

Document Name	Document Version Number	Review Date
Corporate Credit & Purchasing Card Use Policy	1.0.7	June 2025
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## Purpose

The use of a Corporate Credit Card or Store Purchasing Card can be an efficient procurement method for the Council, saving Council time and money. Additionally, some services and suppliers, such as booking flights, accommodation and online subscriptions require use of a credit card.

Credit Cards and Store Purchasing Cards must be subject to appropriate controls in order to protect Council funds, maintain the integrity of governance processes and maintain public confidence in Council operations. Council is obliged to maintain an effective system of internal control, in accordance with the Local Government (General) Regulation 2021 to address the significant risks of fraud and misuse of corporate credit cards.

The purpose of this policy is to ensure that Greater Hume Council is able to make use of the procurement efficiencies associated with the use of a Corporate Credit Card and/or Store Purchasing Card while maintaining transparency in the Council's operations and ensuring that the integrity of the Council is maintained. The policy ensures that operational and administrative costs and the risks associated with credit card and purchasing 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 and/or store purchasing cards. It documents the responsibilities attached to these cards and their acceptable use.

## Definitions

**Corporate Credit Card** means a credit card issued in the name of Greater Hume Council

**Store Purchasing Card** means a card issued by a specific store/supplier, e.g. Officeworks, to be used to facilitate purchases from the specific store from which the card is issued.

**Online application** refers to Council's online banking application used to manage Credit Card purchases.

## Policy Content

### Responsibilities and Issuing

#### Elected Members

The Mayor or the Councillors will not be issued with Corporate Credit Cards or Store Purchasing Cards. The Mayor will authorise all expenditure incurred on the card/s issued to the General Manager.

## General Manager

It is the responsibility of the General Manager to establish the overall credit card facility limit having due regard to the number of authorised personnel requiring a card and the estimated monthly expenditure.

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

The issue of a Corporate Credit Card is subject to the authorisation of the General Manager. Corporate Credit Cards are issued to the position not the person. The Credit Card Facility will require an identification check of the proposed card holder prior to a Credit Card being issued. The Credit Card is not a personal benefit that comes with the job but a Council resource. The General Manager will determine whether a position is eligible to receive a credit card or store purchasing card.

Each credit card issued shall bear the name of the cardholder and the name of Greater Hume Council.

Cancellation of any credit or purchasing card or facility is at the discretion of the General Manager and may be cancelled as they see fit.

## Director Corporate and Community Services

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

A copy of this policy will be issued to the cardholder and the appropriate use of the card will be explained at the time the card is issued.

The Director Corporate and Community Services is responsible for cancelling a credit card issued to authorised personnel upon termination of employment or at any other time as directed by the General Manager.

## Usage

The Corporate Credit Card must be used for work related expenses only. All staff issued with a Corporate Credit Card are required to comply with **Appendix 1 – Credit Card Terms and Conditions** and the terms and conditions of use as prescribed by the nominated credit or store facility

The Corporate Credit Card may be used to meet the costs of work-related out-of-pocket expenses (including approved entertainment / hospitality costs). The Corporate Credit Card must not be linked to any personal loyalty program such as frequent flyer programs and the like.

The Corporate Credit Card should only be used for the purchase of goods and services where it is impracticable to do otherwise. Store Purchasing Cards are to be used to facilitate the purchase of goods for Council use from specific suppliers where such cards are issued as part of a standard 30- Day business account.

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. Where a Council Credit Card is used accidentally for a personal expense, the Council Officer should notify the Director Corporate and Community Services in writing immediately and reimburse the full amount as soon as practical to do so.

Cash withdrawals are prohibited on the Council Credit Card or Store Purchasing Card.

It is the cardholders' responsibility to ensure the safekeeping of the card and electronic storage of card details (i.e. adding Credit Card to mobile Wallet).

In the event that a card is lost or stolen, the card holder will report the loss immediately to the Director Corporate & Community Services (of Chief Financial Officer in the event that the Director is unavailable). The bank will then be advised immediately and a cancellation of the credit card requested.

### Administration

A tax invoice must be retained for each transaction, including purchases made online or over the phone. An electronic copy of each tax invoice is to be provided with the monthly statements to comply with record management obligations and financial regulations.

The Director Corporate & Community Services (or delegate) will be responsible for training staff on the correct use of credit card and recording of transactions.

Corporate Credit Card and Store Purchasing Card expenditure is to be acquitted through the appropriate reporting mechanism provided (e.g. online application or form) by the card holder as soon as practical after purchase and by the nominated timeframe. It is the responsibility of the card holder to approve authorise the purchase, allocate the expenditure to the appropriate general ledger account and provide the supporting tax invoice. The transaction must be certified by the card holder that all charges shown are correct and were incurred for official purposes. The certified transaction and accompanying tax invoices must then be forwarded to the Director to whom the card holder reports for review and final authorisation. The Director is to verify and sign off that the transactions on the statement has been incurred on behalf of Greater Hume Council. The authorisation is to ensure the transactions are business related and the cardholder has supplied supporting documentation. Any unusual transactions must be followed up with the card holder immediately.

In relation to the Directors, the transactions must be forwarded to the General Manager for review and final authorisation. In relation to the General Manager, the transactions will be forwarded to the Director Corporate and Community Services for review and the final Monthly Cardholder Statement must be reviewed and authorised by the Mayor or Deputy Mayor (or one other Councillor).

In the event of credit card transaction disputes, the card holder will notify the Director Corporate & Community Services of unauthorised transactions who will then (or by a delegate) will notify the credit card facility to investigate.

Cardholders are not, under any circumstances, to make unauthorised deposits to their corporate card accounts.

Council will maintain an accurate Credit Card and Store Purchasing Card Register listing all current cards in use. This register will be reviewed at least annually.

Maintenance of any software used to record and acquit Credit Card or Purchasing Card transactions will be the responsibility of Councils IT Coordinator who will take the necessary steps to protect sensitive information, protect access and ensure security of the system.

In the event of loss/theft through negligence or non-compliance with these requirements, any liability charged by the provider against Council may be passed onto the Council officer to which the card is issued. In addition, disciplinary action may be taken against the Council official in accordance with the provisions of the Local Government (State) Award and/or Council's Code of Conduct.

Deliberate misuse of a Corporate Credit Card or Store Purchasing Card will be treated as a breach of the Council's Code of Conduct. In addition, deliberate misuse will be reported to relevant authorities in line with the Council's Fraud Control Policy.

Every Council Officer has a responsibility to prevent corruption. Should a Council Officer become aware of, or suspect inappropriate use of a Corporate Credit Card or Purchasing Card the matter should be reported in writing or verbally to the Public Interest Disclosure Coordinator or the Public Interest Disclosure Officer for investigation. Contact details may be found in the Internal Reporting (Public Interest) Disclosures Policy.

## Links to Policy

Records Management Policy  
Code of Conduct  
Social Media Policy  
Information Technology Security Access Policy  
Internet, Email and Computer Use Policy

## Links to Procedure

Information Technology Security Access Procedure  
Records Management Procedure  
Performance and Misconduct Procedure  
Social Media Procedure

## Responsibility

General Manager

## Document Author

Executive Assistant, Tourism and Communications

## Relevant Legislation

Disability Inclusion Act 2014 and the Disability Inclusion Regulation 2014.  
Local Government Act 1993  
State Records Act 1998  
Privacy and Personal Information Protection Act 1998

## Associated Records

Nil.