



Credit Cards Policy

Reference Number:	3.7
Type:	Council
Category:	Corporate Services
Relevant Community Vision Outcome:	<u>Responsible Governance</u> We will manage our city in a sustainable and affordable way with responsible governance. <u>Excellence in Customer Experience and Service Provision</u> We will foster an organisational culture focused on continuous improvement and delivering excellence in customer experience and service provision.
Responsible Officer(s):	Manager Financial Services
First Issued/Approved:	July 1996
Minutes Reference:	CoS 03/08/2026, Item 4.2
Last Reviewed:	August 2026
Next Review Due:	August 2028
Applicable Legislation:	Local Government Act 1999 Local Government (Financial Management) Regulations 2011
Related Policies:	Hospitality, Recognition, Gift and Employee Expenses Policy Volunteer Hospitality, Recognition, Gift and Expense Policy Employee Code of Conduct Policy Procurement Policy
Related Procedures:	Corporate Credit Card Procedure Corporate Card Conditions of Use

1. Purpose

To provide clear direction regarding expenditure usage of Council's corporate credit cards.

2. Scope

This Policy applies to all Council employees who are assigned a Corporate Credit card and their supervisors and/or authorisers. Any legislative requirement which affects Council will take precedence over Council policies and procedures.

3. Policy Statement

Council will maintain a Corporate Credit Card system to support efficient purchasing where there is a clear operational need. Cards will be issued only where justified by business requirements and will be subject to regular review to ensure the number of active cards remains appropriate.

Corporate Credit Cards are issued to a limited number of employees. Employees must demonstrate a genuine operational need before a card is approved. Cards may only be issued with the approval of the relevant General Manager and may be withdrawn where they have not been used for 12 months or more.

Cardholders must comply with the Corporate Credit Card Conditions of Use Agreement, which sets out permitted use, transaction limits and substantiation requirements.

The standard monthly expenditure limit for a Corporate Credit Card is up to \$3,000, GST inclusive, as approved by the relevant General Manager. Changes to an approved monthly limit within this threshold may also be approved by the relevant General Manager. Any monthly limit above \$3,000 must be approved by the Chief Executive and must be supported by a specific operational requirement, whether one-off or recurring.

Single transaction limits will be set according to operational need and must align with the Corporate Credit Card Conditions of Use Agreement, the Corporate Credit Card Procedure and financial delegations.

Where business needs require a higher limit, a temporary increase to the single transaction limit may be approved in accordance with the Corporate Credit Card Procedure and relevant financial delegations.

Cardholders, supervisors and authorisers who do not comply with this Policy, the Corporate Credit Card Procedure or the Conditions of Use Agreement may have card access withdrawn and/or be subject to disciplinary action under the Employee Code of Conduct Policy.

4. Principles

Cardholders and authorisers must apply the following principles when using, reviewing or approving Corporate Credit Card transactions:

- a. the expenditure is for a clear and necessary Council business purpose and supports Council's functions, services or strategic objectives;
- b. the transaction is lawful, reasonable, publicly defensible and provides value for money;
- c. the transaction complies with this Policy, the Corporate Credit Card Procedure, relevant Council policies, financial delegations and procurement requirements;
- d. the cardholder has considered whether a Corporate Credit Card is the most appropriate purchasing method for the transaction;
- e. the expenditure does not provide an improper personal benefit and any potential or perceived conflict of interest is identified and managed;
- f. the transaction is accurately recorded, supported by appropriate substantiation and clearly explains the nature and purpose of the expense;
- g. the transaction is reviewed and approved by an appropriately delegated authoriser who is independent of the cardholder wherever practicable; and
- h. any unusual, sensitive or higher-risk expenditure is subject to appropriate scrutiny, documented justification and escalation where required.

5. Responsibilities of cardholders and authorisers

Cardholders are responsible for ensuring that each use of their Corporate Credit Card complies with this Policy, the Corporate Credit Card Procedure, the Conditions of Use Agreement, relevant Council policies and their approved financial delegation.

Corporate Credit Cards must not be used for cash advances, cash withdrawals, personal expenditure or any other prohibited expenditure under the Corporate Credit Card Procedure or Conditions of Use Agreement.

Cardholders must ensure that each transaction is promptly acquitted, accurately coded and supported by a clear narration that explains the business purpose of the expenditure, having regard to the principles in this Policy.

A complying tax invoice is required for all transactions greater than \$82.50 (including GST). For transactions of \$82.50 or less, the credit card statement may be accepted as substantiation, although cardholders should obtain receipts where practicable, including for car parking and electric vehicle charging.

Authorisers must hold an appropriate financial delegation and must not approve transactions that exceed their delegated authority.

Authorisers must review the transaction substantiation, narration and supporting information before approval and must be satisfied that the transaction is appropriate, adequately documented, within delegation and consistent with the principles of transparency, accountability and public defensibility.

Sensitive type expenditure, including alcohol, hospitality, gifts, benefits, recognition and employee expenses, must be assessed with particular regard to community perception, probity and public defensibility. Compliance with the Hospitality, Recognition, Gift and Employee Expenses Policy must be strictly applied. Where judgement is required, approval must be obtained from the relevant General Manager and/or Chief Executive, with reasons documented.

For transparency, credit card transactions will be published monthly on Council's website. The Annual Report will also include a statement of the total expenditure incurred during the relevant financial year using credit cards provided by Council for use by Council members or employees.

6. Definitions

Key Term – Acronym	Definition
Cardholder	is a Council employee who has a Corporate Credit card.
Card Provider	is the bank or financial institution that supplies the Corporate Credit Card.
Monthly Expenditure Limit	is maximum aggregated value of expenditure that a Cardholder may purchase with their Corporate Purchase Card in a calendar month.

Single Transaction Limit	is the maximum value that the cardholder may spend in a single use of a Corporate Purchase Card
Authoriser	is the Council supervisor responsible for reviewing and approving expenditure of the cardholder and ensuring it meets the principles of the Credit Cards Policy.