

Document Name	Document Version Number	Review Date
Corporate Credit Card Use Policy	1.0.4	September 2020
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26 September 2018	5087	Revised

Purpose

The purpose of the Greater Hume Shire Council Corporate Credit Card Policy is to establish rules for the use of Council's corporate credit cards and the responsibilities of cardholders using Council's corporate credit cards.

The policy ensures that operational and administrative costs and the risks associated with credit card use are minimised while providing cardholders with an alternative method of purchasing goods and services on behalf of the Council.

Scope

This policy applies to all Greater Hume Shire Council Officers issued with a corporate credit card. It documents the responsibilities attached to these cards and their acceptable use.

Definitions

Nil.

Policy Content

The issue of a Corporate Credit Card is subject to the authorisation of the General Manager.

The Director Corporate and Community Services is responsible for the issue of Corporate Credit Cards to authorised personnel.

It is the responsibility of the General Manager to establish the individual credit limit having due regard to the anticipated usage of the card and the likely expenditure to be incurred monthly.

The Corporate Credit Card must be used for official purposes only.

The Corporate Credit Card may be used to meet the costs of official out-of-pocket expenses (including approved entertainment / hospitality costs).

The Corporate Credit Card should not be used for the purchase of goods and services except under exceptional circumstances.

Corporate Credit Cards are not to be used for private expenditure unless where it would prove impractical to split between business and private at the time of payment.

All private expenditure is to be immediately identified and billed to the Council officer at time of payment.

Cash withdrawals are to be limited to exceptional circumstances where immediate cash requirements are necessary, e.g. where the card is not accepted.

The total of such cash withdrawals must not exceed the estimated cost of the approved expenditure. The Corporate Credit Card holder is personally responsible / liable for Corporate Credit Card usage and charges until the expenditure is properly acquitted.

Corporate Credit Card expenditure is to be acquitted within one month of incurring the expenditure. Cardholders are not, under any circumstances, to make unauthorised deposits to their corporate card accounts.

The loss or theft of a credit card must be reported immediately to the Bank and the Director Corporate and Community Services. Failure to do so could result in the officer being held personally responsible for transactions charged against the card illegally.

Authorised cardholders must comply with all directions that are issued for usage of credit cards. Cardholders should familiarise themselves with the conditions of use by the credit card provider and adhere to those conditions at all times.

All credit card statements will be inspected/internally audited at regular intervals and it will be the responsibility of each officer to verify items of expenditure by way of receipts or explanation in order to satisfy the accountability requirements of Council and its Auditors.

Links to Policy

Fraud Control Policy

Complaints Against Staff Policy

Internal Reporting (Public Interest) Disclosures Policy

Links to Procedure

Nil.

Links to Forms

Nil.

References

Nil.

Responsibility

Director Corporate & Community Services

Document Author

Director Corporate & Community Services

Relevant Legislation

Section 356, Local Government Act 1993

Clause 209, Local Government (General) Regulation 2005

Associated Records

Nil.

Appendix 1 – Credit Card Terms and Conditions

CARDHOLDER NAME: _____

POSITION TITLE: _____

Approval has been granted to issue you with a Council corporate credit card. This card has been issued on the express condition that you will, at all times, comply with the requirements stipulated below.

Important Note - Managers issued with a corporate credit card are in a position of trust in regards to the use of Council funds. All expenditure charged to your credit card is subject to examination to ensure its appropriateness and compliance with the policy conditions, as outlined within the *Corporate Credit Card Use Policy*. Improper use of that trust will result in your card being withdrawn and may render you liable to disciplinary and possible legal action.

I understand and agree that:

1. My credit card is only to be used for official business purposes and that should inappropriate expenditure occur, the value of that expenditure may be recovered from the cardholder.
2. My credit card is only to be used by the person whose name appears on the card.
3. I am personally responsible and accountable for the safe keeping of the card.
4. In the event that my card is lost or stolen, I will report the loss immediately to the bank and the Director of Corporate and Community Services.
5. Any PIN issued with the card (where cash withdrawals are permitted) must not be disclosed or carried with the card.
6. Monthly Cardholder Statements are to be acquitted and reconciled within 15 days of the Statement Date
7. Once reconciled, the Monthly Cardholder Statement will be signed and certified that all charges shown are correct and were incurred for official purposes and then forwarded to the Director Corporate & Community Services for review and final authorisation.
 - a. In relation to the Director Corporate & Community Services, the Monthly Cardholder Statement will be forwarded to the General Manager for review and final authorisation.
 - b. In relation to the General Manager, the Monthly Cardholder Statement will be reviewed and authorised by the Mayor and Deputy Mayor.
 - c. I also understand that repeated failure to acquit monthly statements in a timely fashion may result in my credit card being cancelled.
8. All transaction slips (ATM and merchant purchases) together with supporting Tax Invoices are to be retained and submitted when acquitting the monthly Cardholder Statement.
9. Where no documentation is available to support a particular transaction I will provide a declaration detailing the nature of the expense and that is business related. In the event that suspected unauthorised transactions appear on the Monthly Cardholder Statement I agree to contact the Director Corporate & Community Services immediately and cooperate in the completion of the on-line NAB Transaction Dispute Form as required.
10. I will not exceed credit limits.
11. Cash withdrawals will be kept to the minimum amount in exceptional circumstances to cover the business expense and will only be taken when the expense is imminent.
12. I will not make deposits to the card account.
13. In the event of my termination of employment I will immediately return the credit card and ensure the credit card account is properly reconciled and acquitted.

Signature of Cardholder _____ Name _____

Date _____ Position _____

Authorised by General Manager _____ Date _____