Credit Card Policy

1. POLICY STATEMENT

1.1 Council operates a corporate card system which permits cards to be issued to certain staff and authorised persons throughout the organisation. Corporate credit card recipients must comply with the conditions set out in thin Policy and the Corporate Credit Cardholder Agreement, which is required to be signed before the corporate credit card can be issued.

1.2 The maximum credit limit for the organisation is $10,000 per month. Credit cards and their respective limits are currently issued to the:

1.2.1	the Chief Executive Officer:	$4,500
1.2.2	the Mayor:	$1,000
1.2.3	the General Manger Assets, Infrastructure & Regulatory Services:	$1,500
1.2.4	the Infrastructure and Projects Coordinator:	$1,500

1.3 The number of and reasons for corporate credit cards issued will be reviewed by the Chief Executive Officer (**CEO**) annually. Cards will only be issued with approval from the CEO.

1.4 The corporate credit cardholder must conform to sound principles of purchasing in accordance with this Policy, Council's Procurement Policy and practices, any other relevant Council Policy or procedure, and the employee's financial delegation. In doing so, the cardholder will ensure expenditure meets the following characteristics:

1.4.1 Necessary – for an official business purpose;

1.4.2 Reasonable – expense must not be extreme or excessive;

1.4.3 Reflect value for money;

1.4.4 Appropriate – able to withstand public scrutiny;

1.4.5 Allowable – within council policy and legislative requirements;

1.4.6 As per Councils Procurement Policy criteria.

1.5 Corporate Credit Cards cannot be used for:

1.5.1 cash withdrawals or gift cards;

1.5.2 personal expenses of any kind;

1.5.3 private expenditure;

1.5.4 alcohol (unless prior approval is received from the CEO to purchase alcohol for special and/or extenuating circumstances, and the authorisation is documented);

1.5.5 items of equipment that must be recorded on an asset register (unless prior approval is received from the CEO and it is documented);

1.5.6 internet transactions on an unsecure website.

1.5.7 membership for recreational, sporting or social clubs;

1.5.8 dangerous goods and hazardous substances;

1.5.9 purchasing foreign currency;

1.5.10 payment of fines of any nature;

1.5.11 any form of loyalty point's program or airline club memberships.

1.6 Personal Use

1.6.1 The credit card is for official Council business only and is not to be used to obtain personal items under any circumstances. Breaches may constitute disciplinary action in accordance with Council's policies.

1.6.2 In the event that a corporate credit card is accidentally used for personal purchase, the card holder is required to notify the CEO as soon as reasonably possible, and the card holder will be obligated to reimburse Council for the expenditure.

1.7 Corporate Credit Cardholder Responsibilities

1.7.1 The cardholder must ensure their corporate credit cards are maintained in a secure manner and guarded against improper use.

1.7.2 Corporate credit cards are to be used only for District Council of Karoonda East Murray official activities.

1.7.3 All documentation regarding a corporate credit card transaction is to be retained by the cardholder and produced as part of the reconciliation procedure.

1.7.4 Credit limits are not to be exceeded.

1.7.5 Corporate credit cards are to be returned to the Finance Administration Officer on or before the employee's termination date and/or the Mayoral term with a full acquittal of expenses.

1.8 Reconciling Monthly Statements

1.8.1 Within seven (7) working days of receiving the credit card statement each cardholder will be issued with a statement listing all their transactions.

1.8.2 The cardholder is responsible for reconciling the credit card statement, with all tax invoices and/or receipts attached and signing the statement. A commentary for each listed purchase is required.

1.8.3 If a tax invoice or a receipt cannot be provided, a statutory declaration must be provided which includes as much detail about the transaction as possible to support the payment when required.

1.8.4 If a lack of supporting information or detailed explanation is a regular occurrence, the cardholder may be refused access to a credit card.

1.8.5 The CEO is to review each of the credit cardholder's monthly credit card statements at the end of the month, and sign and date the statement to show evidence that the purchases are in line with the Credit Card Policy.

1.8.6 The Mayor is to review the CEO's monthly credit card statements at the end of the month, and sign and date the statement to show evidence that the purchases are in line with the Credit Card Policy.

1.8.7 The CEO and Mayors credit card statements will be submitted to the Audit & Risk Committee (the **Committee**) at Ordinary Meetings for the Committee's information and review.

1.9 Disputed or Unverified Transactions, and Lost or Stolen Cards

1.9.1 Should the cardholder become aware that their corporate credit card is incurring transactions they are not aware of, they must advise the CEO as soon as practical. As a matter of precaution, the card will have a temporary stop placed on it until such a time that the matter is resolved.

1.9.2 Should the cardholder become aware that they have lost or had their card stolen, they are required to notify the CEO and card provider as soon as reasonably possible.

2. DOCUMENT ADMINISTRATION AND CONTROL

COUNCIL POLICY	
Policy title:	Credit Card Policy
Responsible officer:	Chief Executive Officer
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