



Council Policy Manual

WEST WIMMERA SHIRE COUNCIL

COUNCIL POLICY	
CORPORATE CREDIT & PURCHASE CARDS POLICY	Policy No:
	Adopted by Council: 16 May 2018
	Next review date:
Senior Manager:	Director Corporate & Community Services
Responsible Officer:	Finance Manager
Functional Area:	Finance
Introduction & Background	<p>The usage of Corporate Credit/Purchase Cards (the card) is an alternative method of payment intended for purchases for which the use of Council's regular purchasing and creditor payment system is not appropriate.</p> <p>All purchases are to be in accordance with these guidelines.</p>
Purpose & Objectives	<p>The purpose of the policy is to provide clear guidance on the use of all West Wimmera Shire Council Corporate Credit and Purchase Cards.</p> <p>The objectives of this Policy are:</p> <ul style="list-style-type: none"> • To have clear guidelines for usage of West Wimmera Shire Council Corporate Credit/Purchase Cards; • To provide guidance on how a breach of the policy will be managed; and • To ensure purchases made via the card have appropriate internal controls and comply with the Council's Procurement Policy.
Definitions	<p>Corporate Card: A Corporate Card includes a credit or debit card issued by Council's banker and specific supplier purchase cards.</p> <p>Cardholder: Refers to the Officer or Mayor whose name appears on the Corporate Credit/Purchase Card and is responsible for providing a clear audit trail.</p> <p>Tax Invoice: Proof of payment containing the following information:</p> <ul style="list-style-type: none"> • The supplier's ABN • The name of the supplier • GST Inclusive price of the taxable supply • The words 'Tax Invoice' • The date of issue, and



Council Policy Manual

WEST WIMMERA SHIRE COUNCIL

	<ul style="list-style-type: none"> A brief description of each item supplied <p>Personal use: Any purchase intended for personal use and any items not normally provided to an Officer or Mayor in the course of their daily functions with Council.</p>
Policy Details	
1.	<p>Scope of the Policy</p> <p>This policy applies to all West Wimmera Shire Council Officers and Mayor who have been issued with a West Wimmera Shire Council Corporate Credit/Purchase Card.</p> <p>Cardholders and their Managers are responsible for adherence to this policy, ensuring internal control procedures are followed in order to reduce the risk of fraudulent or inappropriate use of Corporate Credit/Purchase Cards.</p>
2.	<p>Relationship with other Council Policies</p> <p>All purchases made on Council Credit/Purchase Cards shall comply with the requirements of Council's Procurement Policy and the Fraud and Corruption Control Policy, along with any other policy relevant to the expenditure.</p>
3.	<p>Limitations of Card Use</p> <p>Use of the Corporate Card is limited as follows:</p> <ul style="list-style-type: none"> Chief Executive Officer (CEO) to a card total value per month of \$8,000; Directors to a card total value per month of \$3,000; Mayor to a card total value per month of \$1,000; Other WWSC Officers as approved by CEO in consultation with the Finance Manager to a card total value per month of \$1,000, or as deemed appropriate for specific roles within West Wimmera Shire. <p>Corporate Cards may be used by permanent and fixed term staff for goods and services including authorised travel costs, provided the use is for Council purposes. Cash advances and EFTPOS are not permitted.</p> <p>The Corporate Card shall be used in accordance with "Conditions of Use" issued by the bank/card issuer.</p>
4.	<p>Training Requirements</p> <p>The Officer/Mayor will be trained in this policy upon issue of a Corporate Credit/Purchase Card.</p>
5.	<p>Issue, Amendment & Withdrawal of Credit/Purchase Cards</p> <ul style="list-style-type: none"> Card Issue: Cards are to be issued to Cardholders at the discretion of the Finance Manager in consultation with the CEO.



Council Policy Manual

WEST WIMMERA SHIRE COUNCIL

	<ul style="list-style-type: none">• Amendments to Limits: The Finance Manager may elect at their discretion to set a lower limit for any individual card. Any increase to a card limit must be approved by the CEO.• Withdrawal of Cards:<ul style="list-style-type: none">• Cards are not to be retained by the Officer or Mayor during periods of leave greater than two weeks. During these periods the cards must be returned to the Finance Department where they will be kept in a secure environment.• Cards are not to be retained by the Officer and will be withdrawn where the Cardholder is re-assigned to another position where card use is not authorised. During these periods the cards must be returned to the Finance Department where they will be kept in a secure environment.• When the Officer or Mayor ceases Council duties the card is to be withdrawn.• When cards are withdrawn, they must be immediately returned to the Finance Manager or Assistant Finance Manager who will be responsible for destroying the card, closing the account and reconciled to point of withdrawal.• Lost or Stolen Cards: Cardholders must immediately notify the bank of a lost/stolen card then notify the Finance Manager or Assistant Finance Manager.
6.	<p>Breaches of Policy</p> <ul style="list-style-type: none">• Inappropriate Transactions Under no circumstances is a Corporate Credit/Purchase Card to be used to obtain a cash advance or for any expense of a private or personal nature. A Corporate Credit/Purchase Card must not be used to purchase goods or services where Council has an existing account with the provider. If unsure contact the Finance Department to check if the supplier is an existing provider. A Corporate Credit/Purchase card should not be used to purchase fuel unless in exceptional circumstances where the provided Council Fuel Card cannot be used. Under no circumstances is a Corporate Credit/Purchase Card to be used for any capital asset purchases.• Consequences of Misuse Any expenditure that cannot be shown to be related to the business of the West Wimmera Shire Council will result in the Cardholder being personally liable and must be reimbursed to Council immediately, unless:<ul style="list-style-type: none">• The unauthorised use is due to a Corporate Credit/Purchase Card being lost/stolen (provided the cardholder to adequate measures to prevent the card from being lost or stolen); or• The use is the result of fraud on the part of a third party (such as a merchant).



Council Policy Manual

WEST WIMMERA SHIRE COUNCIL

	<ul style="list-style-type: none"> • The card is to be used in accordance with Council Policies and any deliberate misuse of the card will be considered a breach of Council responsibilities and will result in disciplinary action or Police involvement as appropriate, to be determined by the CEO. • Minor breaches of Council policies (such as not providing documentation) may result in a warning. Any further breach may result in suspension or cancellation of the card, as determined by the Finance Manager. <ul style="list-style-type: none"> • Rewards Programs Personal reward programs (e.g. Flybuys etc.) are not to be used in conjunction with Corporate Credit/Purchase Cards when making purchases. <ul style="list-style-type: none"> • Return of Statements Statements not returned within the 10 working day period will attract a warning. This will remind the Cardholder of their signed agreement to comply with the requirements of this policy and advise them they are in breach of that agreement. Statements still outstanding after 5 working days from the time of the above warning may result in the suspension of the Corporate Credit/Purchase Card in question. If a Cardholder continues to fail to meet the requirements of the statement reconciliation process, recommendation will be made to withdraw/cancel their card.
7.	<p>Policy Implementation and Review</p> <p>The Finance Manager and Assistant Finance Manager are responsible for implementing this policy by ensuring all Cardholders are aware of the policy and their obligations.</p> <p>Staff must sign the Statement of Compliance before being issued with a Corporate Credit/Purchase Card.</p>
8.	<p>Cardholder Agreement</p> <p>All cardholders are required to sign a Cardholder Agreement on receipt of their Credit / Purchase Card (see attached example).</p>



Council Policy Manual

WEST WIMMERA SHIRE COUNCIL

WEST WIMMERA SHIRE COUNCIL

CREDIT/PURCHASE CARD – CARDHOLDER AGREEMENT

Cardholder Name:

Cardholder Position:

I acknowledge that I am to be issued a National Australia Bank Corporate Card (“the Card”) for use on the West Wimmera Shire Council’s National Australia Bank Corporate Card account. I:

1. *Am aware of my responsibilities and duties as a Corporate Card Cardholder under the West Wimmera Shire operating procedures*
2. *Acknowledge that my use of the Card must be:*
 - a) *within the financial delegations given to me*
 - b) *for business use only*
3. *Am aware that transactions made with the card are subject to authorisation and auditing*
4. *Undertake to keep the card and PIN safe from unauthorised use at all times*
5. *Undertake to return the Corporate Card to the Finance Department on request:*
 - a) *Prior to my assuming duties in another position that does not require the use of the Card;*
 - b) *On my resignation; or*
 - c) *On my retirement.*
6. *Undertake to advise the National Australia Bank Customer Card Services immediately when I am aware that the Card has been lost or stolen or that it has been misused. I will also advise the Finance Manager.*
7. *Acknowledge that my monthly credit limit is: \$.....*

Cardholder’s Signature:

Date:

CEO/Director’s Signature:

CEO/Director’s Name: *(Please Print)*

Date:

Issuing Officer:

Issuing Officer Signature:



Council Policy Manual

WEST WIMMERA SHIRE COUNCIL

Policy Adopted:	Ordinary Meeting 18/06/15	Minute Book Page 30667	RecFind 15/002612
Policy Reviewed:	Ordinary Meeting 16/05/18	Minute Book Page 37956	RecFind 18/001838