

IMPORTANT CLIENT UPDATE

Changes to StrataPay Credit Card Payments

NEW ARRANGEMENTS APPLY FROM 1 OCTOBER 2026

From 1 October 2026, StrataPay will no longer charge the individual payer a separate card service fee. Each Body Corporate must therefore determine whether it will continue to accept credit card payments under the new arrangements.

Why are the StrataPay arrangements changing?

The Reserve Bank of Australia (RBA) has confirmed changes to card payment surcharging from 1 October 2026. Following these changes, and changes to its merchant acquiring arrangements, StrataPay has advised that it will no longer surcharge the individual payer for card payments.

The important difference

The card processing cost does not disappear. If a Body Corporate continues accepting credit card payments, the applicable processing fee will instead be charged to the Body Corporate and become a scheme expense.

The two options available to each Body Corporate

OPTION 1 - CONTINUE ACCEPTING CARD PAYMENTS

Credit card payments remain available through applicable StrataPay channels and the StrataMax Owner Portal. The individual payer will not be charged the separate card service fee; the applicable processing cost will instead be charged to the Body Corporate. Existing card-funded direct debits will continue.

OPTION 2 - DO NOT CONTINUE ACCEPTING CARD PAYMENTS

Credit card payments will no longer be available through StrataPay or the StrataMax Owner Portal from 1 October 2026. Card options will be removed from StrataPay payment slips and existing card-funded direct debits will be cancelled. Affected payers will need to use an alternative payment method.

What do lot owners need to do now?

NO IMMEDIATE ACTION IS REQUIRED

YULE Strata will communicate the confirmed position and any next steps applicable to your Body Corporate. If your scheme does not continue accepting card payments, owners who currently pay by card or use a card-funded direct debit will need to arrange an alternative payment method.

Arrangements before 1 October 2026

Current card payments and card-funded direct debits will continue to be processed until 11:59 pm on 30 September 2026. Existing card service fees charged to the payer will continue to apply until that time.

Alternative payment methods

Where credit card payments are not available, owners can refer to their most recent levy notice for the payment methods and scheme-specific details available to them.

BPAY Use the biller code and reference shown on your levy notice.	BANK TRANSFER / EFT Use the banking and payment reference details shown on your levy notice.
DIRECT DEBIT FROM A BANK ACCOUNT Bank-account funded direct debit arrangements remain available.	OTHER AVAILABLE METHODS Refer to your levy notice for any additional payment options available to your scheme.

Further information and assistance

For questions about your levy account or your scheme's payment options, please use the [YULE Strata online contact form](#). This helps us direct your enquiry to the appropriate team member.

STRATAPAY Phone: 1300 135 610 Email: payments@stratapay.com	YULE STRATA Phone: (07) 3262 3527 Level 1, 38 Hudson Road, Albion QLD 4010
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About the RBA change

The RBA has confirmed that card surcharging for eftpos, Mastercard and Visa will be removed from 1 October 2026. American Express has also advised that it will remove surcharging from that date. [Read the RBA frequently asked questions](#).

We appreciate that credit card payments are a convenient option for some owners. This notice is intended to provide advance information while each scheme's future card payment arrangements are confirmed.

Information current as at September 2026. This client update has been prepared by YULE Strata using information provided by StrataPay dated 20 July 2026 and information published by the Reserve Bank of Australia. It is general information only. Owners should refer to their levy notice and scheme-specific communications for the payment arrangements applicable to their Body Corporate.

Further reading

For clients who would like further background, the following source material is available:

- [RBA summary: Merchant Card Payment Costs and Surcharging - Conclusions Paper](#)
- [RBA backgrounder: Payment Surcharges in Australia](#)
- [RBA detail: Surcharging and designated card networks - Conclusions Paper](#)
- [SCA submission to the RBA: Strata Community Association submission](#)
- [StrataPay information: Card Payment Changes](#)

Select any title above to open the relevant source document or webpage.