



**Australian Government**

**Comcare**

# **CORPORATE CREDIT CARD POLICY**

## **PURPOSE**

1. The purpose of this Corporate Credit Card Policy is to ensure corporate credit cards are issued and used appropriately for Comcare related business, and all expenses incurred are properly approved and acquitted.

## **SCOPE**

2. The Corporate Credit Card Policy sets out Comcare's policy on corporate credit cards (the Card). It applies to all corporate credit cardholders (the Cardholder) managers responsible for authorising credit card applications, and approvers of the Cardholder's acquittals.

## **POLICY STATEMENT**

3. Corporate Credit Cards must be used appropriately within relevant delegations, and in accordance with government policies and legislation.

## **Issuing of Corporate Credit Cards**

4. The purpose of the Card is to facilitate and simplify the purchasing process for minor purchases and travel expenditure.
5. The Card will only be issued to an employee who:
  - a. is required to travel for business purposes; and/or
  - b. can demonstrate an ongoing and regular need to purchase goods or services on behalf of a Group or Team which is best facilitated through the use of a credit card. Examples include paying for training courses, professional fees, publications, catering or any purchase where a credit card is the only acceptable form of payment.
6. Both ongoing and non-ongoing employees can apply for the Card provided they have a genuine business need such as that specified in paragraph 5.
7. Contractors will not be eligible for the Card. The exception to this is where a contractor is working on a long term contract for Comcare, and will be required to undertake frequent travel as part of that engagement.

## Credit Card Limits

8. Standard transaction and monthly limits:

<b>Officer</b>	<b>Transaction limit (incl GST)</b>	<b>Monthly credit limit (incl GST)</b>
Chief Executive Officer	\$5,000	\$20,000
Senior Executive Service Officers	\$5,000	\$10,000
Directors	\$5,000	\$10,000
Executive Assistants and Executive Officers	\$2,000	\$10,000
All other Cardholders	\$2,000	\$5,000

9. Variations to the standard limits must be supported by genuine business need and approved by the responsible General Manager, and the Chief Financial Officer (CFO).

10. Limits are subject to annual review by Finance.

## Cancellation of Corporate Credit Cards

11. The Card is not transferable and may be cancelled by Finance when:

- a. the Cardholder ceases employment with Comcare
- b. the Cardholder no longer requires the Card because of a change of duties or positions
- c. the Cardholder is taking an extended period of absence of three months or more
- d. the Cardholder fails to comply with any CEO Directions, Comcare's policies or procedures relating to the use of the Card
- e. requested to do so by a Supervisor/Manager or the CFO; or
- f. the Card has not been used for more than twelve months.

## General Terms of Use

12. Cardholders must obtain approval from an appropriate financial delegate before using the Card to pay for their own business expenses e.g. professional membership, training, travel etc., see Instrument of Delegations—Financial Authorisations.
13. Direct debit authorities must not be placed on the Card except where business conditions necessitate.
14. Centrally purchased items such as assets, IT equipment, Property equipment, stationery and insurance should only be purchased by the responsible Technology, Property and Finance Teams, unless the Cardholder has obtain specific approval from the respective teams to purchase items separately on the Card.

## **Misuse of the Card**

15. Misuse of the Card is a serious matter and may constitute a breach to this policy and the *Public Governance, Performance and Accountability Act 2013* (PGPA Act).
16. Penalties apply for fraud or misuse of the Card under the PGPA Act, *Public Service Act 1999* and the *Crimes Act 1914*. Cardholders may be liable for any loss to the Commonwealth.
17. Suspected or inadvertent misuses of the Card must be reported, investigated and dealt with in accordance with the Corporate Credit Card Procedures. Disciplinary action against the cardholder includes, and is not limited to, a warning, full recovery of monies, criminal proceedings, or other direction at the discretion of the CFO.

## **Roles and Responsibilities**

18. Chief Financial Officer:
  - i. approving new Card applications; and
  - ii. approving increased monthly and transaction limits after General Manager approval.
19. Finance:
  - i. verifying individual's identity through a 100pt ID check;
  - ii. authorising the Bank's completed application form; and
  - iii. general Card administration.
20. General Managers:
  - i. approving new Card applications for staff within their Group; and
  - ii. approving increased monthly and transaction limits in the first instance.
21. Approving Officer:
  - i. manager at Executive Level 1 or above approving credit card reconciliations of their direct reports or subordinates

## **RELEVANT DELEGATIONS**

22. Refer to the Instrument of Delegation – Financial Authorisations on the Intranet.

## **RELEVANT GOVERNMENT POLICES OR LEGISLATION**

### **Government policies**

23. Resource Management Guide No. 416 – Facilitating Supplier Payment Through Payment Card
  24. Aboriginal and Torres Strait Islander Australians *Public Governance, Performance and Accountability Act 2013*
  25. *Public Service Act 1999*
- Corporate Credit Card Policy – May 2016

26. *Crimes Act 1914*