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To Whom it may concern,

As everyone should be aware small businesses are doing it extremely tough in today's economic climate. Surging cost of goods, wage and superannuation increases, regulatory cost increases, Fairwork excessive compliance costs and risks, decreasing staff productivity and reliability and availability, services and utility cost increases, rent increases and consumer spending decreases have all led to massive profit decreases and in many cases, non-viability of businesses.

As a small business owner we are now at the point where we can no longer absorb any costs as you suggest we would have to under your proposed banning of charging surcharges on card fees. Unless you're planning to pull the banks into line (which I doubt you have the power or ability to do so) and drop their card fees to very low flat rates, then we simply can't afford to absorb these costs as well. And all so the consumer can save \$60- a year. The impact on us is losing tens of thousands of dollars a year! Given we're the ones working all day everyday and risking it all to provide jobs and services for the community I think the protective measures should be aimed at those actually doing it the toughest – small businesses.

The excuse that people don't carry cash is very soft. If they're actually worried about the surcharges, then they can organise themselves to carry cash. It's not hard. You don't see shopkeepers saying "Sorry, no change. I don't have any today because I didn't bother going to the bank".

So I vote for no changes to the current rules. However, a little compliance enforcement would be a good idea as there are still many businesses charging surcharges without having cash payment options and many others charging more than their acceptance costs.

It is completely unreasonable and irresponsible to regulate to stop small businesses from passing on incurred charges directly. In fact, it is better for the consumer to see these fees than have them hidden in prices that will no doubt only be rounded up, thus costing consumers more anyway. The implications of GST and excessive penalty rates already make it hard enough to survive. Unless you want to snuff out even more productivity and business ability in this country stop with all these pointless stunt policies that only hurt those doing it toughest.

Sincerely,

Leo Miller  
Managing Director