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The Department of Transport and Major Infrastructure (WA) (DTMI) welcomes the opportunity to provide feedback on the Reserve Bank of Australia's (RBA) Consultation Paper released on 15 July 2025, particularly in relation to Question 10 in Appendix A regarding taxi fare inclusion under revised surcharging and transparency standards.

Surcharges applied to taxi fares in WA are regulated under state legislation, with a maximum permitted surcharge of 5% applying to electronic payments. This exists separately to the RBA's Standard No. 3 of 2016, under which taxis are presently exempt from cost-of-acceptance disclosure requirements and card scheme "no-surcharge" provisions.

DTMI supports the RBA's proposal to streamline and standardise merchant card surcharging rules across all industries, including taxis, and submits that:

1. There is no longer a public interest justification for maintaining the exemption for taxi fares under the RBA's standards;
2. Surcharges for card payments should be cost-reflective, consistent with national principles under the *Competition and Consumer Act 2010*; and
3. Including taxis in the national framework would support greater transparency for passengers and better alignment with the actual cost of payment acceptance.

These reforms would bring taxi surcharges in line with all other sectors and reduce reliance on fixed-percentage fee caps. Accordingly, DTMI supports removal of the current exemption for taxi fares under the RBA's Standard No. 3 and endorses their inclusion in the updated standards expected to take effect from 1 July 2026.

We welcome any further engagement and look forward to a nationally consistent outcome on this matter that supports transparency and efficiency in the passenger transport sector.

Yours sincerely

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