



Corporate Credit Card Policy

Policy Number:	Fin002
Policy Type:	Council
Policy Owner:	Director Corporate and Financial Services
Resolution/Approval Date:	20 August 2025
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Legislative Reference:	Local Government (General) Regulations 2021 Div 2, Part 6(1)(e-f), Local Government Act 2019, Australian Accounting Standards, A New Tax System (Goods and Services Tax) Act 1999
Related Documents:	Fin003, Code of Conduct, Delegation Manual, Procurement, Purchasing

1. 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, including the Chief Executive Officer (CEO) Elected Members. This policy applies to credit card usage, as well as any other similar type of corporate or organisational purchasing cards used for purchase on behalf of Council.

This policy provides guidance on how corporate credit cards issued under the name of Groote Archipelago Regional Council (GARC) are to be allocated, used and administered. GARC utilises Corporate Credit Card facilities as defined in the Financial Delegations Manual and ensures that they assist in the efficient delivery of services while minimising the potential for misuses and fraud.

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

3. Application of Policy

3.1. *Issue of Credit Card*

- Before an application for a credit card is made and prior to the issuance of the card, the user must sign the application and conditions of use form.
- The CEO will approve the issue of a credit card and monthly credit limit to a council staff member in writing. The monthly credit limit must not exceed the amount stated in the financial delegation manual of the Council.
- 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.
- Council may resolve to issue a credit card to an Elected Member if it is deemed necessary to perform their official 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, with restrictions on cash advances and rewards.
- Council will approve the issue of a credit card to the CEO to make necessary purchases on behalf of GARC with a single transaction limit of \$10,000 and monthly limit of \$30,000.
- Once approval is given, the Finance Department (Accounts Payable) will organise the issue of the credit card.
- The Finance Department (Accounts Payable) will maintain a register of credit cards issued to council staff members, including details of the approval, the cardholder, the institution, expenditure limits and expiry date.

3.2. *Use of Credit Card*

- It is the responsibility of the cardholder to ensure that limits are not exceeded.
- 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.
- Any expenditure using the credit card must comply with legislative requirements, Council's procurement policy, delegations and directions and must be within the approved annual budget for the respective requesting officer's area of responsibility.
- Use of a credit card is restricted to circumstances where the issuing of a Purchase Order and subsequent payment via Accounts Payable is not possible.
- Cardholders are responsible for the safe custody and security of the Card and are liable for any misuse and associated costs.
- 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.
- Each credit card is to be reconciled monthly, and that reconciliation is to be reviewed and subsequently authorised as per the Delegation Manual.
- The cardholder must ensure that all required documentation specified below is kept in relation to every use of the credit card.
- The cardholder must keep up to date with monthly reconciliations.

- 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.

3.3. Required Supporting Documentations

Supporting documentation must be obtained by the cardholder for every expenditure when using the credit card. A valid tax invoice is to include:

- (a) the Supplier's name;
- (b) the Supplier's Australian Business Number (ABN);
- (c) the date of the expenditure;
- (d) the GST amount if applicable or total price with words to include including GST;
- (e) the Council's name as the purchaser//Card Holder name; and
- (f) a brief description of the supplies purchased.

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 1).

3.4. Supporting Documentation Not Available or Lost

- 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.
- A statutory declaration form can be found at <https://nt.gov.au/law/processes/statutory-declarations>
- Credit card reconciliations must not be approved without appropriate supporting documentation or an appropriate statutory declaration.
- Where supporting documentation for credit card purchase cannot be provided, the authoriser must not authorise the monthly credit card reconciliation without a statutory declaration being attached.
- 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.

3.5. Credit Card Reconciliations

- Each cardholder will be issued with a monthly credit card statement listing all their purchase transactions for that particular month.
- It is the responsibility of the cardholder to match their supporting documentation to the monthly statement and return all documentation (inclusive of approvals) within five working days of receiving the statement.
- The reconciliation must include information for each transaction, including transactions of \$82.50 (including GST) or less.
- The cardholder is to notify the issuing financial institution and Council's Finance Department (Accounts Payable) as soon as possible if there is a disputed card transaction in relation to the credit card.

- Where a credit card has been inadvertently used for personal use, the authoriser must not approve the monthly credit card reconciliation unless the amount has been repaid to the council and evidence to support payment is attached.

3.6. Credit Card Cancellation and Replacement

- If a credit card is lost or stolen, the cardholder must immediately contact the issuing financial institution to report the loss and cancel the card.
- The cardholder must report the matter as soon as possible to the Finance Department (Accounts Payable).
- In the above circumstances, the Finance Department (Account Payable) will ensure that the credit card has been cancelled, arrange a replacement card (if appropriate) and ensure an update of the credit card register.

3.7. Return of Credit Card

- 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.
- The managers of the card holder are to ensure cards are returned and/or destroyed. The managers are to notify Finance Department for cancellation of card with the issuing financial institution for updating the register.

4. Version Control

Version	Amendment History
1.0	

Appendix 1 – Example Tax Invoice as per the Australian Tax Office

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															
	<table><thead><tr><th>Description of supply</th><th>Total</th></tr></thead><tbody><tr><td>Window frames 5</td><td>\$825</td></tr><tr><td></td><td></td></tr><tr><td></td><td></td></tr><tr><td></td><td></td></tr><tr><td></td><td></td></tr><tr><td>TOTAL PRICE INCLUDING GST</td><td>\$825 6 + 7</td></tr></tbody></table>	Description of supply	Total	Window frames 5	\$825									TOTAL PRICE INCLUDING GST	\$825 6 + 7	
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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'.