payment methods available for your strata scheme.

From 1 October 2026, StrataPay will no longer charge a card service fee to the person making a payment. Whether card payments remain available depends on the arrangements for your strata scheme.

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## What is Changing on 1 October 2026

The Reserve Bank of Australia made changes to prevent card surcharging from 1 October 2026. Nothing changes before then. Card payments and card-funded direct debits continue as normal until 11:59 pm on 30 September 2026, and the current card service fee applies until that time.

These changes apply to levy payments made through StrataPay. From that date:

- StrataPay will no longer charge a card service fee to the person making a payment.
- Where card payments remain available, the card processing fees will be charged to the strata scheme.
- Whether card payments remain available depends on the payment arrangements for your strata scheme

Whether Your Strata Scheme Will Still Accept Cards

Card payments will not end everywhere, and they will not continue everywhere. Two things determine the answer for your strata scheme.

## Whether StrataPay provides the levy payment service for your strata scheme.

Card payments and card-funded direct debits through StrataPay are part of StrataPay's levy payment service. Where a strata scheme's manager uses a different levy payment service, card payments through

StrataPay will not be available from 1 October 2026.

## Where StrataPay does provide that service, whether a decision to accept card payments has been recorded for the scheme.

Where a decision to accept card payments has been recorded, card payments remain available from 1 October 2026 and the card processing fees are charged to the scheme. Where no such decision has been recorded, card payments will not be available from that date. Decisions are recorded for each strata scheme individually by its strata manager, so the answer can differ from one scheme to the next, and your strata manager is the right person to ask about your scheme’s position.

If you own lots in more than one strata scheme, the answer may differ between them.

StrataMax cannot tell you which payment methods are available for your strata scheme, so we suggest checking the payment slip on your latest levy notice, and reaching out to your strata manager if you are unsure.

## Messages You May See in the Portal

If card payments are changing for your strata scheme, the Portal will show a message on the pages where it matters. You may see one on the home page when you log in, on the payment screens when you go to pay, and on the Direct Debit page.

Each message tells you what applies to your strata scheme and links to a page on the StrataPay website with the full explanation.

- Before 1 October 2026, the message is a warning, and you can still complete your card payment.
- From 1 October 2026, if card payments are not available for your strata scheme, the message will tell you to use another payment method.

If card payments are continuing for your strata scheme, you will not see these messages.

> The same information appears when you use Quick Pay and when you pay on the StrataPay website. Card availability is set for the strata scheme, not for the payment channel.

## Direct Debits

Direct debit arrangements are held with StrataPay, not with StrataMax, and are set up, changed and cancelled through StrataPay.

- Direct debits funded directly from a bank account are not affected by this change.
- A direct debit funded by a card can only continue while card payments remain available for the strata scheme. Where they are not available, the arrangement will be cancelled. For most affected arrangements this happens on 1 October 2026; it can also happen later if card payments stop being available for the scheme.
- If your card-funded direct debit is affected, StrataPay will email you using the contact details associated with the arrangement.
- You can change a card-funded direct debit to a bank account at any time.
- A card-funded direct debit that has been cancelled does not restart automatically if card payments later become available again. A new arrangement would need to be set up.

To set up, change or cancel a direct debit, visitwww.stratapay.com or use the contact details on the payment slip at the bottom of your levy notice.

## What You Should Do

- If you pay by card: check whether card payments remain available for your strata scheme when making your next payment. If they are not, use another payment method shown on the payment slip at the bottom of your latest levy notice.
- If you have a card-funded direct debit: watch your email. StrataPay will contact you if your arrangement is affected.
- If you pay by bank-account direct debit, BPAY or another method: you do not need to do anything.

Payment methods vary between strata schemes, and neither StrataMax nor StrataPay can advise which options are available for yours. Your latest levy notice lists the available methods, and your strata manager can help if you are unsure.

## Information for Committee Members

Where StrataPay provides the levy payment service for a strata scheme, whether card payments continue from 1 October 2026 depends on whether a decision to accept them has been recorded for that scheme. Where a scheme accepts them, the card processing fees are charged to the scheme. Where it does not, no card processing fees are charged, and owners use the other methods shown on their levy notice.

Where a strata scheme’s manager uses a different levy payment service, card payments through StrataPay will not be available from 1 October 2026. There is no card acceptance decision to record for those schemes, and no card processing fees are charged to them by StrataPay.

Where there is a decision, it is recorded for each strata scheme by its strata manager. If you would like to raise it for your strata scheme, speak to your committee or strata manager.

StrataMax provides the software your strata manager uses, so questions about your scheme's payment arrangements and budgeting are for your strata manager.

# Frequently Asked Questions

**Will I still be able to pay by card after 1 October 2026?**
That depends on your strata scheme. Where StrataPay provides the levy payment service for the scheme and a decision to accept card payments has been recorded, card payments continue. Where no such decision has been recorded, or where the scheme's manager uses a different levy payment service, card payments through StrataPay will not be available from 1 October 2026.

Your latest levy notice lists the payment methods available for your strata scheme on the payment slip at the bottom, and your strata manager can confirm them.

**Can I still pay by card in the Portal, through Quick Pay, or on the StrataPay website?**
These are all ways of making the same StrataPay payment, so they all give the same answer. Whether the card option is available depends on your strata scheme, not on where you pay. Where card payments remain available for your scheme, you can keep paying by card through Make a Payment in the Portal, through Quick Pay, and on the StrataPay website. Where they are not available, you will not be able to pay by card in any of them, and a message on screen will direct you to another payment method shown on your latest levy notice.

**Will I still be charged a card service fee?**
No. From 1 October 2026, StrataPay will no longer charge a card service fee to the person making a payment. Until 11:59 pm on 30 September 2026, the current card service fee continues to apply.

**Does this apply to American Express?**
Yes. From 1 October 2026, StrataPay will no longer charge a card service fee on any card payment it accepts, including American Express. Whether card payments remain available still depends on the arrangements for your strata scheme.

**Does this change the cost of paying by BPAY, EFT or bank-account direct debit?**
No. These changes apply to card payments. They do not change anything about the other payment methods shown on your levy notice.

**Why is this changing?**
The Reserve Bank of Australia made changes to prevent card surcharging from 1 October 2026. From that date, the cost of accepting a card payment can no longer be passed on to the person making the payment.

The cost of processing a card payment does not disappear. It sits with whoever the money belongs to: when you tap your card at a café, the café pays the processing cost, because the money belongs to the business, not to the company behind the card machine. A levy belongs to your strata scheme, so where card payments remain available, the cost is covered by the scheme. Where StrataPay provides the levy payment service, card payments remain available from 1 October 2026 only where a decision to accept them has been recorded for the scheme.

**Why does my other property get a different answer?**
The answer follows the payment arrangements in place for each strata scheme, and those are set

scheme by scheme. If you own lots in more than one scheme, the answer may differ between them.

**How do I find out what applies to my strata scheme?**
Ask your strata manager. StrataMax does not hold or set your strata scheme's payment arrangements. The Portal shows a message where card payments are changing or may change for your scheme, but your strata manager is the source.

**If my strata scheme keeps card payments, who pays the processing cost?**
Where card payments remain available, the card processing fees are charged to the strata scheme. The cost of accepting a card payment has not gone away. What changes is who is charged.

**Will the card processing rate change?**
Where card payments remain available from 1 October 2026, the processing rate charged to the strata scheme will remain the same. Who pays the fee will change, but the rate itself will not. StrataPay will review the rate after the new arrangements have been in place for 12 months.

**I have a direct debit. Is it affected?**
Direct debits funded directly from a bank account are not affected. A direct debit funded by a card can only continue while card payments remain available for the strata scheme. Where they are not available, the arrangement will be cancelled and StrataPay will email you using the contact details associated with the arrangement. For most affected arrangements this happens on 1 October 2026; it can also happen later if card payments stop being available for the scheme.

**I received an email from StrataPay about my direct debit. Is it genuine?**
StrataPay will email owners whose card-funded direct debit is affected, using the contact details associated with the arrangement. A genuine email will not ask you for your card number, your bank account details or your Portal password. If you are unsure, do not use the links in the email. Go to www.stratapay.com directly, or use the contact details on your levy notice.

**Does this affect the certificates, reports and documents I buy through the Portal?**
Card payments continue to be accepted for these purchases. From 1 October 2026, no card service fee is added, so the price shown is the amount you pay.

**I saw a message about card payments when I went to pay. What should I do?**
Before 1 October 2026 you can still complete your card payment. The message is telling you that card payments are changing for your strata scheme, so arrange another payment method before your next payment is due after 30 September 2026. From 1 October 2026, if the message says card payments are not available, use another payment method shown on your latest levy notice.

**Who do I contact?**
Your strata manager, for which payment methods are available for your strata scheme, your levy balance, and anything about your scheme's arrangements.

StrataPay, for setting up, changing or cancelling a direct debit, and for payment processing questions. Visit www.stratapay.com or use the contact details on your levy notice.

StrataMax Portal Support, for logging in to the Portal and for technical problems with the Portal itself.

**Where can I read more?**
The StrataPay website has the full explanation of the changes at www.stratapay.com/Important-Information/RBA-Surcharging-Announcement. The Reserve Bank of Australia has also published its conclusions on surcharging at www.rba.gov.au.