
Australian Institute of Family Studies
The responsibilities and guidelines for an
Australian Government Credit Card (AGCC) holder

Responsibilities of the cardholder

- (i) Before a cardholder receives their AGCC, he or she must acknowledge in writing by signing the Cardholder Agreement that he or she will comply with the directions/conditions for the usage of the card.
- (ii) Specifically the cardholder must:
 - maintain safe custody of the card and ensure that at all times the card is within their care and control; and
 - understand that the AGCC can only be used for official purposes.
- (iii) The cardholder must abide by:
 - restrictions on types of supplies for which they may use their AGCC and POS (Point of Sale) terminals;
 - limits on the \$ value of each transaction placed on their AGCC; and
 - limits on total credit available to them in each billing period.
- (iv) The cardholder must sign the card in the presence of the Card Issuing Official or representative (CFO). The cardholder will be required to provide proof of identity to the credit card provider.
- (v) Where the cardholder has been delegated by the Chief Executive to approve proposals to spend public money (ie. an approver), he or she must be aware that the use of the AGCC shall constitute the exercise of this power. It is therefore the cardholder's responsibility to ensure that it is a proper charge to public funds, and funds are or will be available to meet the expenditure. When procuring goods and services the cardholder will have regard to Commonwealth Procurement Rules, various Resource Management Guides (RMG) in particular the General Duties of Officials, RMG for the Approval and Commitment of Relevant Money, RMG for Preventing, Detecting and Dealing with Fraud, and the Accountable Authorities Instructions.

Where the cardholder does not have the authority to approve proposals to spend public money, he or she must ensure that the proposed payment has been approved by an approver prior to making the payment using the AGCC.

- (vi) When using the credit card, the cardholder must ensure that the merchant records have a full description on the sales docket (or invoice) of the items purchased, eg descriptions such as 'goods' are insufficient. The sales dockets should itemise the goods. Similarly, where purchases of goods are not made over the counter, eg:
 - by telephone, cardholders need to record details on a substitute sales docket and certify that goods have been received; or
 - when utilising Point of Sale Terminals, cardholders must attach the cash register printout to the substitute docket.
- (vii) The cardholder must retain in a safe place, the sales dockets and substitute sales dockets plus any supporting documentation, for reconciliation of the monthly

Australian Institute of Family Studies

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billing statement. In the event that the cardholder loses a sales docket, a substitute sales docket shall be obtained. The notation on the docket shall state that it is a duplicate of the original which was lost. It should be noted that a credit card voucher or docket is not an invoice.

- (viii) If the cardholder is to be absent for an extended period (eg on leave), at the end of a billing period they shall ensure relevant itemised sales dockets are retained in an accessible location before departure.
- (ix) Once the cardholder receives the monthly bank billing statement, he or she must be responsible for reconciling the sales and substitute sales dockets against the billing statement by the deadline as advised.
- (x) If the cardholder disagrees with any transactions on the billing statement, he or she must negotiate with the credit provider in the first instance. The Card Issuing Official is to be informed of such disputes.
- (xi) Once the cardholder completes the reconciliation, forward the billing statement and dockets plus supporting documentation to the Finance Officers.
- (xii) The cardholder must return his or her AGCC immediately to the Card Issuing Official (or representative - CFO) if the cardholder:
 - resigns from the Institute;
 - is transferred or promoted to another position or agency; or
 - is instructed to do so by the Card Issuing Official who authorised the issue of the card or representative (CFO).
- (xiii) Cardholders must immediately report loss or theft of the AGCC to the credit provider, their Supervisor and the Card Issuing Official (or representative - CFO).

Guidelines for Cardholder

The following guidelines are to assist the cardholder in his or her responsibilities.

- (i) Use of the AGCC in no way affects the cardholder's personal credit standing. Liability for charges debited to the card attaches solely to the Commonwealth except in cases of criminal misuse. Although it is expected that all accounts shall be paid by the due date, if payment is delayed it will be no reflection on the cardholder's credit rating.
- (ii) The card is issued to the cardholder on trust - trust that it shall be used properly and that strict care shall be taken of it. Abuse of that trust will result in swift punitive measures being taken.
- (iii) The Card Issuing Official authorised to issue the cards shall discuss with the cardholder's supervisor, the conditions and restrictions that need to be incorporated in each Cardholder Agreement. The Agreement shall cover all conditions and restrictions placed upon the cardholder.

Australian Institute of Family Studies
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- (iv) The following additional conditions shall, if relevant, be incorporated in the Cardholder Agreement:
- 'I will maintain safe custody of the card and ensure that at all times the card is within my care and control';
 - 'I will not transfer the AGCC to another person if I am proceeding on leave';
 - 'I will remain within the financial limitations placed on the use of my AGCC';
 - 'I am not be permitted under any circumstances to withdraw nor deposit money through Automatic Teller Machines or over the bank counter';
 - 'I will not disclose my PIN to another person nor under any circumstances keep it with the card';
 - 'I will comply with the Institute's Purchasing Guidelines';
 - 'I will not use the AGCC for any travel or hospitality related expenses (unless expressly authorised to do so)'; and
 - Any other conditions agreed between a cardholder's supervisor and the cardholder.
- (vi) All transactions shall be recorded in a register by the cardholder to ensure credit limit is not exceeded.
- (vii) Any requests to increase the credit limit shall be submitted through the cardholder's supervisor to the official authorising the issue of the card.
- (viii) The Cardholder Agreement must be signed by the cardholder and witnessed by the official authorising the issue of the card.

Caution:

Misuse of Australian Government Credit Card

An official must not use a Australian Government Credit Card, or a Commonwealth credit card number with the intention of obtaining cash, goods or services otherwise than for the Institute.

Officials must not falsify accounts etc.

An official must not falsify any account, statement, receipt or record kept or issued.