



## COVERSHEET

<b>Minister</b>	Hon Scott Simpson	<b>Portfolio</b>	Commerce and Consumer Affairs
<b>Title of Cabinet paper</b>	Retail Payment System (Ban on Merchant Surcharges) Amendment Bill: Approval for Introduction	<b>Date to be published</b>	19 September 2025

### List of documents that have been proactively released

<b>Date</b>	<b>Title</b>	<b>Author</b>
September 2025	Retail Payment System (Ban on Merchant Surcharges) Amendment Bill: Approval for Introduction	Office of Minister of Commerce and Consumer Affairs
11 September 2025	Retail Payment System (Ban on Merchant Surcharges) Amendment Bill: Approval for Introduction LEG-25-MIN-0180 Minute	Cabinet Office
3 September 2025	Addendum to Regulatory Impact Statement: Ban on merchant surcharges for accepting payments	MBIE

### Information redacted

**YES**

Any information redacted in this document is redacted in accordance with MBIE's policy on Proactive Release and is labelled with the reason for redaction. This may include information that would be redacted if this information was requested under Official Information Act 1982. Where this is the case, the reasons for withholding information are listed below. Where information has been withheld, no public interest has been identified that would outweigh the reasons for withholding it.

Some information has been withheld for the reasons of Confidential advice to Government.



# Cabinet Legislation Committee

## Minute of Decision

*This document contains information for the New Zealand Cabinet. It must be treated in confidence and handled in accordance with any security classification, or other endorsement. The information can only be released, including under the Official Information Act 1982, by persons with the appropriate authority.*

### Retail Payment System (Ban on Merchant Surcharges) Amendment Bill: Approval for Introduction

**Portfolio** Commerce and Consumer Affairs

On 11 September 2025, the Cabinet Legislation Committee:

- 1 **noted** that the Retail Payment System (Ban on Merchant Surcharges) Amendment Bill (the Bill) Confidential advice to Government  
[REDACTED]
- 2 **noted** that the Bill proposes an initial targeted ban on certain in-store payment surcharges, with the ability for regulations to extend the ban in future as agreed by the Cabinet Economic Policy Committee (ECO) in July 2025 [ECO-25-MIN-0106];
- 3 **noted** that ECO agreed that the initial ban would apply to Visa and Mastercard in-store domestic debit and credit payments (including via contactless payment) and EFTPOS in-person debit payments;
- 4 **noted** that ECO authorised the Minister to make additional policy decisions and minor or technical changes consistent with the general policy intent agreed by ECO;
- 5 **noted** that the Minister has made additional policy decisions under this delegated authority to:
  - 5.1 extend the initial ban on surcharging to:
    - 5.1.1 in-store foreign-issued Visa and Mastercard debit (personal, commercial, and prepaid) and credit payments;
    - 5.1.2 in-store domestic Visa and Mastercard prepaid debit payments;
    - 5.1.3 in-store domestic and foreign-issued Visa and Mastercard commercial credit payments;
  - 5.2 clarify that the initial ban includes in-store domestic Visa and Mastercard commercial debit payments
- 6 **approved** the Retail Payment System (Ban on Merchant Surcharges) Amendment Bill [PCO 28123/7.0] for introduction;
- 7 **agreed** that the Bill be introduced by 15 September 2025;

8 **agreed** that the Government propose that the Bill be:

8.1 referred to the Finance and Expenditure Committee

Confidential advice to Government

8.2 enacted as soon as practicable.

Tom Kelly  
Committee Secretary

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**Present:**

Hon David Seymour  
Rt Hon Winston Peters  
Hon Louise Upston (Chair)  
Hon Brooke van Velden  
Hon Shane Jones  
Hon Nicole McKee  
Hon Scott Simpson  
Hon James Meager  
Todd Stephenson, MP  
Jamie Arbuckle, MP

**Officials present from:**

Officials Committee for LEG  
Office of the Leader of the House