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ATO to stop accepting credit cards after 30 November 2026

Alternative payment options for taxpayers are outlined at ato.gov.au/howtopay.

Last updated 1 October 2026

DISCLAIMER: Please note, the ATO will now continue accepting credit card payments for tax obligations until 30 June 2027. For more information see our **media release**.

Following the Reserve Bank of Australia's Review of Merchant Card Payment Costs and Surcharging, the ATO will stop accepting credit cards as a payment method after 30 November 2026.

As a government agency, the ATO has decided it would not be appropriate for the cost of credit card merchant fees to be transferred to the community.

Alternative payment options for taxpayers are outlined at **www.ato.gov.au/howtopay**.

The ATO recognises that some taxpayers currently rely on credit card payments to manage their tax payments and understands this change may require some adjustments. The ATO is committed to helping taxpayers transition to alternative payment methods and will continue to support those experiencing financial hardship or other circumstances that make it difficult to meet their obligations.

To assist taxpayers, the ATO is writing directly to those who currently have a payment plan linked to a credit card to explain the changes and the steps they need to take. Taxpayers with a direct debit arrangement linked to a credit card will need to update their payment method before their next instalment due after 30 November 2026 to ensure

compliance with their payment plan. Taxpayers can update the payment method linked to their payment plan by following the guidance at **www.ato.gov.au/managepaymentplan**.

Taxpayers who need extra support are encouraged to visit **www.ato.gov.au/supporttolodgeandpay**, contact the ATO on **13 11 42** during business hours or speak with their registered tax professional.

Notes to journalists

- The vast majority of taxpayers are not paying their tax with a credit card. Approximately 2.3% of tax payments were made with credit cards in 2024–25, with more than 60% of card payments being made by privately owned and wealthy groups and public and multinational businesses.
- **ATO stock footage and images** are available for use in news bulletins from our media centre.
- Detailed information about how to update the payment method for a payment plan is available on the **ATO website**.

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