

Policy No.	7.11
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1. Introduction

- 1.1 The District Council of Cleve is accountable to the community for expenditure decisions it makes and through this Policy, Council aims to provide guidance on appropriate credit card expenditure, ensuring that this expenditure is reasonable for the circumstances.
- 1.2 This policy outlines the issue and use of Council's Corporate Credit Cards.

2. Credit Card Holders and Limits

- 2.1 Council authorises a Corporate Credit Card Facility Limit of \$45,000, with the issue of Corporate Credit Cards and credit limits to the following persons:

<u>Credit Card Holder</u>	<u>Credit Limit</u>
The Mayor	\$5,000
Chief Executive Officer	\$10,000
Deputy Chief Executive Officer	\$5,000
Manager Corporate Services	\$5,000
Manager Infrastructure & Civil Works	\$5,000

- 2.2 Corporate Credit Cards shall be used exclusively for the payment of Council related expenditure only, with such purchases made in adherence to Council's Procurement Policy.
- 2.3 It is expected that credit cards shall primarily be used for (but not limited to) the payment of accommodation, meals and travel expenses.

3. Credit Card Principles

- 3.1 Credit Card Holders must have regard to the following principles when using the credit card:
 - 3.1.1 The benefit (real or perceived) gained by the public from the expenditure;
 - 3.1.2 The business purpose of the expenditure is clearly necessary for the carrying out of the Council's functions;
 - 3.1.3 The transaction is publicly defensible, meeting the public's expectations of councils when using ratepayers' funds;
 - 3.1.4 The appropriateness of the amount of the expenditure, that the transaction is compliant with relevant policies and is within financial delegations;
 - 3.1.5 Merits of an alternative method of payment;
 - 3.1.6 The transaction is clearly documented, explaining the nature of the expense.

4. Credit Card Expenditure Approval/Review Authority

- 4.1 Approval/Review Authority for credit card expenditure is as follows:
 - 4.1.1 Chief Executive Officer credit card expenditure – the Mayor;
 - 4.1.2 All other credit card expenditure – the Chief Executive Officer

5. Responsibilities of Credit Card Holders and Approvers

- 5.1 Prior to using the credit card for a transaction, the Credit Card Holder should turn their mind to the appropriateness of the expenditure, and ensure it is justified as a genuine business expense.
- 5.2 A Credit Card Holder has a responsibility to ensure that their usage of the credit card complies with all relevant policies (e.g. Procurement Policy, Entertainment and Hospitality Policy), the conditions for use of the card and the financial delegations that have been made.
- 5.3 When using the credit card, Credit Card Holders must ensure that the transaction substantiation and narration clearly identifies the purpose of the transaction having regard to the credit card principles.
- 5.4 Approvers must ensure the transaction substantiation and narration has sufficient information for them to have confidence the transaction is appropriate and meets the principles of transparency and accountability before they approve the transaction, having regard to the credit card principles.

6. Transactions, Terms and Conditions of Use

- 6.1 Credit cards are to be used for ad hoc purchases. If possible, it is recommended that any purchases above \$2,000 should use an alternative form of payment.
- 6.2 Credit card purchases for functions such as meetings with an entertainment element must comply with the Entertainment and Hospitality Policy.
- 6.3 Cash advances are strictly prohibited.
- 6.4 Personal expenses of any kind are not to be incurred on a credit card.
- 6.5 If by unintentional causes, personal expenses are incurred, the Credit Card holder:
 - 6.5.1 is liable and will need to reimburse Council for those transactions;
 - 6.5.2 The Credit Card holder must report this personal expense to the Mayor or Chief Executive Officer (as relevant) as soon as identified.
- 6.6 Credit cards are not to be linked to any form of loyalty points or rewards program.
- 6.7 All transactions are to be verified with a taxation receipt/invoice on completion except for parking where the credit card statement will be considered appropriate evidence. If a tax invoice is not available or is misplaced, attempts should be made to request a tax invoice from the merchant/vendor, however if not available, a signed declaration outlining the details of the purchase and circumstances around the lack of supporting evidence is to be provided.
- 6.8 An EFTPOS receipt is not a preferred form of verification, however if a tax invoice/receipt is not available an EFTPOS receipt can be used as part of the evidence attached to a signed declaration.
- 6.9 The documents are required for statement verification, transaction audits and to confirm input tax credits accumulated by Council for Goods and Services Tax reporting.

- 6.10 Declaration is required to be made which states that the Credit Card Holder/Approver has complied with their responsibilities in line with this Policy and that transactions relate to business purposes.
- 6.11 Under no circumstances are credit cards to be used to purchase software, without first consulting the Chief Executive Officer.
- 6.12 The Chief Executive Officer, and in the case of the Chief Executive Officer, the Council, reserves the right to request a Credit Card Holder to forfeit their credit card at any time.
- 6.13 A Credit Card Holder found to have used a 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.
- 6.14 The Credit Card Holder is required to reconcile their transaction expenses by coding to the relevant general ledger with the matching taxation receipts/invoices.
- 6.15 The Approver must verify each coded transaction expense and turn their mind to the appropriateness of each transaction, to ensure it is in line with Council's relevant policies and justified as a genuine business expense before approving.
- 6.16 An expense not adequately justified will need to be repaid by the Credit Card Holder.
- 6.17 Reconciliation of credit card transactions will be undertaken monthly.

7. Disputed or Unverified Transaction

- 7.1 Should the Credit Card Holder identify an unverified transaction, such as, a duplicate transaction, amount discrepancies by merchants/vendors, unknown or fraudulent charges, the Credit Card Holder will:
 - 7.1.1 Report this to the Chief Executive Officer (or Mayor if the Chief Executive Officer is the Credit Card Holder) as soon as practicable;
 - 7.1.2 Initially follow up or dispute the transactions with the Merchant/Vendor, where possible;
 - 7.1.3 Report this to the Manager Corporate Services and if after checking with the Merchant/Vendor the matter is still in dispute, raise the matter with the Credit Card Provider.

8. Lost, Stolen or Replacement Cards

- 8.1 It is the responsibility of the Credit Card Holder to resolve issues relating to lost, stolen or replacement cards and immediately report this to the Card Provider.

9. Further Information

This policy is available for inspection at the District Council of Cleve principal office, 10 Main Street, Cleve SA 5640, during ordinary business hours upon payment of the fee fixed by the Council in accordance with the Council's Fees & Charges. It is also available to be downloaded, free of charge, from Council's website www.cleve.sa.gov.au.

Printed copies are considered uncontrolled. Before using a printed copy, verify that it is the current version.

Responsible Department/Officer	Manager Corporate Services
Applicable Legislation	<i>Local Government Act 1999 & Local Government (Financial Management) Regulations 2011</i>
Related Policies	Procurement Policy, Entertainment and Hospitality Policy, Risk Management Policy, Internal Controls Policy
Related Procedures	Internal Controls Procedure

10. Policy/Document Review

This Policy/Document will be reviewed by the District Council of Cleve every two (2) years. The Council has the right to review this policy at any time, if considered desirable.

11. Document History

Version	Adopted	Description of Change
1-4	April 2022	Historical
5	16/09/2025	Updated formatting, font & new logo Original Policy was very brief in detail and has now been updated with more detail including Card Holder responsibilities, principles, transaction reporting & disputed transactions etc CEO Credit Card Limit has been increased from \$5k to \$10k for Council approval.
5.1	17/02/2026	Increase Bank Credit Limit. Add Credit Cards for DCEO and delete Admin