

# CREDIT CARD POLICY (COUNCIL STAFF)

## CS\_PLCY02

<b>Policy Title:</b>	<b>Credit Card Policy (Council Staff)</b>		
<b>Policy Type:</b>	Corporate Services		
<b>Policy Owner:</b>	Chief Executive Officer		
<b>Policy Custodian:</b>	Director of Corporate Services		
<b>Record ID:</b>	27111	<b>Version:</b>	4.0
<b>Approval Date:</b>	12/12/2025	<b>Review:</b>	three years

### Purpose

To ensure that effective controls, policies and procedures are in place with respect to the use of corporate credit cards (credit cards) by council staff members.

### 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.

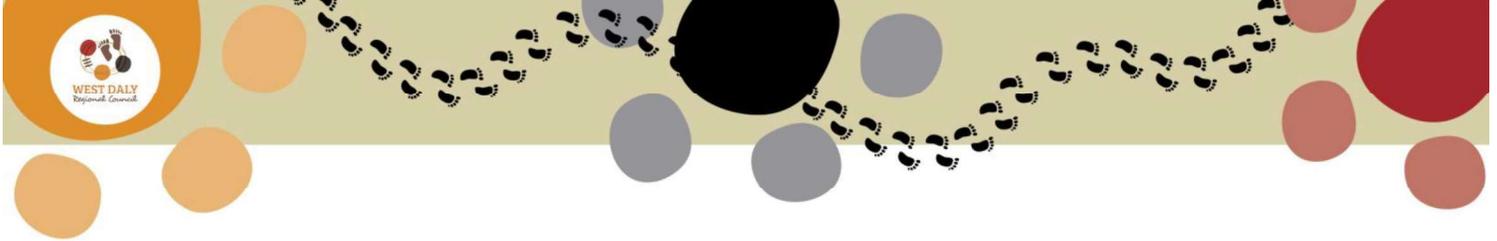
Credit cards should only be used in situations where it is not reasonably possible or cost effective to go through the Council’s normal procedures for the ordering of and / or payment for goods or services.

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. The CEO will approve the issue of a credit card to a council staff member in writing. The approval will include a monthly credit limit and a maximum limit for single transactions to be recorded in Council’s delegation register.
- 1.3. The credit card is to have no cash advance facilities. The credit card is not to be linked to any form of award points. The CEO may limit the purposes for which the credit card may be used.



- 1.4. Once approval is given, the Director of Corporate Services will organise issue of the credit card.
- 1.5. The Director of Corporate Services will maintain a register of credit cards issued to council staff member, including details of the approval, the cardholder, the institution, expenditure limits and expiry date.

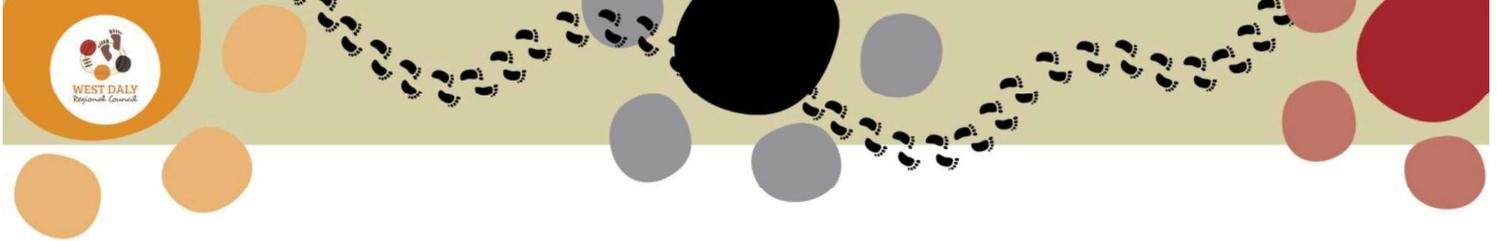
## **2. Use of credit card**

- 2.1. It is the responsibility of the cardholder to ensure that limits are not exceeded.
- 2.2. 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.
- 2.3. Any expenditure using the credit card must comply with legislative requirements, Council's procurement policy, delegations and directions.
- 2.4. Cardholders are responsible for the safe custody and security of the Card and are liable for any misuse and associated costs.
- 2.5. 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.
- 2.6. Each council staff member's credit card is to be reconciled monthly and that reconciliation is to be reviewed and subsequently authorised by the Director of Corporate Services. If the Director of Corporate Services is the cardholder, the CEO will review and authorise the reconciliation of the Director of Corporate Services credit card.
- 2.7. The cardholder must ensure that all required documentation specified below is kept in relation to every use of the credit card.
- 2.8. The cardholder must keep up to date with monthly reconciliations.
- 2.9. 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.

## **3. Required supporting documentation**

- 3.1. 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:
  - a. the Supplier's name;
  - b. the Supplier's Australian Business Number (ABN);
  - c. the date of the expenditure;
  - d. the Council's name as the purchaser; and
  - e. a brief description of the supplies purchased.

*(Note: 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**)).*

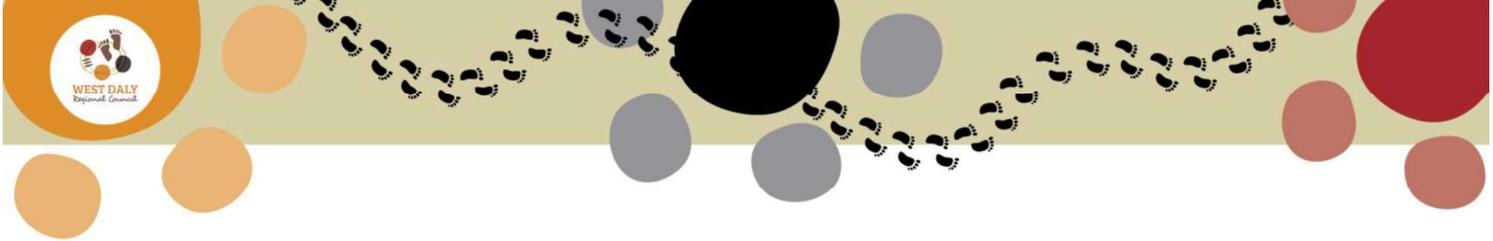


#### **4. Supporting documentation not available or lost**

- 4.1. 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.
- 4.2. A statutory declaration form can be found at <https://nt.gov.au/law/processes/statutory-declarations>
- 4.3. Credit card reconciliations must not be approved without appropriate supporting documentation or an appropriate statutory declaration.
- 4.4. Where supporting documentation for credit card purchase cannot be provided, the Director of Corporate Services must not authorise the monthly credit card reconciliation without a statutory declaration being attached. Where supporting documentation for a credit card purchase by the Director of Corporate Services cannot be provided, the CEO will not authorise the monthly credit card reconciliation without a statutory declaration being attached.
- 4.5. 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 the CEO who will consider whether it is appropriate for the person to continue being a cardholder and whether any other action should be taken.

#### **5. Credit card reconciliations**

- 5.1. Each cardholder will be issued with a monthly credit card statement listing all their purchase transactions for that particular month.
- 5.2. 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.
- 5.3. The reconciliation must include information for each transaction, including transactions of \$82.50 (including GST) or less.
- 5.4. The CEO approves reconciliations of credit cards held by the Director of Corporate Services. The Director of Corporate Services approves reconciliations of credit cards held by other council staff members.
- 5.5. Repeated failure to meet the required timeframe must be brought to the attention of CEO, who will consider whether it is appropriate for the person to continue being a cardholder and whether any other action should be taken.
- 5.6. The Director of Corporate Services is to notify the CEO 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 Director of Corporate Services. Other council staff members are to notify the Director of Corporate Services as soon as possible if there is a disputed card transaction in relation to a credit card held by that council staff member.
- 5.7. Where a council staff member's credit card has been inadvertently used for personal use, the Director of Corporate Services must not approve the monthly credit card reconciliation unless the amount has been repaid to the council and a receipt is attached.



5.8. Where the Director of Corporate Services credit card has been inadvertently used for personal use, the CEO will not approve the monthly credit card reconciliation unless the amount has been repaid to Council and a receipt is attached.

**6. Credit card cancellation and replacement**

6.1. If a credit card is lost or stolen, the cardholder must immediately contact the issuing institution to report the loss and cancel the card. If the cardholder is a council staff member, the matter must be reported as soon as possible to the Director of Corporate Services. If the Director of Corporate Services is the cardholder, the matter must be reported to the CEO.

6.2. In the above circumstances, the Director of Corporate Services will ensure that the credit card has been cancelled, arrange a replacement card (if appropriate) and update the credit card register.

**7. Return of credit card**

7.1. The cardholder is to return the credit card to the Council as soon as the card is no longer required or, if leaving the Council, on or before the last day with Council.

7.2. The Director of Corporate Services is to ensure that all returned credit cards are cancelled, destroyed and that the register is updated.

**Associated Documents**

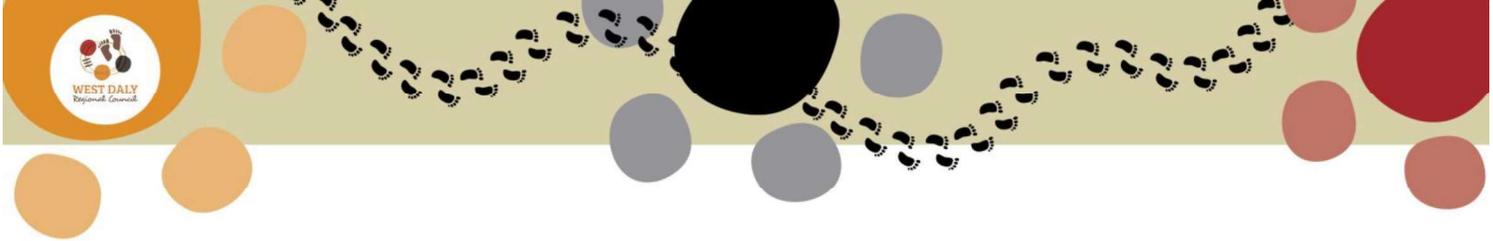
- GOV10 Procurement Policy
- PC01 Code of Conduct Employee
- Register of Delegations
- Register of Credit Cards

**References**

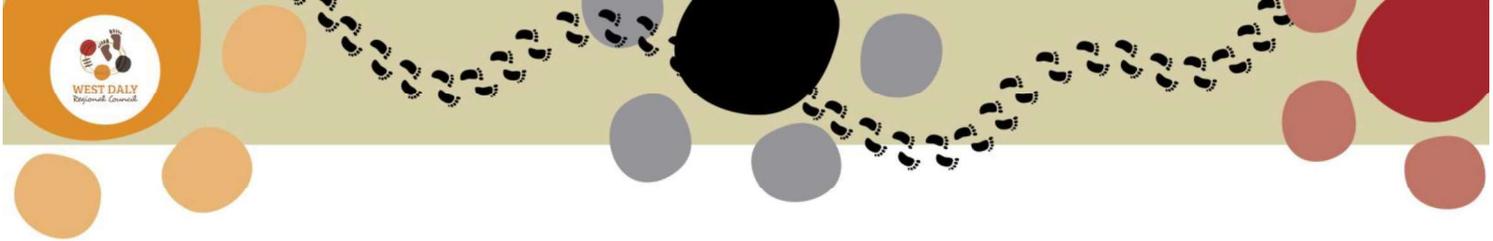
- The *Local Government Act 2019*
- Regulation 6(1)(f) of the *Local Government (General) Regulations 2021*

**Review History**

Version Number	Approval Date	Policy Number	Policy Name	Resolution	Doc ID
2.0	30/02/2019	FIN06	Credit Card Policy	013/2019	
3.0	27/03/2024	FIN06	Credit Card Policy	OCM-2024/8	24839
3.1	24/05/2024	FIN06	Staff Credit Card Policy	OCM-2024/45	24932
4.0	12/12/2025	CS_PLCY02	Credit Card Policy (Council Staff)	OCM-2025/99	27111

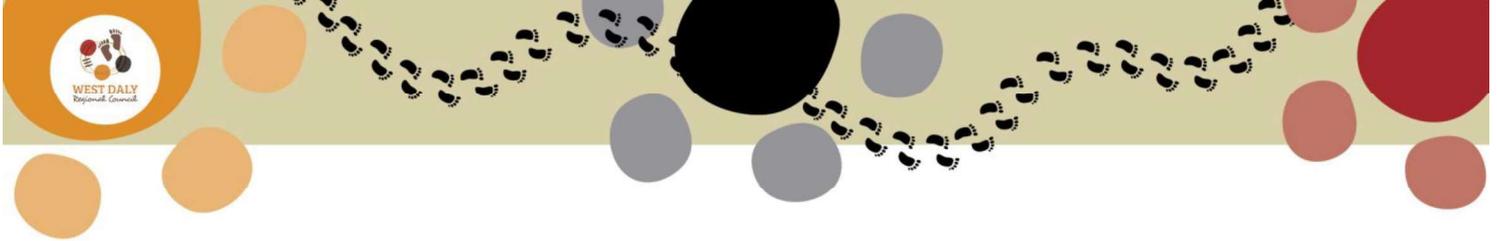


Endorsement	
<b>Signature:</b>	 <small>John Thomas (Dec 15, 2025 15:59:41 GMT+9.5)</small>
<b>Date:</b>	Dec 15, 2025
<b>Name and Position:</b>	John Thomas, Chief Executive Officer



## Appendix 1 – Corporate Credit Cardholder Agreement

Cardholder's name:	
Credit limit (monthly): \$	
Transaction amount limit: \$	
<p><b>ACKNOWLEDGEMENT</b></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"> <li>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.</li> <li>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.</li> <li>3. I will ensure that personal expenditure is not charged to the Credit Card.</li> <li>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.</li> <li>5. I will retain all original supporting documentation and ensure that the documentation meets the requirements specified at clause 3.1 in the attached policy.</li> <li>6. Monthly statements will be reconciled and returned with the required documentation within seven days of my receipt of the statement.</li> <li>7. If the Credit Card is lost or stolen, I will immediately take the steps set out at 6.1 in the attached policy.</li> </ol>	
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 **3** 15 Burshag Road  
 ABN: 32 123 456 789 Festler NSW 2755

**4 Date:** 1 August 2018

**To:** Building Company  
 254 Burshag Road  
 Festler NSW 2755

Description of supply	Total
Window frames <b>5</b>	\$825
<b>TOTAL PRICE INCLUDING GST</b>	<b>\$825 <b>6</b> + <b>7</b></b>

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’.