

## Credit Card Policy

### 1. Background

This policy has been developed with reference to the *Treasurer's Instructions (Accounting Policy Statements)* made under the *Public Finance and Audit Act 1987*. Carclew's Credit Card Policy sets out the perimeters for a corporate credit card to be issued to an authorised staff member who can purchase goods or services for work related expenses.

### 2. Purpose

The purpose of this policy is to outline the responsibilities for Carclew staff who are holders of a corporate credit card. Also, to ensure that the credit cards are issued and used appropriately, and transactions are recorded and acquitted properly.

### 3. Scope

This policy applies to Carclew staff members who have approved delegated authority to use a Carclew credit card. The cardholder is responsible for the correct use of the card at all times.

### 4. Definitions

Cardholder	An employee who is responsible for and authorised to use a corporate credit card for Carclew business expenditure.
Delegated Authority	Policy that outlines the approved expenditure limits for Carclew employees.

### 5. Policy Statement

Carclew employees may be assigned a corporate credit card for purchasing goods or services for work related expenses. The use of a corporate credit card must be used appropriately and within the approved Carclew Delegated Authorities. The cardholder must also comply with Carclew's purchasing and budget monitoring procedures.

It should be noted that a credit card is only one method of acquiring goods and services. Carclew also uses petty cash, expense reimbursements and accounts payable as forms of payment.

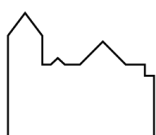
The decision to issue a credit card to a staff member will be based on the staff member's practical need to arrange and pay for minor purchases in the normal course of their duties, and within their approved delegated authority.

Credit cards will only be issued with approval from the Chief Executive and/or Carclew Board and will be reviewed on an annual basis. Staff who are assigned a credit card must comply with the conditions set out in the *Carclew Credit Card Agreement and Acknowledgement by Cardholder*, which must be signed by cardholders prior to the card being issued.

The use of a Carclew credit card does not affect a personal credit rating and it cannot be used to obtain a rating elsewhere.

Cardholders must be able to identify reasonable expenditure for items or services purchased and must only be used for official Carclew business. All expenditure must be documented accordingly, and transactions must be recorded and acquitted properly.

#### 5.1 Misuse of card



Misuse of a corporate credit card is a serious matter. Any breach of the conditions associated with being an authorised credit cardholder may lead to disciplinary action. Consequences may include a warning, full recovery of monies, criminal proceedings or termination of employment, and will be implemented in accordance with appropriate legislative procedures.

Card holders must only use their corporate credit card in the conduct of official business. The card must not be used for:

- Personal use.
- Purchase of fuel for a government motor vehicle unless there are extenuating circumstances.
- Provision of tips for service.
- Cash withdrawals.

The Commissioner for Public Employment's *Determination 3.2 – Employment Conditions – Remuneration – Allowances and Reimbursements* prescribes the maximum allowance that will be paid for accommodation, food and incidentals for work related travel expenditure. Credit cards can be used for the purchase of these goods and services but any expenditure that exceeds the maximum allowance must be approved by the Chief Executive or be refunded to the organisation.

*For further information in relation to the current allowance rates please see Administration.*

#### 5.2 Disputed transactions

If a transaction appears on the cardholder's statement which is not for a purchase that was made or it is an amount which varies from the amount agreed to pay, it is advised to follow up with the merchant in the first instance.

If the disputed transaction is not resolved with the merchant, ANZ should be notified as soon as possible and within three months from appearing on the statement. ANZ will then follow up and notify the cardholder / Administration of the outcome.

#### 5.3 Stolen, lost or misplaced card

If a Carclew credit card has been stolen, lost or misplaced the cardholder must report it immediately via the ANZ App or by calling ANZ on 1800 033 844. Reporting a card lost or stolen means that it will be cancelled automatically. A new card will then be sent within five to seven working days.

If the cardholder is confident that the card is misplaced somewhere safe a temporarily block can be placed on the card. However, this may take up to 15 minutes to be processed and may not cover all transactions.

The cardholder must notify Administration as soon as possible of a stolen, lost or misplaced credit card. If it is found that the loss or theft of a Carclew credit card is through the cardholder's negligence, financial liability may be passed onto the cardholder.

#### 5.4 Surrender of a credit card

When a cardholder resigns or leaves Carclew, is transferred to another Program area or is requested to hand in their credit card they must return the card fully reconciled to Administration prior to leaving. Administration will cancel the card with ANZ and destroy the card.

### 5.5 Changes to cardholder

If a cardholder has been authorised a change to their monthly credit / transaction limit or have a change of name, Administration will advise and amend existing agreements and to acquire a replacement card, if required.

*For further information in relation to ANZ credit card and cardholder requirements please see Administration.*

## 6. **Responsibility for implementation**

The Chief Executive will advise staff members of the new policy and procedures upon endorsement by the Carclew Board. The policy will be available on the Carclew Server, listed on the Carclew Policy webpage and included in induction.

## 7. **Legislation & Supporting Documents**

<i>Public Finance and Audit Act 1987</i>
<i>South Australian Modern Public Sector Enterprise Agreement: Salaried 2021</i>
<i>Treasurer's Instruction 12 – Government Purchase Cards and Stored Value Cards - <a href="https://www.treasury.sa.gov.au/__data/assets/pdf_file/0006/515274/Government-Purchase-Cards-and-Stored-Value-Cards-12.pdf">https://www.treasury.sa.gov.au/__data/assets/pdf_file/0006/515274/Government-Purchase-Cards-and-Stored-Value-Cards-12.pdf</a></i>
<i>Treasurer's Instructions (Accounting Policy Statements)</i>
<i>Commissioner's Determination 3.2</i>
<i>Carclew Credit Card Agreement and Acknowledgement by Cardholder</i>
<i>Carclew Delegated Authorities</i>
<i>ANZ Business Card Terms and Conditions</i>

### **Acknowledgment**

*In developing this policy Carclew has drawn on resources prepared by the Commissioner for Public Employment, Treasurers Instruction and the Institute of Community Directors.*

### **Disclaimer**

*This policy does not represent legal advice. If you have any queries about your obligations, you should seek your own independent legal advice.*