

POLICY		Responsible Department	Finance
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		Current Adoption Date	27.08.2026
		Audit & Risk Committee Review Date	14.08.2026
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CORPORATE CREDIT CARD HOLDER	
Latest Review Changes	Updated with feedback received from the Audit & Risk Committee after the August 2026 meeting.
Previous Council Reviews	31.08.11, 30.05.13, 21.10.16, 27.06.18, 28.10.20, 28.10.21, 28.08.24
Previous Audit & Risk Committee Reviews	04.06.18, 14.08.20, 12.11.21

Applicable Legislation

Local Government Act 1999

Related Policies

Procurement Policy Employee Code of Conduct
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Related Procedures

Travel and Accommodation Guidelines

Reference Documents

Corporate Credit Cardholder Agreement Form SA Ombudsman November 2019 - City of Onkaparinga Report – Use of Corporate Credit Cards

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1. INTRODUCTION

- 1.1. This Policy applies the provisions of the *Local Government Act 1999* (the Act) Section 124, (Accounting Records to be Kept), and in relation to the use, recording, and reconciliation of Council Corporate Credit Cards. It establishes the requirements for the management of financial transactions, supporting documentation, and reconciliation processes associated with Corporate Credit Card expenditure across all Council operations.
- 1.2. The Corporate Credit Card is one of several approved methods of procurement and payment. Alternative methods include purchase orders/accounts payable, and employee reimbursement processes. The Corporate Credit Card must only be used where it represents the most efficient and appropriate method of payment in accordance with Council's procurement and financial delegations framework.
- 1.3. This Policy is subordinate to Council's Internal Financial Control Policy and must be read in conjunction with it. The Internal Controls establish the overarching principles for financial risk management, control, and accountability across Council operations and supports compliance with Council's Risk Management Policy.
- 1.4. Where a matter is not specifically addressed within this Policy, employees are required to seek guidance and obtain approval from their relevant manager, supervisor or delegated authority prior to committing to expenditure or entering into any financial arrangement. All transactions must be consistent with approved budgets, delegated authority limits, and applicable Council policies and procedures.

2. LEGISLATIVE REQUIREMENTS AND CORPORATE POLICY CONTEXT

- 2.1 This Policy forms part of Council's Internal Financial Control Policy (Doc ID # 263930) and is developed in accordance with the provisions of Section 125 (Internal Control Policies) of the Act for South Australia. This framework commits Council to conducting its financial and operational activities in an efficient, transparent, and orderly manner to achieve its objectives, ensure compliance with approved management policies, safeguard Council assets, and maintain the accuracy, completeness, and reliability of Council financial records.
- 2.2 Section 137 (Expenditure of funds) of the Act provides Council with the authority to expend funds in the exercise, performance, or discharge of its powers, functions, or duties under the Act or any other applicable legislation. Council has delegated this authority, subject to defined limitations, to the Chief Executive Officer (CEO) in accordance with Section 44 of the Act, with further sub-delegations made under Section 101 of the Act.
- 2.3 Section 127 (Financial Statements) of the Act requires Council to prepare annual financial statements in accordance with prescribed accounting standards and regulatory requirements.
- 2.4 In addition, Section 129 (Conduct of Audit) of the Act requires an external audit to be undertaken to form an opinion on whether there is reasonable assurance that Council's financial transactions have been properly conducted and are in accordance with applicable law and accounting standards.
- 2.5 This Policy also supports compliance with relevant Commonwealth legislation, including the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*, particularly in relation to identity verification requirements associated with the establishment and administration of Corporate Credit Card facilities with financial institutions.

3. POLICY OBJECTIVES/SCOPE/ACTIONS

3.1 Corporate Credit Card Limits and Approvals

- 3.1.1 The Chief Executive Officer has delegated authority to approve issuing corporate credit cards to staff members.

- 3.1.2 On receipt of the card from the Card Provider, the new Card Holder will formally acknowledge receipt of the card by reading and signing the "Corporate Credit Card Holder Agreement Form", *Appendix 1* (Doc ID # 228673).
- 3.1.3 Each corporate credit card shall have a monthly limit capping the maximum amount that can be purchased on that corporate credit card in any, one (1) billing period.
- 3.1.4 The credit limit for any Card Holder shall be determined by the Chief Executive Officer and the Card Holder's direct Manager, with reference to the Financial Delegation Policy.
- 3.1.5 Credit limits for the Chief Executive Officer's corporate credit (if applicable) card shall be approved by the Administrator.
- 3.1.6 An annual review of credit cards including number of cards, positions with allocated cards and credit card limits will be undertaken by Finance and provided to the Executive Leadership Team.

3.2 Transactions, Terms and Conditions of Use

- 3.2.1 Corporate credit cards are to be used for ad hoc purchases. Purchases above \$2,000 should generally use an alternative form of payment. Where a Card Holder does use the corporate credit card for a purchase above \$2,000, the purchase must still comply with the quotation and approval requirements set out in Table 1 of Council's Procurement Policy for that expenditure band.
- 3.2.2 Prior to using the corporate credit card for a transaction, the Card Holder should turn their mind to the appropriateness of the expenditure and ensure it is in line with Council's policies and justified as a genuine business expense.
- 3.2.3 Cash advances/withdrawals are strictly prohibited and BPAY facilities are not available.
- 3.2.4 Personal expenses of any kind are not to be incurred by a staff member on a corporate credit card.
- 3.2.5 If by unintentional causes, personal expenses are incurred, the Card Holder:
 - 3.2.5.1 is liable and will need to reimburse Council for those transactions;
 - 3.2.5.2 must report this personal expense to the Senior Accountant as soon as identified.
- 3.2.6 Corporate credit cards are not to be linked to any form of loyalty points or rewards program.
- 3.2.7 All transactions are to be verified with a taxation receipt/invoice on completion. The documents are required for statement verification, transaction audits and to confirm input tax credits accumulated by Council for Goods and Services Tax reporting.
- 3.2.8 If a taxation receipt/invoice is lost, or the expense cannot be verified with a taxation receipt/invoice, the Card Holder will request a copy of the taxation receipt/invoice from the merchant or vendor. If this is not possible, the Card Holder must complete a 'Missing Tax Receipt Declaration' form (Doc ID #385926). An EFTPOS receipt is not an acceptable form of verification and will not be accepted.
- 3.2.9 Under no circumstances are corporate credit cards to be used to purchase software, without first seeking approval from the Manager ICT & Cyber Security.
- 3.2.10 Unless authorised by the Administrator or the Chief Executive Officer, credit cards are not to be used for the following:
 - i. Purchase of gifts, cakes or flowers for the purpose of recognising employee birthdays or special events
 - ii. Purchase of gifts or flowers for employees who have suffered a bereavement.
 - iii. expenditure relating to a gift or social event that recognises the service or resignation of an employee

- 3.2.11 Unless otherwise specified, the Chief Executive Officer will exercise the relevant powers and responsibilities in relation to Council employees. Where the Chief Executive Officer is the subject of the matter, those powers and responsibilities will be exercised by the Administrator.
- 3.2.12 A Card Holder found to have used a corporate credit card in contravention of the terms and conditions of use as prescribed by the Card Provider, or those stated in this policy, may be subject to disciplinary action and forfeiture of the Card Holder's corporate credit card.
- 3.2.13 The Card Holder is required to reconcile their transaction expenses, by coding to the relevant general ledger account with the matched taxation receipts/invoices.
- 3.2.14 As part of this reconciliation, the Card Holder must include a narration for each transaction clearly describing the business purpose of the expenditure and the benefit to Council, consistent with the definition of Business Purpose in this Policy.
- 3.2.15 Reporting and reconciliation of corporate credit card transactions will be undertaken by the Finance Team.

3.3 Disputed or Unverified Transactions

- 3.3.1 Should the Card Holder identify an unverified transaction, such as, a duplicate transaction, amount discrepancies by merchants/vendors or unknown or fraudulent charges, the Card Holder will:
 - 3.3.1.1 Report this to their Manager and Senior Accountant as soon as practical;
 - 3.3.1.2 Report this to the Corporate Governance & Strategy Manager;
 - 3.3.1.3 Follow up or dispute the transaction/s with the Merchant/Vendor.

3.4 Lost, Stolen or Replacement Cards

- 3.4.1 It is the responsibility of the Card Holder to resolve issues relating to Lost, Stolen or Replacement Cards and immediately report this to the Corporate Governance & Strategy Manager.

4. DEFINITIONS

Definitions specific to this policy are listed in the table below.

Term	Definition
Business Purpose	How an expenditure directly relates to Council business activities, operational requirements, service delivery, training, conferences, meetings, or other authorised Council functions. The explanation of the expense must provide sufficient detail to demonstrate the official purpose and benefit to Council.
Card Holder	An employee or authorised officer issued with a Corporate Credit Card in their name for official Council business purposes.
Cash Advances / Withdrawals	The advance/withdrawal of cash funds using a Corporate Credit Card through an automated teller machine (ATM), bank, financial institution, or merchant facility. Cash withdrawals are prohibited unless expressly authorised in writing by the Chief Executive Officer or an approved delegate for official Council business purposes.
Corporate Credit Card	A credit card facility issued by Council's approved financial institution for authorised Council-related purchases and payments.
CEO	The Chief Executive Officer of the Municipal Council of Roxby Downs.
Council	The Municipal Council of Roxby Downs.
Financial Delegation	The authorised monetary limit assigned to an employee or officer to approve and undertake expenditure using a Corporate Credit Card in accordance with Council's approved budget, procurement requirements, policies, procedures, and delegated authority framework.

General Ledger Account	The financial account code used within Council's accounting system to record, classify and report expenditure, revenue, assets, liabilities, or other financial transactions associated with Corporate Credit Card purchases.
Personal Expenses	Any purchase, payment or financial transaction that is not directly related to official Council business, operational requirements, or authorised Council activities, including transactions made for private benefit or personal use.
Reconciliation	The process of reviewing, verifying, and matching Corporate Credit Card transactions against the monthly statement issued by the financial institution to ensure all expenditure is accurate, appropriately authorised, supported by valid documentation, allocated to the correct general ledger account, and undertaken for an approved Council business purpose.
Supporting Documentation	Valid tax invoices, receipts, booking confirmations or other records that substantiate a transaction made using a Corporate Credit Card.

5. ROLES AND RESPONSIBILITIES

Role	Responsibilities
Corporate Credit Card Holder	<ul style="list-style-type: none"> - Ensure all purchases have a clear and sufficient business purpose prior to use of the card. - Seek advice from a Senior Manager or the Chief Executive Officer where uncertainty exists regarding appropriateness of expenditure. - Ensure the card is not used for personal purchases or cash withdrawals under any circumstances. - Must include a narration for each transaction clearly describing the business purpose of the expenditure and the benefit to Council, consistent with the definition of Business Purpose in this Policy. - Use the card only where purchase orders are not accepted, upfront payment is required, or in emergencies (e.g. travel and accommodation). - Where the card is used for an emergency or operational continuity purchase outside normal procurement methods, ensure the Emergency Situations, Operational Continuity and Exemptions requirements of Council's Procurement Policy are followed, including completion of the required exemption documentation. - Comply with restrictions relating to fuel purchases, only using the card for fuel in exceptional circumstances and where specifically authorised. - Ensure no reward points are earned or accumulated through card use. - Comply with the Corporate Credit Card Holder Agreement. - Complete monthly reconciliation of all transactions, including business purpose, correct general ledger coding, and supporting documentation (including valid tax invoices). - Sign reconciled statements to confirm accuracy and completeness. Submit reconciled statements to the Finance Team within 10 days of receipt of statement. - Unless authorised by the Administrator or the Chief Executive Officer credit cards are not to be used for the following <ul style="list-style-type: none"> o Purchase of gifts, cakes or flowers for the purpose of recognising employee birthdays or special events o Purchase of gifts or flowers for employees who have suffered a bereavement. o expenditure relating to a gift or social event that recognises the service or resignation of an employee.

Chief Executive Officer & Senior Manager	<ul style="list-style-type: none"> - Provide advice to cardholders where uncertainty exists regarding appropriate use of the Corporate Credit Card. - Provide specific authorisation for exceptional fuel purchases where required. - Approve issuance of Corporate Credit Cards in accordance with Financial Delegations. - Review and approve reconciled monthly credit card statements through delegated financial authority processes. - Ensure transactions are for approved business purposes and are aligned with Council policies before approving reconciled statements
Finance Team	<ul style="list-style-type: none"> - Receive and review reconciled monthly credit card statements for completeness and compliance. - Ensure appropriate supporting documentation, business purpose explanations, and general ledger allocations are provided. - Coordinate submission of reconciled statements to the appropriate Executive Leadership Team member for approval. - Undertake annual reporting to Council and the Audit and Risk Committee detailing card issuance, credit limits, and related issues. - Conduct annual reviews of card usage and identify cards inactive for six months for consideration of cancellation.
Senior Manager (with Financial Delegation)	<ul style="list-style-type: none"> - Review and approve reconciled monthly credit card statements submitted through Finance, ensuring compliance with policy, budget, and financial delegations.
Chair, Audit and Risk Committee	<ul style="list-style-type: none"> - Review and approve the reconciled monthly credit card statement for the Administrator, submitted via Executive Support & Corporate Communications Officer.
Executive Support	<ul style="list-style-type: none"> - Forward the Administrator's reconciled monthly credit card statement to the Chair of the Audit and Risk Committee for review and approval.
Chief Executive Officer (CEO)	<ul style="list-style-type: none"> - Provide overall approval for issuance of Corporate Credit Cards. Authorise any exceptions to prohibited expenditure categories, where permitted under policy. Determine discretionary limits for certain expenditure types where applicable. - Determine and approve discretionary expenditure limits where applicable (e.g. gifts or special events where authorised).
Council / Audit and Risk Committee	<ul style="list-style-type: none"> - Receive annual reporting from Finance regarding Corporate Credit Card usage, including card numbers, limits, and any identified issues for oversight and governance purposes.

6. REVIEW AND EVALUATION

This Policy will be reviewed every three (3) years, or earlier if required by legislative or regulatory requirements.

7. AVAILABILITY OF POLICY

Sections 49(4) and 132(1)(a) of the *Local Government Act SA 1999* entitle a person to inspect (without charge) this Policy at the principal business office of the Council during ordinary business hours.

Under S 49(5) and S 32(1)(b), a person is entitled, on payment of a fee fixed by the Council, to a copy of this Policy.

Section 132(3)(d) requires that the Council should, so far as is reasonably practicable, make this Policy available for inspection on the Internet within a reasonable time after the Policy is available at the principal office of the Council.

CORPORATE CREDIT CARD HOLDER AGREEMENT

I, _____, (cardholder name)

Acknowledge and accept the conditions listed below and undertake to comply with them at the time of using my corporate credit card:

- a) I am responsible, at all times, to maintain the card in a secure manner and guard against improper use;
- b) I will sign the card immediately upon receipt and ensure that I am the only person to use the card;
- c) All purchases I make will be for business use of Roxby Council (approved in the Annual Budget) and under no circumstances will I incur private expenses.
- d) I will not accrue any form of rewards points as a consequence of any purchase I make using this credit card.
- e) I will not exceed the credit limit;
- f) I will obtain a tax invoice from the supplier/contractor, which provides a clear description of the goods and/or services provided. An EFTPOS receipt is not sufficient to act as a tax invoice
- g) I will attach tax invoices relating to all purchases made to my monthly Credit Card Statement. On this statement I will provide GL account(s) and nature of and reason for purchase. I will then forward this to the Finance Administration Officer, who will upload into Council's record management system for the review and approval by an appropriate Senior Manager with financial delegation.
- h) I will supply a reconciled credit card statement to finance within 10 days of receipt of statement that must include a narration for each transaction clearly describing the business purpose of the expenditure and the benefit to Council.
- i) I will make purchases in accordance with Roxby Council's Procurement Policy.
- j) I will not use the corporate credit card for cash advances;
- k) I will keep the card secure at all times;
- l) If my card is lost or stolen, I will immediately inform the Corporate Credit Card Administrator (Corporate Governance & Strategy Manager) and provide a written account of the circumstances to the Financial Accountant on the first working day after the loss.
- m) I will use the corporate credit card only up to the authorised transaction limit and monthly limit set by the Administrator for me.
- n) I will immediately return the credit card with a full reconciliation of expenses to Finance if I cease to be an employee of Roxby Council, or if called upon to do so.
- o) If I proceed on long service leave, annual leave or other extended leave, I will ensure all paperwork/tax invoices are forwarded to Finance for reconciliation purposes.
- p) I will only purchase items over the internet or telephone in accordance with the conditions outlined within the Corporate Credit Card Policy.
- q) I understand the corporate credit card does not cover purchase of fuel unless authorisation is provided by the Chief Executive.
- r) I will reimburse Council for any expense incurred which are not approved by Council.
- s) I will abide by all corporate credit card responsibilities as outlined by the card provider.

I am aware that if I abuse the use of the corporate credit card or do not abide by the conditions identified in the Corporate Credit Card Policy or the Credit Card Provider, the corporate credit card will be withdrawn, and my services may be terminated.

Signed

(cardholder)

Date

Position/Title

Witness Name

Witness Signature

Date