FIN01: Corporate Credit Card

Type	Council Policy	**Version**	3
Approval Date	01st September 2026	**Resolution**	TBC
Review Date	Sept-2029	**Doc ID**	NA

Background

Belyuen Community Government Council utilizes credit cards facilities in accordance with the council and CEO delegations. This purchasing option is designed to facilitate procurement arrangements of those issues with corporate credit cards without exposing the council to undue risk.

Legislative References

- Section 197(2)(b) of the *Local Government Act 2019*
- *Guideline 3: Borrowing*
- Regul*ation 6(1)(e) of the Local Government (General) Regulations 2021*

Scope

This policy applies to all Council members and members of Council committees and staff.

Policy

The Council offers the use of Corporate Credit Cards to nominated positions deemed appropriate by the CEO. The acceptance of a credit card by staff is not compulsory.

All transactions made with Corporate Credit Cards are to be completed in accordance with the Local Government Act and associated regulations and guidelines, the Council and CEO Delegations and the Council's Procurement Policy, and the guidelines set down in this policy document.

Principles

Approval of Credit Cards

Credit Cards are issued in accordance with the Council delegations.

Transaction Limits

Transaction limits are defined in the FIN001 Financial Delegations Manual. Each card issued will have a single transaction maximum limit, and a monthly maximum limit. There is no cash advance functionality.

Travel Related Transactions

Transactions related to official travel and accommodation must be approved through the normal procurement procedures. Incidental travel-related expenses normally covered by Travel Allowance are not to be paid for with Corporate Credit Cards.

Transactions by Phone

Transactions with Corporate Credit Cards by telephone are not encouraged, unless a receipt can be emailed or faxed through immediately.

Revocation of Corporate Credit Card

Each issued Corporate Credit Card remains the sole property of Council. The CEO may control or revoke the use of one or more Corporate Credit Cards at any time.

Responsibilities of Corporate Cardholders

The Cardholder is defined as the person in the Council to whom a credit card has been issued. The cardholder agrees to the following conditions of use by accepting a corporate credit card.

- Corporate Credit Cards are to be used for legitimate work purposes only and are not for personal use at any time. All transactions made with Corporate Credit Cards must be consistent with the program's objectives and must be within the approved annual budget for the area of responsibility.
- Employees found using the Corporate Credit Cards for personal use will be subject to disciplinary proceedings.
- Liability for purchases made on Corporate Credit Cards lies with the corporate cardholder, and not the Council.
- Each cardholder has the responsibility of reconciling their corporate credit card and allocating costs to appropriate program areas. The cardholder is responsible for obtaining proofs of purchase documentation (i.e., itemised receipts or tax invoices) for each transaction and providing this documentation together with their reconciliation on a monthly basis.
- Given due notice, if a Corporate Cardholder does not provide proof of purchase documentation for a certain transaction, and /or the purchase was for illegitimate purposes, the cardholder will be liable to reimburse the amount incurred and will be subject to disciplinary proceedings.
- The Cardholder should keep the card secure, preferably in a safe or on person, when not in use. The number is to be kept strictly confidential to minimise opportunities for fraud.
- Cardholders are not to disclose their credit card details (including "PIN") to other corporate members.

Loss or theft of Corporate Credit Card

Upon notification that a corporate card has been misplaced, lost or stolen then that card is to be cancelled immediately with no exceptions. The CEO must be notified immediately of the situation so that they can cancel the card immediately, thereby reducing exposure to possible or unnecessary financial risk.

Revision History

Policy Version	Approval Date	Resolution	Doc Ref
1	28/7/2020	8.3.7.20	NA
2	30/05/2023	8.3.7.20	NA