



Corporate Credit Card Policy

1. PURPOSE

The purpose of this Policy is to establish good governance to facilitate the responsible issue and use of Corporate Credit Cards by Councillors and Council Employees, and to mitigate the associated risks of misuse.

2. SCOPE & AUTHORITY

The policy, and its related procedures, apply to the use of Corporate Credit Cards by Councillors and Employees of Balonne Shire Council in accordance with Local Government Act 2009 and Local Government Regulation 2012.

This is a discretionary policy, resolved by Council under its powers in accordance with the Queensland Local Government Act (2009) Chapter 2, Section 9 which states:

9 Powers of local governments generally

(1) A local government has the power to do anything that is necessary or convenient for the good rule and local government of its local government area.

The Chief Executive Officer has delegated authority to authorise the issuing of Corporate Credit Cards to Council Employees and Councillors.

The Senior Finance Officer will be responsible for maintaining a register of the individual Corporate Credit Cards, including their associated limits and expiry dates.

The Senior Finance Officer will be responsible for obtaining approval of the Chief Executive Officer for the issue of a card and this will be recorded on a 'Cardholder Application and Acknowledgement' Form (Attachment A). Each cardholder will be required to sign this form on receipt of their Corporate Credit Card.

3. POLICY STATEMENT

Corporate credit and purchasing cards are a routine aspect of account management and procurement for Local Government. Reliable financial management principles, as required by the Local Government Regulation 2012, dictate that Councils develop a clear and comprehensive Policy to allow implementation of appropriate internal controls for the use of Council issued Corporate Credit Cards.

Corporate Credit Cards have been instigated to allow Council to transact its business in a more proficient manner and at the same time provide Councillors and Employees with a more convenient method to meet costs they incur on Council's behalf.

Corporate Credit Cards should be regarded as a valuable tool for the efficient and effective operation of Council's daily business and not as a benefit assigned to individuals. The use of Corporate Credit Cards creates savings in staff administration time with matters such as arranging minor purchases of goods, transport, accommodation, and registration for attendance at conferences and workshops. It also reduced the high number of creditor creations that are required for one off purchases.

Further information and procedures for Corporate Credit Cards are detailed in Appendix A.

4. RESPONSIBILITIES

4.1 All Councillors and Council Employees

- It is mandatory for all Councillors and Council Employees to undertake any dealings relating to Corporate Credit Cards, in accordance with this Policy.

4.2 Managers and Directors

- Must respect, promote and act compatibly with this policy.
- Must put in place localised processes for compliance with this policy.
- Must ensure that Corporate Credit Cards are to Council a minimum of two (2) weeks prior to the expiry of term of office or cessation of employment of any employees who are Cardholders, in accordance with Appendix A2.



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4.3 Corporate Credit Card holders

- Must act in accordance with this policy.
- Will be required to sign the 'Cardholder Application and Acknowledgement' Form (Appendix A) on receipt of a Corporate Credit Card.
- Must take personal responsibility for that Corporate Credit Card issued to them in their name.
- Provide adequate proof of identity to satisfy the card issuing Financial Institution's requirements.
- Complete and sign the Financial Institution's Credit Card Application.
- Must obtain approval from their relevant Director, prior to making purchases, and ensure that quotations are being obtained in line with the Procurement Policy.
- Must obtain purchase/expenditure documentation, tax invoices/receipts and reconcile with bank transactions online in ExpenseMe Pro during each month.
- Must immediately report any lost, stolen, or damaged cards to the Director of Finance and Corporate Services or the Senior Finance Officer, and then complete a 'Lost or Stolen Cards' Form and forward to the Finance Unit in accordance with Appendix A1.
- Must not breach any of the restrictions described in Appendix A3.

4.4 Senior Finance Officer

- Is responsible for maintaining a register of individual Corporate Credit Cards, including their associated limits and expiry dates in accordance with Appendix A1.
- Is responsible for obtaining approval of the Chief Executive Officer for the issue of a card and this will be recorded on a 'Cardholder Application and Acknowledgement' Form (Appendix B).
- Is responsible for registering a copy of the completed Cardholder Application and Acknowledgement Form (Appendix B) in Council's record management system in accordance with Appendix A1.
- Will review the individual Corporate Credit Card limit, usage patterns, internal controls and risk management relating to Corporate Credit Card usage. The review will be documented and forwarded to the Director of Finance and Corporate Services in accordance with this Appendix A2.

4.5 Director Finance and Corporate Services

- Shall be the custodian of this policy.
- Shall implement processes, control measures and training that provide assurance that Council acts in accordance with the policy.
- Will consider the review of Corporate Credit Card limits, usage patterns, internal controls and risk management relating to Corporate Credit Card usage as described in Appendix A3, and recommend any consequential changes to policy or individual cardholding arrangements.
- Shall provide advice to the Chief Executive Office in relation to their responsibilities.

4.6 Chief Executive Officer

- May consider authorising the issuing of Corporate Credit Cards to Council Employees and Councillors in accordance with Appendix A1.
- Shall determine the monthly expenditure limit on each Corporate Credit Card in accordance with Appendix A1.
- Shall consider and resolve how to address breaches of this policy in accordance with Appendix A5.

5. RISK

This policy aims to address the risks related to the use of Corporate Credit Cards and provides controls to protect Council funds, maintain the integrity of governance processes and maintain public confidence in Councils' operations.

The use of Corporate Credit Cards is identified as a significant risk in the Crime and Corruption Commission Corruption Prevention Advisory (July 2017) regarding the "Use of Official Resources" which states:



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“The use of corporate credit cards, while convenient, poses a very high fraud risk, and therefore must be governed by strict procedures and guidelines. Staff issued with such cards require intensive training to ensure the cards are used only for official business and never for cash advances, personal expenditure or creating a temporary loan (ie putting personal expenses on the corporate card and reimbursing it later). Procedures should take account of:

- *placing blocks on accounts to prevent cash advances (noting that these blocks can be ineffective in remote areas or manual transactions)*
- *the Treasurer’s Guidelines for the use of the Queensland Government Corporate Purchasing Card*
- *the Queensland Procurement Policy*
- *the penalties for misuse, including the requirements of the Financial and Performance Management Standard 2009 s,21 in relation to the reporting of losses from misuse of the card*
- *acquittal by the card-holder which includes a signed declaration that the purchases were incurred for delegated expenditure categories and were within authorised limits*
- *the Criminal Code (Qld), and clearly state that dishonest use of the corporate credit card may incur penalties including imprisonment and/or fines.”*

6. IMPACTS

Corporate Plan: Governance Goal Program Area 5.4 High levels of accountability and compliance.

Human Rights Compatibility Statement: Consistent with the Human Rights Act 2019

Engagement: This policy has been developed in consultation with the Senior Leadership Group.

Climate change: N/A.

Sustainability: N/A.

7. RELATED LAWS

- Local Government Act 2009
- Local Government Regulation 2012
- Criminal Code Act 1899

8. RELATED COUNCIL DOCUMENTS

- Procurement Policy
- Procurement Procedure
- Code of Conduct for Councillors
- Code of Conduct for Employees
- Treasurer’s Guidelines for the use of the Queensland Government Corporate Purchasing Card (March 2017)
- Queensland Procurement Policy (February 2021)
- Queensland Financial and Performance Management Standard (2019)

9. REVISION HISTORY



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Revokes:

- Corporate Credit Card Policy, 568849 v4, 20/04/2023

Suggested to review by:

- 23/05/2026

10. DEFINITIONS

CEO - means the Chief Executive Officer of the Balonne Shire Council appointed in accordance with the Local Government Act 2009.

Council - means Balonne Shire Council, its elected Councillors, its management, and its employees.

Council Employees - means all permanent, casual, and temporary employees, contractors, volunteers, apprentices, trainees and work experience students.

Financial Institution - means the finance institution (normally bank) which Council uses for the provision of Corporate Credit Cards.

Finance Unit - means the organisational unit of Council responsible for managing Corporate Credit Cards.

Services of a dubious nature - means any goods or services that might bring the name of Council into disrepute.

11. ATTACHMENTS

Refer to Appendix A – Corporate Credit Card – Further information and Procedures

Refer to Appendix B - Corporate Credit Card - Cardholder Application and Acknowledgement

Refer to Appendix C - Corporate Credit Card - Report of Lost or Stolen Card



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APPENDIX A

CORPORATE CREDIT CARD – FURTHER INFORMATION AND PROCEDURES

A1 Issuing of Corporate Credit Cards

Each Corporate Credit Card will be issued to a specific Councillor or Employee who will be personally responsible for that card.

Before any Councillor or Employee can become a cardholder, it will be necessary for that individual to provide adequate proof of identity to satisfy the Bank's requirements. Details of documents that can be used for identification can be obtained from the Senior Finance Officer.

The Financial Institution's Credit Card Application is to be completed online by the applicant, along with upload of adequate proof of identity documentation.

A copy of the completed Cardholder Application and Acknowledgement Form and Corporate Credit Card Application is to be recorded in Council's record management system.

A2 Use of Corporate Credit Cards

Each Corporate Credit Card will have a monthly expenditure limit, which will be set by the Chief Executive Officer.

Corporate Credit Cards can only be used in accordance with approved expenditure and delegated authority.

Online payments should be made via paypal whenever possible.

The use of Corporate Credit Cards will be used as a convenience for minor purchases of goods, however, is not to be used to bypass Balonne Shire Council's Purchasing Policy.

Corporate Credit Cards issued to specific Employees are to be used for purchases that will allow the Cardholder and their staff a more convenient method to meet costs and create savings for Council.

Corporate Credit Cards are to be maintained in a secure manner and guarded against improper use.

Cardholders are to obtain purchase/expenditure documentation, tax invoices/receipts and reconcile with bank transactions online in ExpenseMe Pro during each month. This includes recording purchase details, allocating account/job cost numbers to each transaction, attaching electronic copies of tax invoices/receipts for each transaction and submitting for approval by the Cardholders Supervisor as soon as practicable.

Types of approved expenditure may include, but is not limited to, consumables, minor parts and hardware supplies, resource materials, accommodation, meals, other travel expenses and conferences/seminar fees.

Cardholders should be aware that if they do not obtain or are unable to provide a tax invoice/receipt for their expenditure, Council is unable to recover any GST that may be applicable on that expenditure. If a tax invoice/ receipt is not available, a statutory declaration must be completed and attached to the transaction in ExpenseMe Pro.

When a Cardholder uses a Corporate Credit Card to provide food or drink at a social function or corporate lunch, the number of people attending and the number of those that are employees must be advised in the description details of the transaction in ExpenseMe Pro for Fringe Benefits Tax purposes.

On an ongoing basis, the Senior Finance Officer will review the individual Corporate Credit Card limit, usage patterns, internal controls and risk management relating to the Corporate Credit Card usage. The review will be documented and forwarded to the Director of Finance and Corporate Services.



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Lost, stolen and/or damaged cards are to be reported immediately to the Director of Finance and Corporate Services or the Senior Finance Officer and the Cardholder is then to complete a 'Lost or Stolen Cards' Form and forward to the Finance Unit.

Corporate Credit Cards are to be returned to Council a minimum of two (2) weeks prior to the expiry of term of office or cessation of employment (of a Cardholder) with Council. This will include the completion of transactions in ExpenseMe Pro and a reconciliation for expenditure incurred on the card.

A3 Restrictions

The credit limit of the individual Corporate Credit Card is not to be exceeded.

Corporate Credit Cards are not to be used for personal expenses under any circumstances, this includes food and beverages for employees. (This does not include food and beverage expenditure incurred because of attendance at approved conferences/workshops/training)

Corporate Credit Cards are not to be used to purchase weapons or explosives.

Corporate Credit Cards should only be used for purchases of fuel for Council vehicles in emergency situations. Staff should use their vehicle's fuel card for normal fuel purchases.

The use of Corporate Credit Cards for 'services of a 'dubious nature' is strictly prohibited. "Services of a dubious nature" are defined as any goods or services that might bring the name of Council into disrepute.

Use of Corporate Credit Cards for purchases over the internet should be restricted to trusted secure sites only with no purchases from foreign international sites. Eg. Temu and Shein

The Cardholder will be personally liable for expenditure that cannot be shown to be related to the business of Balonne Shire Council.

Corporate Credit Cards are not to be used for cash advances.

Cardholders will not be entitled to any rewards program or access rewards that may be offered as part of Council incurring expenses.

If a Corporate Credit Card is used to purchase software, especially if purchasing via the internet, it is necessary to liaise with Council's Information Technology Officer, to ensure the software is compatible and is capable of effecting support and maintenance.

A4 Disputed Transactions

Council is responsible for paying all accounts on the monthly Corporate Credit Card Statement and the bank will debit this amount from Council's bank account at the end of the month.

The Cardholder will be personally liable for expenditure that cannot be shown to be related to the business of Balonne Shire Council.

The Finance Unit is to be notified of all disputed transactions. The Cardholder must action the transaction as Disputed in ExpenseMe Pro and complete the relevant details.

When a dispute occurs, the Cardholder should attempt to correct the situation with the merchant. If unable to correct the situation, the cardholder should contact the Financial Institution on the number located on the back of the card to attempt to resolve the matter.

The Financial Institution can assist with resolving some disputes with merchants, particularly those involving duplicated charges, non-receipt of goods ordered, fraudulent transactions or credits not processed after refund vouchers have been issued. When the Financial Institution issues a refund to the Corporate Credit Card for any disputed transactions, the Cardholder must then assign the refund to the disputed transaction in ExpenseMe Pro.



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A5 Corporate Credit Card Misconduct

If a breach of this Policy occurs, the Chief Executive Officer will assess the nature of the breach and if significant, report the breach to the Queensland Police Service and the Crime and Corruption Commission for investigation, or if lesser in nature, instigate an appropriate disciplinary process in accordance with the Balonne Shire Council's Code of Conduct for Councillors and Balonne Shire Council's Code of Conduct for Employees.



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APPENDIX B

CORPORATE CREDIT CARD – CARDHOLDER APPLICATION AND ACKNOWLEDGEMENT

APPLICATION

Applicant's Name: _____

Position: _____

Monthly Credit Limit Requested: _____

Reason for Credit Limit Request and Regularity of Use: _____

Signature: _____ Date: _____

APPROVAL

Cardholder's Name: _____

Position: _____

Monthly Credit Limit: _____

Approved by Chief Executive Officer: _____

Signature: _____ Date: _____

ACKNOWLEDGEMENT

I acknowledge receipt of the Balonne Shire Council Corporate Credit Card and agree that:

- I will not use the Corporate Credit Card, nor permit for it to be used, other than for official purposes.
- I will ensure security of the Corporate Credit Card at all times.
- If the Corporate Credit Card is lost, stolen, or damaged I will immediately report it to the Director of Finance and Corporate Services or the Senior Finance officer
- If my position with Balonne Shire Council terminates or I am asked to surrender the card for any other reason, I will immediately return the card.
- I will retain all original supporting documentation that meets the requirements of a Tax Invoice and submit monthly.
- I will ensure that all Workplace Health and Safety requirements are complied with for all purchases.
- Accept liability for transactions, e.g. No invoice/receipt for GST purposes, non-Balonne Shire expenditure.
- If I misuse the Corporate Credit Card, I may be liable for disciplinary action.

Card No: _____ Expiry Date: _____

Signature of Cardholder: _____ Date: _____

Witness Name: _____ Signature: _____



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APPENDIX C

CORPORATE CREDIT CARD – REPORT OF LOST OR STOLEN CARD

DETAILS

Corporate Credit Card No _____

Cardholder Name: _____

Details of Loss: _____

Finance Unit Notified: Yes/No _____ Date: _____

Signature: _____ Date: _____

FINANCE UNIT (to complete)

Financial Institution Notified: _____

Corporate Credit Card Register Updated: _____

New Card No: _____ Expiry: _____

Signature: _____ Date: _____