



Little Known Window Could Let Australians Pay Tax Bills by Credit Card Without the Usual Fee

Australians may have a limited window to pay their tax bills by credit card without the usual card surcharge, before the Australian Taxation Office stops accepting direct credit card payments from 1 December 2026.

1 OCTOBER 2026

Card surcharges on ATO payments ended

30 NOVEMBER 2026

Last day for direct credit card payments

The timing of two changes to ATO payment arrangements has created an interesting situation for individuals and businesses who normally pay their tax bills by credit card.

Card surcharges on ATO payments ended on 1 October 2026. However, the ATO is continuing to accept Visa, Mastercard and American Express credit card payments until 30 November 2026.

The ATO provides further information about the change to credit card payments on its website: [ATO information on paying with a credit card](#).

Put the two together and it appears taxpayers can continue paying eligible ATO bills by credit card during October and November without the card payment fee that previously applied.

Derek Hayward, Founder of Get The Word Out Press Releases, said the timing was worth noting for taxpayers who regularly use a credit card to pay the ATO.

“The card fee has gone, but the ATO is still accepting credit cards until the end of November,” Mr Hayward said.

“For anyone who already pays their tax by credit card, that could be useful to know.”

For business owners, paying an ATO bill by credit card can also provide some flexibility with cash flow, particularly if the card offers an interest free period and the balance is paid before interest applies.

Some taxpayers may also earn credit card or rewards points on the transaction, depending on their card and the rules of their rewards program.

However, using a credit card to pay tax will not make sense for everyone.

“It really only makes sense if you were going to use your credit card anyway and you can pay it off without incurring interest,” Mr Hayward said.

“There is not much point saving a card fee if you then end up paying credit card interest.”

The timing could be particularly relevant for businesses with BAS, PAYG instalments, company tax or other ATO payments due before the end of November.

From 1 December 2026, the ATO will no longer accept direct credit card payments. Taxpayers who currently use this payment method will need to move to one of the other available options.

Anyone considering using a credit card for an upcoming tax payment should check the ATO’s current payment information before proceeding.

“There seems to be a short window where the card fee has ended but credit card payments are still available,” Mr Hayward said.

“If you have a tax payment coming up before 30 November and you normally pay by credit card, it is worth checking.”

— E N D S —

MEDIA CONTACT

Derek Hayward

Founder

Get The Word Out Press Releases

info@getthewordout.com.au

Disclaimer: This information is general in nature and does not constitute financial, tax or credit advice. Taxpayers should check the ATO’s current payment options and any applicable fees before making a payment. They should also check the fees, interest rates and rewards conditions that apply to their credit card.