



**Parliamentary Joint Committee on Corporations and Financial Services -
Questions on notice relating to Mobile payment and digital wallet financial
services inquiry**

Apple Pty Limited

QoN001-05

Unlike transactions made using a physical eftpos or scheme card, Apple's terms and conditions for accepting mobile payments via Apple Pay at a POS prohibit merchant surcharging. Would you assist the committee by providing further information on Apple's prohibition on merchant surcharging for transactions over the Apple Pay platform and why Apple has taken that approach?

Apple response: Apple does not impose any terms on merchants for acceptance of Apple Pay and does not have any information on the merchant surcharging the Committee refers to.