

CREDIT CARD POLICY (Council Members & CEO)

CS_PLCY01

Policy Title:	Credit Card Policy (Council Members & CEO)		
Policy Type:	Corporate Services		
Policy Owner:	Council		
Policy Custodian:	Director of Corporate Services		
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Approval Date:	11/12/2025	Review:	four years or first meeting of new council

Purpose

To ensure effective controls and procedures are in place with respect to the use of corporate credit cards assigned to council members and the Chief Executive Officer (CEO) of the Council.

Principles

Council is committed to sound financial management, public accountability, and transparency.

Credit cards are a valuable tool for the efficient and effective operation of Council's daily business and not a benefit assigned to specific individuals.

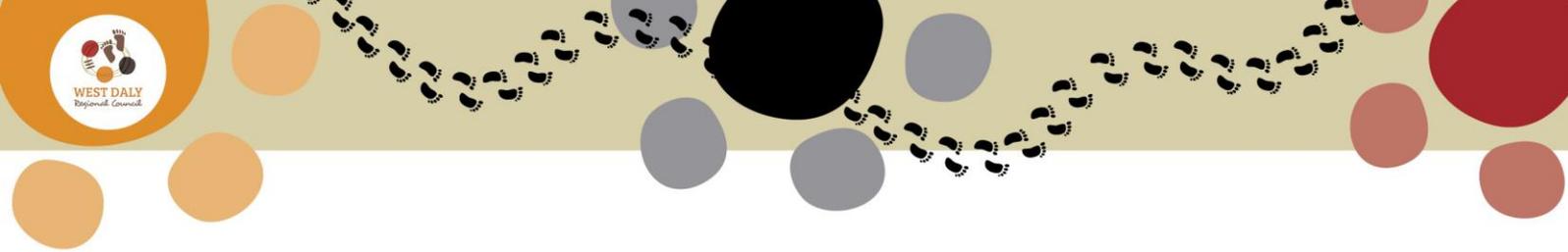
Credit cards should only be used in situations where it is not reasonably possible or cost effective to go through the Council's normal procedures for the ordering of and/or payment for goods or services.

Council will apply best practice in relation to the management, authorisation and use of credit cards.

Policy Statement

1. Issue of Credit Card

- 1.1** Before a credit card is issued, the recipient must agree to, and sign, the conditions of use at Appendix 1.
- 1.2** Council will maintain a register of credit cards issued to the CEO and council members, including details of the approval, the cardholder, the institution, expenditure limits and expiry date.



2. CEO Credit Card

- 2.1** Council may authorise the issue of a credit card from the Council's banking provider to the CEO with a monthly credit limit and a maximum limit for single transaction to be decided by resolution of council.
- 2.2** The credit card is to have no cash advance facilities. The credit card is not to be linked to any form of award points. Council may further limit the purposes for which the credit card may be used.

3. Council member credit card(s)

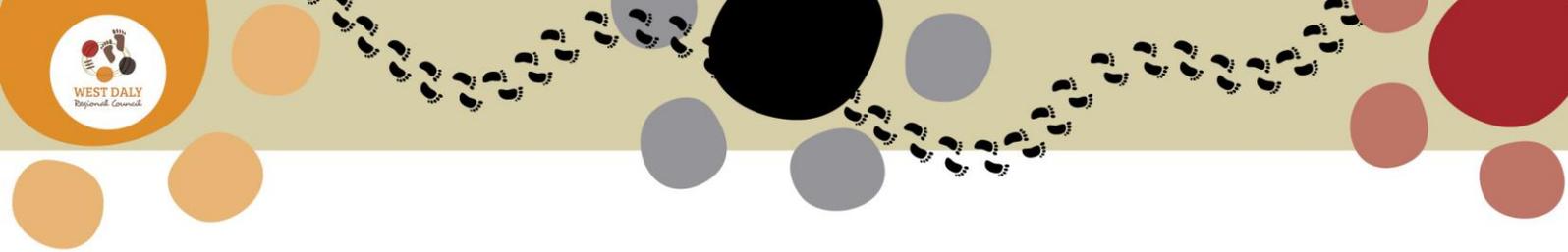
- 3.1** Council may resolve to issue a credit card to a council member only if the card is necessary for the council member to perform their functions and it is not reasonably possible to use the Council's normal procedures for ordering or payment for goods or services. Council must resolve the monthly and transaction limits to be applied.
- 3.2** The credit card is to have no cash advance facilities. The credit card is not to be linked to any form of award points. Council may further limit the purposes for which the credit card may be used.

4. Use of Credit Card

- 4.1** It is the responsibility of the cardholder to ensure that limits are not exceeded.
- 4.2** Personal expenditure is not to be charged to a credit card under any circumstances. The cardholder is not to gain any personal benefits from being the holder of the card.
- 4.3** Any expenditure using the credit card must comply with legislative requirements, Council's procurement policy, delegations and directions.
- 4.4** Cardholders are responsible for the safe custody and security of the card and are liable for any misuse and associated costs.
- 4.5** The cardholder is not to allow others to use the credit card and must not disclose the personal identification number (PIN) or access codes to any person.
- 4.6** Each council member's credit card is to be reconciled monthly and that reconciliation is to be reviewed and subsequently authorised by the CEO.
- 4.7** The CEO's credit card is also to be reconciled monthly. However, that reconciliation is to be reviewed and subsequently approved by the Mayor.
- 4.8** The cardholder must ensure that all required documentation specified below is kept in relation to every use of the credit card.
- 4.9** The cardholder must keep up to date with monthly reconciliations.
- 4.10** The cardholder will be personally liable for purchases that are not authorised and / or cannot be shown to be related to the business of the Council.

5. Required supporting documentation

- 5.1** Supporting documentation must be obtained by the cardholder for every expenditure when using the credit card. For all transactions, there must be a tax invoice that includes:
 - i. the Supplier's name;
 - ii. the Supplier's Australian Business Number (ABN);
 - iii. the date of the expenditure;
 - iv. the Council's name as the purchaser; and
 - v. a brief description of the supplies purchased.
- 5.2** The standard machine receipt, which does not contain all of these details, is not acceptable, as the tax invoice must contain the criteria above in order for the Council to reclaim GST (see example at Appendix 2).



6. Supporting documentation not available or lost

- 6.1** If the supporting documentation is for some reason lost or destroyed, a statutory declaration must be completed by the cardholder giving full details of the transaction and explaining why the documentation is not available.
- 6.2** A statutory declaration form can be found at <https://nt.gov.au/law/processes/statutory-declarations>
- 6.3** Credit card reconciliations must not be approved without appropriate supporting documentation or an appropriate statutory declaration.
- 6.4** Where supporting documentation for a CEO's credit card purchase cannot be provided, the Mayor must not approve the monthly credit card reconciliation unless a statutory declaration is attached.
- 6.5** If a cardholder regularly makes use of a statutory declaration, the matter of repeated failure to keep tax invoices must be brought to the attention of Council and the Council will consider whether it is appropriate for the person to continue being a cardholder.

7. Credit card reconciliations

- 7.1** Each cardholder will be issued with a monthly credit card statement listing all their purchase transactions for that month.
- 7.2** It is the responsibility of the cardholder to match their supporting documentation to the monthly statement and return all documentation within seven days of receiving the statement.
- 7.3** The reconciliation must include information for each transaction, including transactions of \$82.50 (including GST) or less.
- 7.4** The CEO approves reconciliations of credit cards held by council members. The Mayor approves the reconciliation of the CEO's credit card.
- 7.5** Repeated failure to meet the required timeframe must be brought to the attention of Council and the Council must consider whether it is appropriate for the person to continue being a cardholder.
- 7.6** The CEO is to notify the Mayor and Council's Corporate Services Team as soon as possible if there is a disputed card transaction in relation to the credit card held by the CEO. A council member is to notify the CEO as soon as possible if there is a disputed card transaction in relation to a credit card held by that council member.
- 7.7** Where a council member's credit card has been inadvertently used for personal use, the CEO must not approve the monthly credit card reconciliation unless the amount has been repaid to Council and a receipt is attached.
- 7.8** Where a CEO's credit card has been inadvertently used for personal use, the Mayor must not approve the monthly credit card reconciliation unless the amount has been repaid to Council and a receipt is attached.

8. Credit card cancellation and replacement

- 8.1** If a credit card is lost or stolen, the cardholder must immediately contact the issuing institution to report the loss and cancel the card. The cardholder must also report the loss to the Corporate Services Team.
- 8.2** If the cardholder is a council member, the matter must be reported as soon as possible to the CEO. If the CEO is the cardholder, the matter must be reported to the Mayor.
- 8.3** In the above circumstances, the Corporate Services Team is to ensure that the credit card has been cancelled, arrange a replacement card (if appropriate) and update the credit card register.

9. Return of credit card

- 9.1** The cardholder is to return the credit card to the Corporate Services Team as soon as the card is no longer required or, if leaving the Council, on or before the last day with Council.
- 9.2** The Corporate Services Team is to ensure that all returned credit cards are cancelled, destroyed and that the register is updated.

Associated Documents

GOV10 Procurement Policy

GOV09 Code of Conduct (CEO) Policy

Register of Delegations

Register of Credit Cards

References and Related Legislation

<i>Local Government Act 2019</i>	
<i>Local Government (General) Regulations 2021</i>	<i>Regulation 6(1)(e)</i>

Definitions

For the purposes of this Policy, the following definitions apply:

Term	Definition
Credit cards	means corporate credit card issued in the name of the West Daly Regional Council
Cardholder	refers to the council member and/or the Chief Executive Officer of the Council being a holder of a corporate credit card

Review History

Version Number	Approval Date	Policy Number	Policy Name	Resolution	Doc ID
V1.0	25/01/2024	GOV36	Credit Card by Chief Executive Officer	OCM-2024/5	27099
V2.0	11/12/2025	CS_PLCY01	Credit Card Policy (Council Members and CEO)	OCM-2025/91	27119



Endorsement	
Signature:	 John Thomas (Jan 6, 2026 11:51:27 GMT+9.5)
Date:	01/06/2026
Name and Position:	John Thomas, Chief Executive Officer



Appendix 1 – Corporate Credit Cardholder Agreement

Cardholder's name:	
Credit limit (monthly): \$	
Transaction amount limit: \$	
<p>ACKNOWLEDGEMENT</p> <p>I have read the attached policy, acknowledge receipt of the Council Corporate Credit Card (Credit Card) and I agree that I will strictly comply with the policy. In particular I note that:</p> <ol style="list-style-type: none"> 1. As the Cardholder I am responsible for all purchases on the Credit Card. I will not use the Credit Card, nor permit it to be used, other than for official Council purposes. I will ensure security of the Credit Card at all times and will not permit the Credit Card to be used by any other person. 2. The Credit Card may only be used in situations where it is not reasonably possible to use Council's normal procedures to pay for transactions. 3. I will ensure that personal expenditure is not charged to the Credit Card. 4. I will be personally liable for expenditure that is not authorised and / or cannot be shown to be related to the business of the Council. 5. I will retain all original supporting documentation and ensure that the documentation meets the requirements specified at clause 3.3 in the attached policy. 6. Monthly statements will be reconciled and returned with the required documentation within <i>[seven days – or other timeframe as decided by Council]</i> of my receipt of the statement. 7. If the Credit Card is lost or stolen, I will immediately take the steps set out at clause 3.6 in the attached policy. 	
Credit Card number:	Credit Card expiry date:
Signature of Cardholder:	Signature date:

Appendix 2 – Example tax invoice

1 Tax invoice	
2 Windows to Fit Pty Ltd ABN: 32 123 456 789 3	15 Burshag Road Festler NSW 2755
4 Date: 1 August 2018	
To: Building Company 254 Burshag Road Festler NSW 2755	
Description of supply	Total
Window frames 5	\$825
TOTAL PRICE INCLUDING GST	\$825 6 + 7

1. The invoice is to make clear that GST is applicable to the supply – i.e. that it is a tax invoice;
2. Include the Supplier’s name;
3. The Supplier’s ABN;
4. The date the invoice was issued;
5. A brief description of the supply purchased, including the quantity (if applicable) and the price;
6. The GST amount payable either shown separately; or
7. If GST is included in the price then the tax invoice is to include a statement to make this clear – e.g. ‘total price includes GST’.