Corporate Credit Card Policy

Version No:	1.0
Issued:	13 October 2026
Last Review:	September 2026
Next Review:	October 2029

Name of Council:	Wudinna District Council
Responsibility:	Financial Management
File Reference:	7.13
Policy Level:	Discretionary
Minutes Reference:	11.2.2 - 13 October 2026
Next Review Date:	Council may review this policy at any time but will endeavour to review within each four-year electoral term or as required by legislative change.
Applicable Legislation:	Local Government Act 1999 Local Government (Financial Management) Regulations 2011 Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Commonwealth)
Related Policies:	Employee Conduct Policy Financial Management & Internal Control Policy Fraud, Corruption, Misconduct and Maladministration Prevention Policy Gifts and Benefits Policy Procurement Policy Risk Management Policy and Framework
Related Procedures:	Corporate Credit Card Agreement and Authority Form

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1. POLICY OBJECTIVE

The objective of this policy is to:

- Establish the allocation process, permitted use and controls which apply to corporate credit cards and aim to ensure that the corporate cards assist Council in the delivery of its services while minimising the potential for misuse and fraud.
- Assist to streamline business processes, improve purchasing efficiency, and reduce administrative costs.
- Ensure probity, accountability and transparency in procurement activities where corporate credit cards are used and works in conjunction with the Corporate Credit Cards Agreement to provide corporate card holders with clear guidance when using a corporate card as a procurement method.

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2. SCOPE

The Policy states the principles governing the use of the corporate credit cards and the processes for the issue and acquittal of corporate cards. No Council credit card may be issued or used except in accordance with this Policy.

3. DEFINITIONS

Terms/Acronym	Definition
Australian Business Number (ABN)	Registered number that identifies a supplier to the government and community. An ABN is not a Tax File Number (TFN) or an Australian Company Number (ACN).
Card/Account Holder	Employee or staff member of Council responsible for and authorised to use a corporate credit card for incurring Council business expenditure.
Corporate Cards	Corporate or Organisational purchasing card, including credit, debit, EFTPOS, prepaid and similar bank cards used for purchasing on behalf of the Council.
Credit Card Delegation	Credit limits determined for a cardholder by Chief Executive Officer
Personal Expenses	Expense undertaken to receive a personal benefit and not related to work or business activities
PIN	Personal identification number assigned to a card for electronic purchase authorisation.
Recurring Costs	Agreement entered with regular payments taken from the card, i.e. a direct debit arrangement.
Tax Invoice or Tax Receipt	Record of the purchase provided by the merchant or vendor that states a supplier's Australian Business Number.

4. TERMS OF CREDIT CARD USE

- Corporate credit cards are provided to a limited number of Council employees who hold positions where it can be demonstrated that there is a regular and ongoing business requirement to purchase specific goods or services using a credit card. The Chief Executive Officer will authorise the issuing of a credit card based on the assessed need and financial delegations. Where allocation of a credit card is deemed appropriate, it will be issued with a set maximum credit limit, equal to the employee's financial delegation.
- Cardholders must comply with sound purchasing principles and the requirements of this Policy, Council's Procurement Policy, all other relevant Council policies and procedures, their approved financial delegation, and the applicable Council budget. In doing so, cardholders must ensure that all expenditure is:
    - Necessary – for an official business purpose.
    - Reasonable – expense must not be extreme or excessive.
    - Value for Money – reflects value for money.
    - Appropriate – able to withstand public scrutiny.
    - Allowable – within Council policy and legislative requirements; and
    - Procurement Criteria - as per Council's Procurement Policy criteria.
- The Manager Financial Services will maintain a Register of Financial Delegations (Appendix 2), which specifies the approved credit limit for each authorised officer. While credit limits assigned to individual positions will generally remain unchanged, the Chief Executive Officer (CEO) has delegated authority to amend credit limits within the scope of Council's overarching Westpac (Bank SA) corporate credit card facility. The CEO may also exercise delegated authority to increase or decrease the number of corporate credit cards issued where considered appropriate.
- Credit Card Agreement (Appendix 1) must be signed before the issuance of credit card.

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- Should the Chief Executive Officer seek to increase Council's overarching banking credit card facility (subject to bank approval), an amendment to this Policy will be required.
- Cardholders must consider alternative purchasing methods available to them in accordance with Council's Procurement Policy, before using a Council credit card.
- Corporate credit cards may be appropriate for purchasing in any of the following instances:
    - Immediate payment - Invoices for approved goods or services requiring immediate or out-of-cycle payment when payment has been authorised.
    - Where a purchase order is impractical, such as for online purchases, or where raising a purchase order would cause unreasonable delays. This may include, but is not limited to, parking fees, taxi fares, work-related meals, subscriptions, and low-value or specialised IT items, including monthly subscriptions and licence fees.
    - Formal authorisation - where payment by credit card has been formally authorised - such as emergency situations.
    - Outside the office - For purchases which cannot be made in the office, such as work-related travel expenses incurred while travelling or undertaking field work.

5. LIMITATIONS

Each credit card represents a risk of accidental or intentional misuse of public funds and each credit limit amount is the extent of that risk. To minimise the risks associated with credit cards, the cardholder must adhere to the following:

- No Cash advances - to the corporate credit card are strictly prohibited.
- Personal expenses - of any kind are not to be incurred on a corporate credit card.
- No private expenditure - shall be incurred, even if private funds are transferred or repaid immediately, to offset the expenditure.
- Loyalty points - Corporate credit cards are not to be linked to any form of loyalty points program or airline club memberships.
- Fines - Corporate credit cards must not be used to pay fines of any nature.
- Digital Wallets and Online Payment facilities - cardholders are not permitted to save the Corporate Credit card on payment facilities/ applications such as PayPal, AfterPay etc or digital wallets such as Google Wallet, Apple Wallet, or similar.
- Disciplinary action - A cardholder found to have used a card in contravention of this policy; may be subject to disciplinary action.

6. CREDIT CARD THRESHOLDS

Position	Threshold
Chief Executive Officer	$20,000
Corporate Services Manager	$5,000
General Manager Works and Infrastructure	$5,000
Economic & Community Development Manager	$5,000

7. DISPUTED OR UNVERIFIED TRANSACTIONS

Where the Finance Department becomes aware that a corporate credit card has incurred any transactions that are not recognised or authorised by the cardholder, it must immediately contact the card provider and request that the card be cancelled regardless the matter has been investigated and resolved.

8. LOST OR STOLEN CARDS

Should the cardholder become aware they have lost or had their card stolen they must notify the card provider as soon as reasonably possible.

The Cardholder should advise the Finance Department, as soon as practical, after known, dispute.

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9. CESSATION OF EMPLOYMENT OR ENTITLEMENT

Cardholders must return their Council credit card permanently when:

- They leave their employment or engagement with Council; and/or
- They no longer require use of a card as part of their duties.

The Finance Department will contact the card provider to ensure the card is cancelled within 5 days of it being returned.

10. AVAILABILITY OF POLICY

This Policy will be available for inspection at Council's principal office during ordinary business hours and on the Council's website www.wudinna.sa.gov.au. Copies will also be provided to interested members of the community upon request, and upon payment of a fee in accordance with Council's Schedule of Fees and Charges.

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APPENDIX 1

CORPORATE CREDIT CARDHOLDER AGREEMENT

1. It is the responsibility of the Officer whom the credit card has been issued, to ensure all purchases on their credit card are authorised and the card is used in the appropriate manner and in accordance with Councils Procurement and Disposal Policy.
2. If the credit card is used by someone other than the Officer whom the card has been issued, the Officer needs to complete a Credit Card Authority Form.
3. When purchases are made using a credit card a *tax invoice* needs to be obtained and passed to the Creditors Officer as soon as possible
4. The tax invoice should note what the expense relates to e.g. travel/meals for conference/training (on the back if insufficient room e.g. taxi dockets) and a general ledger expense account if known.
5. A tax invoice is NOT a *receipt*. Often places such as restaurants will give a copy of the *transaction* from their EFTPOS terminal but this is not sufficient as it does not show the items purchased or GST.
6. If a tax invoice is not able to be obtained (e.g. internet purchase of IT services) the Officer needs to provide supporting documentation of the purchase with a notation of the reason for no tax invoice and sign.
7. If the credit card is used for flights or accommodation 'bookings' a copy of the reservation/confirmation should be given to the creditors officer and the tax invoice obtained after (e.g. at hotel check out) to be matched to booking documents.
8. All documents previously given to the Finance Administration Officer will be reconciled to the statement and attached.
9. Any amounts on the Statement that do not have matching documents will be queried with the card holder.
10. The card holder will check and sign the Statement before payment is made. By doing so, the cardholder is acknowledging that all expenses on the statement are legitimate business expenses made with the authority of the cardholder.
11. Should approval of expenses be denied by the Chief Executive Officer, recovery of the expense shall be met by the cardholder.
12. Lost or stolen cards shall be reported immediately to the card provider and a written account of the circumstances shall be provided to the Manager Financial Services on the next working day.
13. Credit cards are to be returned to the Manager Financial Services on or before the employee's termination date and must ensure that all tax invoices and documentation has been provided for any outstanding expenses.

Failure to comply with any of these requirements could result in the card being withdrawn from the employee. In the event of loss or theft through negligence or failure to comply with these requirements, any liability arising may be passed to the cardholder.

I _____ , (cardholders name), on _____ (date) acknowledge and accept the above listed conditions of use of Wudinna District Council's Corporate Credit Card.

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APPENDIX 2

Wudinna District Council

Credit Card Authority Form

Card Holders Name: _____

I authorise: _____

(staff member's name)

Position: _____

to use my company credit card for the purchase of:

_____

_____

_____

(eg flights, accommodation)

for _____

_____

_____

(eg for LGA Training session in Adelaide)

GL Line: _____

Project Code: _____

Amount: _____

Signature: _____ Date: _____

The electronic version on the internet is the controlled version.
Printed copies are considered uncontrolled.
Before using a printed copy, verify that it is the current version.

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APPENDIX 3

DELEGATION OF AUTHORITY REGISTER (FINANCIAL)

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DELEGATION OF AUTHORITY REGISTER (FINANCIAL)

User/Title	Task/Responsibilities	MAGIQ Security Levels	Bank/Purchasing Authority
Umair Saeed (Finance Manager)	• Checking/Oversight Bank Reconciliation • Checking/Oversight Module Reconciliations • BAS/FBT/FTC • Rates – all • General Ledger Maintenance - creation of allocation numbers - journals - input of overhead percentage - monitoring & budget comparisons • Creditors - checking allocations before processing - spot checking validity of bank details - authorising bank processing of payments • Payroll - checking all timesheets and final pay calculations prior to processing. - authorising bank processing of payroll payments. • Checking and authorising journals • Checking of Budget vs Actual • Review of Debtors • Checking of Budget Comparisons & Final Statements	System Administrator	Bank SA – Signatory Bendigo Bank – Signatory (to be applied) LGFA Transfers Business Banking Online – Administrator & Authoriser
Nikita Cummings (Finance & Governance Officer)	• Receipting/Banking • Creditor Processing/Creating • Debtors Processing • Bank Reconciliation • Module Reconciliations • BAS/FBT/FTC • Rates - All • Payroll Processing • Back-up General Ledger Maintenance • Section 7 Notices • Journal Processing • Journaling Approval • Invoicing Approval	System Administrator Banking Administrator Cashier Creditors Administrator Debt Management Administrator Debtors Administrator HR Manage Payroll Officer Project Accounting Administrator Purchase Orders Administrator Rates Administrator Invoicing Administrator	Business Banking Online – Administrator & Authoriser Bank SA signatory LGFA Transfers Bendigo Bank – Signatory (to be applied)
Analyn McNamee (General Clerical Officer)	• Receipting/Banking • Customer Service (Front Desk) • Records Management	Banking Officer Cashier Creditors Viewer Debt Management Viewer Debtors Viewer General Ledger Viewer Purchase Order Officer Project Accounting Viewer Rates Viewer	
Megan Rashleigh (Corporate Services Officer)	• Dog Registration processing/ DACO Administration • Receipting/Banking • Policy Development & updating • Back-up Customer Service (Front Desk) • Records Management • Back-up Invoice Processing	Banking Officer Cashier Creditors Viewer Debt Management Viewer Debtors Viewer General Ledger Viewer Project Accounting Viewer Purchase Order Officer Rates Viewer	
Anica Sargent	• Receipting/Banking • Invoice Processing	Banking Viewer Cashier	

(Finance and Administration Officer)	• Journal Processing • Rates - Processing Change of Ownerships • Cemetery Officer • Machinery Hire • Fuel Issues • Processing debtors for Private Works & Surplus Supplies • Check Payroll Timesheets • Admin Backup	Creditors Administrator Debt Management Officer Debtors Viewer Project Accounting Officer Cemetery Assistance Purchase Orders Officer Rates Officer	
Liezel Smit (Work Health and Safety Coordinator)	• Mapping (+Rural Addressing) • WHS Administration • WHS Procedures & Policies • Workers Compensation Claims (IRC/ICC) • Skytrust Administrator • Training and Engagement	Assets Viewer Cashier Creditors Viewer Debtor Viewer General Ledger Viewer HR Read Only Project Accounting Viewer Rates Viewer	NA
Vacant (Chief Executive Officer)			
Kelsha Cock (Corporate Services Manager)	• Policy Development & updating • Administration staff management • Checking and authorising journals		Corporate Credit Card Holder ($5,000)
Calvin Hoye (Manager Works & Infrastructure Services Manager)	• Works staff management • Payroll Sign Off • Checking of Private Works & Surplus supplies Debtors and processing invoices for such • Checking of Fuel Issues • Checking of Machinery Hire • Section 7 Notices Sign Off • **Acting Chief Executive Officer**	Assets Viewer Creditors Viewer Debtors Invoice Authoriser General Ledger Officer HR Read Only Order Processing Officer Payroll Officer Project Accounting Officer Purchase Orders Officer Rates Viewer	Bank SA – Signatory Bendigo Bank Signatory Purchase Order Authoriser (Up to $1,000,000) Corporate Credit Card Holder ($20,000)
Cody Stringer (Works Administration Officer)	• Works staff management • Payroll Sign Off • Checking of Private Works & Surplus supplies Debtors and processing invoices for such • Checking of Fuel Issues • Checking of Machinery Hire • Section 7 Notices Sign Off • Plant administration • Cemetery Administration • **Acting General Manager Works & Infrastructure**	Creditors Officer Customers Officer Debtors Officer General Ledger Officer Order Processing Officer Project Accounting Officer Purchase Orders Officers Rates Viewer	Business Banking Online – Authoriser Corporate Credit Card Holder ($5,000) Purchase Order Authoriser (Up to $200,000)
Vacant (Economic & Community Development Officer)	• Manage Grants • Manage Grant based projects • Manage Council's economic development activity	Assets Viewer Creditors Viewer General Ledger Viewer Project Accounting Viewer Purchase Order Officer	Corporate Credit Card Holder ($5,000)
Mayor Eleanor Scholz	Principal Member	NA	Bendigo Bank Signatory

As at date: 20 October 2026

Signed by:

Acting Chief Executive Officer _____ Finance Manager _____

Roles	Description of Role
System Administrator	All functions, create users, change settings, etc.
Debtors Invoice Approver	Can approve invoices but not raise them.
Administrator	Can change module settings, process and view.
Officer	Can process and view.
Viewer	View only