

Our Ref: QT03901-2025

Mr Ellis Connolly
Head of Payments Policy Department
Reserve Bank of Australia
GPO Box 3947
SYDNEY NSW 2001

Email: pysubmissions@rba.gov.au

Dear Mr Connolly

Thank you for the opportunity to provide feedback on the Reserve Bank of Australia's (RBA's) Review of Merchant Card Payment Costs and Surcharging. I am submitting this feedback on behalf of key Queensland Government departments.

The Queensland Government supports the RBA's objectives of fostering competition, efficiency, and fairness in the payments system. In our submission outlined in **Attachment 1**, we have provided feedback on the proposed policy options and draft standards, with a particular focus on ensuring that the reforms deliver meaningful benefits to small businesses while minimising any unintended consequences.

The Queensland Government appreciates the opportunity to contribute to this important review. We believe that the proposed reforms, with appropriate adjustments and safeguards, will not only benefit small businesses but also strengthen the overall payments system by fostering greater competition, efficiency, and fairness.

If you require any further information, please contact Mr Michael Echter, Principal Analyst, Fiscal Strategy and Financial Reporting, Queensland Treasury, on (07) 3035 3492 or michael.echter@treasury.qld.gov.au, who will be pleased to assist.

Yours sincerely



John Clifton
Assistant Under Treasurer
Fiscal Strategy and Financial Reporting

20 / 08 / 2025

Encl. (1)