



# **Blackall-Tambo** Regional Council

## **Credit and Fuel Card Policy**

### **1. PURPOSE**

The Credit and Fuel Card Policy provides for the purchasing and paying for items of Council expenditure in accordance with Council's Procurement Policy via Corporate Credit Card. The policy ensures effective controls and procedures are in place with respect to the authorisation and use of Corporate Credit Cards.

### **2. SCOPE**

The Credit and Fuel Card Policy applies to all Council employees and Councillors who are either provided with, or have access to a Corporate Credit Card or a Motorpass Fuel Card.

### **3. DEFINITIONS**

<b>Term</b>	<b>Definition</b>
<b>Council</b>	Blackall-Tambo Regional Council
<b>Cardholder</b>	The officer to whom a corporate credit card is issued. The card is embossed with the officer's name and bears the officer's signature on the reverse of the card for security and identification purposes.
<b>Corporate Credit Card/s</b>	All Credit Cards held under a Council Credit Card facility.
<b>Corporate Credit Card Provider</b>	The financial institution that provides Council's Credit Card facility.
<b>Fuel Card</b>	All cards held under a fuel card facility.
<b>Monthly Credit Limit</b>	The dollar limit of the total value of transactions permitted on an individual cardholder's Corporate Credit Card during the billing cycle.
<b>Officers</b>	Council employees and councillors.
<b>Private Expenditure</b>	Refers to any expense that is not related to the Council's business operations.

### **4. ISSUING OF CORPORATE CREDIT CARDS**

A Corporate Credit Card may be issued, at the discretion of the Chief Executive Officer, to a Councillor or employee of Blackall-Tambo Regional Council.

Once a credit card is issued, the employee must ensure the card is kept in a secure manner and guarded against improper use. The cardholder will be personally responsible for the card's security and any disputed charges.



Credit card usage is reviewed periodically by the Team Leader, Financial Management (or delegate) to ensure that each cardholders is operating within established guidelines. All transactions are reconciled by the Council Officer.

## **5. CREDIT LIMITS**

An overall limit of \$50,000.00 is set for Council's credit facility with individual monthly credit limits and transactions limits set for each Corporate Credit Card. Monthly credit limits will range from \$2000.00 to a maximum of \$13,000.00. Monthly credit limits may be amended by the Chief Executive Officer to maintain Council's overall credit limit as agreed with the facility provider.

## **6. APPROPRIATE USE OF CORPORATE CREDIT CARDS**

Blackall-Tambo Regional Council Credit Cards may only be used for:

- Legitimate Council business activities
- Purchase of goods and services in accordance with Council's Procurement Policy.

## **7. USAGE RESTRICTIONS**

Blackall-Tambo Regional Council Corporate Credit Cards do not have a cash advance facility. The cards cannot, under any circumstance, be used for private or personal use and cannot exceed the cardholder's credit limit.

The Corporate Credit Cards are not to be used for:

- Any illegal activity
- Any personal expenses
- PayPal, After Pay or any term payment service that requires a credit card to be linked to it
- Linking to rewards program

## **8. RESPONSIBILITY OF CREDIT CARD ADMINISTRATOR**

The Credit Card Administrator will:

- Follow up any apparent misuse or non-compliance with this policy and associated procedures with the Chief Financial Officer
- Maintain a current register of all authorised cardholders
- Cancel lost or stolen Corporate Credit Cards immediately upon notification of a concern.

## **9. RESPONSIBILITY OF CARDHOLDER**

The Cardholder will:

- Ensure the Corporate Credit Card is used for official Council business in accordance with the Corporate Credit Card Policy



- The Corporate Credit Card is not to be used for any purpose that contravenes this or any other Council policy
- Every transaction processed through the Corporate Credit Card is authorised by the Cardholder or investigated if unauthorized
- A tax invoice is collected for all transactions
- The Corporate Credit Card is always stored safely and securely
- The monthly statement is reconciled within 14 days of the statement date
- All documents pertaining to the transactions are made available to the Credit Card Administrator in the format and timeframe requested
- The Chief Executive Officer must approve any expenditure relating to the provision of entertainment prior to the expense being incurred
- Cancel lost or stolen Corporate Credit Cards immediately upon notification of a concern
- Return the Corporate Credit Card to the Team Leader, Financial Management for secure storage when the Cardholders is on extended leave for more than 12 weeks.

## **10. LOST, STOLEN, DAMAGED AND EXPIRED CARDS**

The loss or theft of credit cards must be immediately reported by the Cardholder to the Team Leader, Financial Management regardless of the time or day discovered.

For expired cards, the cardholder will be advised by the Finance Section when the card is available for collection. Expired cards must be handed to the Finance Section for destruction before the new card is issued.

## **11. CORPORATE CREDIT CARD BREACHES**

If an unauthorized payment has been on any Corporate Credit Card, the employee responsible must reimburse Council for the amount considered to be unauthorized within 30 days.

If a fraudulent third-party purchase is detected, this must be immediately reported by the Cardholder to the Team Leader, Financial Management.

## **12. EXAMPLES OF MISUSE OR BREACHES**

The following list represents examples of common Corporate Credit Card practices that constitute a breach of this policy. The list is not intended to be exhaustive and provides guidance only.

- Expenses for private or personal use – e.g. meals paid for family members, unauthorized fuel for a private vehicle
- Expenses which exceed cardholder limit – e.g. making a payment greater than your set limit
- Use of card without prior approval – e.g. booking flights online prior to approval of travel
- Making payments via the credit card to avoid tendering and quotes.
- Making payments via credit card that are excessive or not value for money.
- Making a payment that is not for Council business with the intention of reimbursing Council.



### **13. CONSEQUENCES OF CORPORATE CREDIT CARD MISUSE OR BREACH**

If a cardholder is found breaching the Corporate Credit Card Policy, the card may be immediately cancelled. If any employee or a cardholder is found breaching the Corporate Credit Card Policy, the matter will be investigated.

Employees will be afforded procedural fairness, may seek procedural advice from the Human Resources team and have the right to assistance from a support person.

### **14. FUEL CARDS**

- Fuel cards are issued by the Chief Financial Officer.
- Fuel cards are provided for each fleet vehicle.
- Where possible, Council officers are to refuel at the Council depots.
- Fuel cards are not to be used for refueling private vehicles.

### **15. VERSION CONTROL**

Version 1	8 December 2010
Version 2	11 December 2012
Version 3	11 November 2014
Version 4	15 June 2016
Version 5	19 February 2020
Version 6	17 March 2021
Version 7	19 March 2025