GSTD 2020/1A1 - Addendum - Goods and services tax: when is the supply of a transaction account GST-free under table item 3 or table item 4(a) of subsection 38-190(1) of the A New Tax System (Goods and Services Tax) Act 1999 ?

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Addendum

Goods and Services Tax Determination

Goods and services tax: when is the supply of a transaction account GST-free under table item 3 or table item 4(a) of subsection 38-190(1) of the *A New Tax System (Goods and Services Tax) Act 1999*?

This Addendum is a public ruling for the purposes of the *Taxation Administration Act 1953*. It amends GSTD 2020/1 to include references to other public rulings, as well as to make minor corrections to grammar and punctuation.

GSTD 2020/1 is amended as follows:

1. Table of Contents

Omit the Table of Contents; substitute:

Table of Contents	**Paragraph**
What this Determination is about	1
Ruling	3
Example 1 – account holder's presence outside of Australia is integral to the transaction	7
Example 2 – account holder's presence outside of Australia is not integral to the transaction	11
Date of effect	**14**
Appendix – Explanation	**15**
Legislation	15
GST-free supplies	17
Supplies used or enjoyed outside Australia	20
Supplies in relation to rights that are for use outside Australia	24
Nature of the supply of a transaction account	27
Where the account is located	32
Accessing the account	34
Account holder present transactions	37
Table item 3	39
Example 3 – account holder present transactions	41
Account holder not present transactions	45
Table item 3	48

Table item 4(a) 50
Example 4 – account holder not present transactions 53
Example 5 – BPAY transactions 55

2. Paragraph 2

(a) Omit 'deposit, or transaction'; substitute 'deposit or transaction'.

(b) In the second dot point, after 'purchased payment facilities', insert a comma.

3. Paragraph 3

Omit footnote 2.

4. Paragraph 6

(a) After 'or branch)', omit the comma.

(b) After the paragraph, insert new paragraph 6A:

All further legislative references in this Determination are to the *A New Tax System (Goods and Services Tax) Act 1999,* unless otherwise indicated.

5. Paragraph 11

After '*Example 1*', insert '*of this Determination*'.

6. Paragraph 12

After '*merchant*', omit the comma.

7. Paragraph 13

Omit 'Goods and Service Tax Ruling'; substitute 'Goods and Services Tax Ruling'.

8. Paragraph 14

Omit the wording of the paragraph; substitute:

This Determination applies from 1 October 2020.

9. Paragraph 21

Omit the wording of the paragraph; substitute:

The general application of table item 3 is considered in Goods and Services Tax Ruling GSTR 2025/2 *Goods and services tax: supplies of things (other than goods or real property) where effective use or enjoyment of the supply takes place outside Australia*. This Determination sets out the Commissioner's views regarding how table item 3 applies to the supply of a transaction account.

10. Paragraph 22

After 'access their account', omit the comma.

11. Paragraph 23

(a) Omit 'GSTR 2007/2'; substitute 'Goods and Services Tax Ruling GSTR 2025/1 *Goods and services tax: supplies of things (other than goods or real property) made to non-residents but provided to another entity in Australia* and GSTR 2025/2'.

(b) Omit the wording of footnote 7; substitute:

> See paragraphs 102 and 106 of GSTR 2025/1.

12. Paragraph 27

(a) Omit the heading; substitute '**Nature of the supply of a transaction account**'.

(b) Omit the wording of the quote; substitute:

> … The bank borrows the money and proceeds from the customer and undertakes to repay them on demand. The bank's undertaking includes a promise to pay any part of the amount due against the written order of the customer addressed to the branch of the bank where the account is kept: *Joachimson* at [127]. Conversely, the bank will not pay any part of the amount due to the customer without such an order or some other compulsion or entitlement recognised by law …

13. Paragraph 28

After 'debitor–creditor relationship)', insert a comma.

14. Paragraph 30

Omit the wording of footnote 13; substitute:

> Paragraph 59 of Goods and Services Tax Ruling GSTR 2001/8 *Goods and services tax: Apportioning the consideration for a supply that includes taxable and non-taxable parts*.

15. Paragraph 32

(a) Omit the heading; substitute '**Where the account is located**'.

(b) After 'as a general rule', insert a comma.

16. Paragraph 39

In footnote 18, omit 'Paragraphs 106 and 294 of GSTR 2007/2'; substitute 'Paragraph 56 of GSTR 2025/2 and paragraphs 97, 102 and 106 of GSTR 2025/1'.

17. Paragraph 46

Omit 'direct debit/direct credit'; substitute 'direct debit or direct credit'.

18. Paragraphs 53 and 55

After '*Example 3*', insert '*of this Determination*'.

This Addendum applies both before and after its date of issue.

Commissioner of Taxation
11 November 2026

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