

Who Wants Surcharging? Not Consumers!
Research shows 90% of Canadians oppose surcharging

December 17, 2010

Responding to media reports suggesting Canada's merchant lobbyists are seeking to impose surcharges on Canadian consumers when they pay by credit card, and have lobbied the Competition Bureau for the right to do so, the Consumers Association of Canada (CAC) today released the results of a survey that found 90% of Canadians oppose credit card surcharging.

"The results speak for themselves. Canadians are overwhelmingly opposed to the suggestion that they should have to pay merchants for the privilege of paying them," stated Bruce Cran, President of the CAC.

The CAC research was conducted in November 2009 as the Minister of Finance was developing the Code of Conduct for the Credit and Debit Card Industry in Canada. It found 75% of Canadians are strongly opposed to surcharging, with another 15% moderately opposed. The survey also found 83% of Canadians would be very likely to change where they shop if a merchant implemented surcharging. The survey results can be found on the CAC website at [CAC Surcharge Survey - Final Report](#).

"The Minister of Finance made the right choice when he did not bow to merchant lobby pressure to allow surcharging. It is unfortunate that the merchants are now trying to reopen that debate. Given the survey results, the merchants should be careful what they wish for," added Cran.

The CAC is also frustrated that merchant associations continue to argue that discounting for cash or debit, which is allowed, is too complicated.

"How can a merchant complain that discounting at the checkout if a consumer pays with cash or debit is too complicated to implement, but then turn around and embrace surcharging? Both are simple functions. The difference is that surcharging is a potential new profit centre for merchants," stated Cran.

In fact a recent study by the Australian consumer group Choice found that some merchants in that country, where surcharging is allowed, have embraced it as a new revenue stream. For example, one airline in Australia imposes an extra surcharge of up to \$30 per ticket when you pay by credit card.

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