

How to Pay

Applications for Visa and Citizenship can be lodged online through ImmiAccount. You will be able to make the payment online as you lodge the application. This will ensure that your application and payment is received by us in a timely manner. We also have Service Delivery Partners in place outside Australia who can accept application forms and payments.

Applications that cannot be lodged online, can now be pre-paid through the 'Manage Payments' section to ImmiAccount. Record your receipt number and attach a copy of your receipt when lodging the application.

Available payment methods

This is a summary of the payment methods available.

I will be paying for	Available payment methods
An application submitted online	In <u>ImmiAccount</u> by card, PayPal or BPAY as you submit the application
A paper application submitted in Australia	Pre-pay in the <i>Manage Payments</i> section in ImmiAccount
A paper application submitted outside Australia	Check with the <u>Australian Government office</u> where you intend to lodge your application for the methods of payment and currencies they can accept and to whom the payment should be made payable.
Other service fees and charges	Pre-pay in the <i>Manage Payments</i> section in ImmiAccount

Payment surcharges

If you pay for your visa application charges or citizenship, sponsorship or nomination fees by card or by an online payment, a surcharge may apply.

The surcharge is a percentage of the amount being paid, and varies depending on the payment method used. The surcharge will be calculated at the time of making your payment. You will be asked to confirm the total before you finalise your payment.

The current surcharge rates are:

Payment method	Surcharge
Visa and MasterCard (This surcharge also applies to payments by Debit Visa or Debit MasterCard)	0.98%
American Express and JCB	1.40%
Diners Club	1.99%
China UnionPay	1.90%
PayPal	1.00%

When paying in Australian dollars you might incur banking and currency conversion fees and you will need to accept the costs associated with any currency fluctuations.

Contact your bank to avoid a declined payment

Payments made online to the Department will appear as an Australian dollar (AUD) transaction paid to an Australian organisation.

Before you submit your application, you might need to ask your bank to approve a payment to the Department. Systems at your bank or regulations in your country might decline a genuine payment because:

- the Department is outside of your country
- the payment is unusual compared to your spending pattern
- you do not have sufficient funds to cover the application charges
- your country limits the amount that can be paid from your account and the application charge is greater than that limit.

If you contact your bank before you pay, the bank should be able to allow the payment. Failure to do so might result in your payment being declined. Without payment, your application is invalid.

Paying for applications submitted online

Payments for applications lodged online through <u>ImmiAccount</u> are made as the final step of the application being lodged. You cannot pre-pay through ImmiAccount for an application lodged online.

Acceptable payment methods are:

- MasterCard (including Debit MasterCard)
- VISA (includingVISA DebitCard)
- American Express
- Diners Club
- JCB
- China UnionPay
- pre-paid credit cards
- PayPal
- BPAY

All online payments are charged in Australian dollars. When paying in Australian dollars you might incur banking and currency conversion fees and you will need to accept the costs associated with any currency fluctuations.

A surcharge can apply to transactions made using acredit cardor PayPal.

Paying for paper applications submitted in Australia

If you cannot apply online, AND your paper application form is being sent to an office **located in Australia**, then the preferred payment method is to pay online using <u>ImmiAccount</u>.

You can pay online for paper applications using the *Pre-pay Paper Service* option within the *Manage Payments* section in <u>ImmiAccount</u>. Include a copy of the receipt and write the receipt number onyour application when it is lodged with the Department.

Acceptable payment methods in ImmiAccount are:

- MasterCard (including Debit MasterCard)
- VISA (includingVISA DebitCard)
- American Express
- Diners Club
- JCB
- China UnionPay
- pre-paid credit cards
- PayPal

A surcharge can apply to transactions made using a credit cardor PayPal.

Paying for paper applications submitted outside Australia

If you cannot apply online, AND your paper application form is being sent to an Australian Government Office or Service Delivery Partner **located outside Australia**, refer to the <u>local office</u> website for acceptable payment methods and locations.

Payment in foreign currency

Acceptable payment methods for payment in foreign currencies depend on the <u>office</u> where the application is being lodged. Check with the website of the Office or Service Delivery Partner before sending payment.

Foreign currency exchange rates used for application charges

The Department sets foreign currency rates for six months on 1 January and 1 July each year. These exchange rates apply to all applications received on and after the day the exchange rate is changed. As exchange rates can go up or down, so the cost of an application in a foreign currency can increase or decrease.

Credit Card

Applications can be paid by credit card. Credit card transactions are processed in Australian dollars in Australia. We accept MasterCard, Visa, AMEX, Diners, JCB and China UnionPay.

When paying by a credit card you can incur a credit card surcharge, banking and currency conversion fees and you will need to accept the risk associated with any currency fluctuations.

PayPal

Online applications can be paid by PayPal. Payments using PayPal will be processed in Australian dollars.

If you pay for your application by PayPal, a surcharge will apply. The current surcharge rate for PayPal is 1%.

PayPal allows payment types that might not be available in Australia to be linked to your PayPal account.

For information on how to use PayPal and what cards and accounts can be linked, visit the <u>PayPal</u> website in your country.

PayPal also provides information about online security for buyers.

BPAY

<u>BPAY</u> is a secure payment service that allows funds transfers between Australian bank accounts. Online applications can be paid by BPAY. BPAY is also an acceptable payment method for invoices for the second instalment of the Visa Application Charge (2nd VAC) or Securities (Bonds).

To use BPAY you must:

- have an Australian bank account, and;
- be registered with the bank's telephone or internet banking service.

BPAY payments will take up to 1 day to be matched to an application. Your application will not be submitted until the BPAY payment is matched to your application.

Your BPAY payment must be paid within 3 days of submitting your application. If your payment is not received within 3 days, your application might not be accepted.

Payment by BPAY is not recommended if:

- your current visa will cease within the next 3 days
- a visa application requirement will expire within the next 3 days
- you are applying for a Bridging Visaand travelling within the next 7 days on a Bridging Visa.

BPAY is not available if you select a group of online applications for payment. Select a single application to pay by BPAY.

Paying a visa invoice, Security or Bond

The Department may send you an invoice in order to make a payment for a second Visa Application Charge, security or bond payment. The payment options available to you will be detailed on that invoice.

You can pay for your second Visa Application Charge online using the Pay an Invoice option in ImmiAccount.

If you cannot pay online for a paper application

If you are unable to pay online for a paper application, payment can be made by completing the <u>Form 1440 — Payment Details</u> (210KB PDF). Attach the form to your paper application when lodging.

When paying using this form note the following:

- If the payment relates to an urgent application you should make the payment online
- Allow up to 28 working days for us to process your payment.
 We are unable to assist you with follow-up enquiries if your request falls within this timeframe.
- To avoid delay:
 - Ensure you have provided the correct personal details of the applicant.
 - Ensure correct payment details are provided and the form is signed. Any declined payment requests will not be processed and will be returned to you.

- Ensure correct payment amount, officers are unable to provide visa and citizenshippricing over the phone or by email, see <u>Fees and charges for visas</u> and <u>Application fees,</u> <u>forms and appeals for citizenship</u>. Incorrect payment amounts will not be processed and will be returned to you.
- Where possible, complete the form electronically to avoid issues with legibility. If you are not completing the form electronically, you will need to write neatly in block letters. If we cannot read your form, it will not be processed and will be returned to you.

Personal cheques are not accepted.

Cash is not accepted. Do **not** send cash through the post.