Credit Card Purchasing Policy

Keywords: Corporate Credit Card, cardholder,

Strategic Plan	*Accountable Leadership* *Deliver Organisational Excellence and Innovation* *2.1 Refine governance frameworks, customer service, records management and decision-making processes to improve transparency and accountability*
Classification:	*Executive Services – Financial Management – "Credit Card Purchasing"*
First Issued/Approved:	*July 2010*
Review Frequency:	*Although not mandatory to do so, this Policy will be reviewed within 12 months of a general election. It may also be reviewed more frequently if legislation or Council requires.*
Last Reviewed:	*March 2026*
Next Review Due:	*March 2030*
Responsible Officer(s):	*General Manager Corporate and Community Services*
Council File Reference:	*COUNCIL - POLICIES*
Applicable Legislation:	*Local Government Act 1999 (Chapter 8, Sections 44 and 124, 125, 127, 129, 137).*
Relevant Policies:	*Fraud Corruption Misconduct Maladministration Prevention Policy* *Internal Control Policy* *Code of Conduct – Council Employees* *Procurement Policy*
Related Procedures:	*Credit Card Purchasing Procedure* *Procurement Procedure* *Berri Barmera Council Employee Induction Manual*
Delegations:	*Mayor delegated via Council resolution* *CEO delegated via Council/Mayor* *Officers delegated by CEO*

1. Purpose

The Berri Barmera Council is accountable to its community for the responsible use of public funds. Corporate credit cards are a payment mechanism to support the efficient conduct of Council business. Their use must reflect integrity, transparency and value for money. Expenditure must be reasonable, justified and directly related to Council purposes.

This Policy sets the requirements for the issue and use of corporate credit cards, and forms part of Council's Internal Financial Control Framework pursuant to Section 125 of the Local Government Act 1999.

2. Definitions

Corporate Credit Card	A credit card issued to Council under its corporate banking facility for authorised Council business use
Cardholder	A delegated officer of the Berri Barmera Council, or the Mayor to whom a Corporate Credit Card has been issued
Delegated Limit	The approved transaction and monthly expenditure limit assigned to a Cardholder in accordance with Council's delegations and recorded in the Credit Card Register.
Credit Card Register	The internal register maintained by Council recording delegated Cardholders and their approved limits.

3. Principles

The use of a Corporate Credit Card must:

a) be for legitimate Council business and directly support Council functions or approved activities;

b) comply with financial delegations and relevant Council policies;

c) represent value for money and be reasonable in the circumstances;

d) be capable of withstanding public and audit scrutiny; and

e) be supported by appropriate documentation clearly identifying the nature and purpose of the expenditure.

4. Policy Statement

Corporate Credit Cards are issued to delegated employees with the approval of the Chief Executive Officer. The Mayor approves the issue of a card to the Chief Executive Officer. Transaction and monthly limits for employee Corporate Credit Cards are determined by the Chief Executive Officer having regard to operational requirements and financial delegations.

A Corporate Credit Card is issued to the Mayor pursuant to Council resolution. The Mayor's card is restricted to approved Council business such as, taxis or rideshare services, meals while travelling on Council business, fuel and other reasonable travel related costs. Transaction and monthly limits for the Mayor's card are determined by Council resolution.

Corporate Credit Cards are issued to a limited number of employees where a clear operational need is demonstrated. Cards must only be used for official Council purposes and must not be used for personal expenditure or personal gain.

Cardholders are responsible for the secure custody and appropriate use of their Corporate Credit Card and must promptly report any loss, theft or suspected misuse.

Cash withdrawals are prohibited. Cards must not be used to circumvent procurement or delegation limits, including by splitting transactions.

All Cardholders must comply with the terms and conditions of Council's corporate card

provider.

Cardholders must retain appropriate tax invoices or receipts for all transactions to support accurate record keeping and audit requirements. Where a receipt is unavailable, a declaration (FIN002) approved by the Chief Executive Officer must be provided.

Examples of misuse of a corporate credit card include but are not limited to:

- unauthorised use of the card
- personal use or personal gain;
- exceeding approved transaction or monthly limits;
- splitting transactions to circumvent delegation or procurement limits;
- cash withdrawals;
- payment of fines or expiations;
- unauthorised purchases of alcohol, gift cards or gifts.
- purchasing goods or services at prices that are unreasonable or excessive compared to comparable market rates.

Operational processes relating to the administration, reconciliation and monitoring of Corporate Credit Cards are set out in the Corporate Credit Card Procedure as maintained by administration.

Council maintains a Credit Card Register recording delegated Cardholders and applicable limits. Total annual expenditure incurred using Council-issued credit cards is disclosed in Council's Annual Report.

Corporate Credit Card transactions for the Chief Executive Officer and the Mayor will be reviewed by the Audit and Risk Committee on at least an annual basis.

Failure to comply with this Policy may result in withdrawal of the corporate credit card. In the case of employees, non-compliance may also result in disciplinary action in accordance with Council's employment policies. In the case of the Mayor, non-compliance will be managed in accordance with the behavioural standards provisions of the Local Government Act 1999.