



Credit Card Policy

Policy Identification:	
Policy type:	Administrative
Summary:	To set guidelines for the use of council issued credit cards to authorised users.
Record number:	20/30468
Date of adoption or approval:	22 October 2019
Last review date:	June 2020
Next review date:	June 2021
Authorisation:	Senior Management Team
Responsible department:	Executive
Responsible officer(s):	Chief Executive Officer
Review officer:	Chief Finance Officer
Consultation required:	Chief Finance Officer
Relevant references:	
Delegations:	
Legislation:	
Related policies:	Issue of Council Orders Policy
Related procedures:	Credit Card Purchasing Procedure

1. Purpose

The District Council of Loxton Waikerie will operate a corporate credit card system which permits an appropriate level of cards to be issued to operational staff throughout the organisation. The introduction of credit card purchasing is to augment, not replace, its existing procurement practices. Credit Card transactions are only to be performed where it is considered to be more cost effective than traditional methods. Credit card transactions are likely to be most cost effective for minor, frequent purchases or “one off” purchases or payments where time is of the essence and when obtaining ‘sale’ prices for goods and services. The number of cards will be reviewed regularly to ensure appropriateness of the limits of the cards, the purpose they were issued for and the purchases being made.

2. Principles

To define the guidelines for the use of a Council Corporate Credit Card issued to the Mayor and Council employees as listed in the Cardholder Register below.

Use of a Corporate Credit Card

A Cardholder can use their credit card only for official Council business and must not be used for personal use or gain.

A Cardholder can use the card to purchase goods and services directly, by mail, fax order or phone from suppliers.

A Cardholder can not use the card to obtain cash from a bank or eftpos facility. All transactions by the Cardholders are to be performed in accordance with Banksa's Conditions of Use.

The accompanying Credit Card Purchasing Procedures must be referred to in conjunction with this policy to clearly define the use of a Council corporate credit card.

Misuse of Credit Cards

Examples where a credit card can be misused may include:

- A Cardholder is exceeding their credit or transaction limits,
- There is unauthorised use of the card,
- Where goods and/or services are purchased at prices that are disproportionate to their worth or generally considered excessive with reference to comparable prices for like goods and services
- Where the splitting of purchases occurs to circumvent card and/or purchasing limits.
- Where the use of Council credit card is used to acquire goods and/or services for personal use or personal gain.

Staff failing to use credit cards as per the conditions of use will have the cards withdrawn and will be subject to disciplinary action.

Cardholder Register

The following are Credit Card Holders along with applicable credit spend caps and transaction limits:

Cardholder	Spend Cap	Transaction Limit
Mayor	\$5,000	\$5,000
CEO	\$5,000	\$5,000
Director Corporate and Community Services	\$5,000	\$5,000
Director Infrastructure Services	\$5,000	\$5,000
Manager Projects	\$10,000	\$5,000
Manager Environmental Services	\$5,000	\$5,000
Community Development Officer	\$5,000	\$2,000
Library Manager	\$5,000	\$2,000
Waikerie Library Co-ordinator	\$2,000	\$2,000
Co-ordinator Infrastructure Loxton	\$10,000	\$5,000
Co-ordinator Infrastructure Waikerie	\$10,000	\$5,000
Procurement Officer	\$10,000	\$5,000
Risk and Work Health and Safety Officer	\$2,000	\$2,000
Human Resources Officer	\$5000	\$1,000

Cardholder	Spend Cap	Transaction Limit
Administration Officer Infrastructure Services	\$5,000	\$5,000
Administration Officer Environmental Services	\$5,000	\$5,000
Storeman Loxton	\$5,000	\$5,000
Team Leader Parks & Gardens Loxton	\$5,000	\$5,000
Team Leader Parks & Gardens Waikerie	\$5,000	\$5,000
Municipal Worker Parks & Gardens Loxton	\$5,000	\$500
Executive Assistant	\$5,000	\$2,000
Personal Assistant Director Corporate & Community Services	\$5,000	\$2,000
Environmental Health Officer	\$2,000	\$2,000
General Inspector Waikerie	\$2,000	\$2,000
Loxton Riverfront Holiday Park Manager	\$5,000	\$2,000
Loxton Retirement Village Administrator	\$5,000	\$5,000
Loxton Retirement Village Maintenance Contractor	\$5,000	\$500
Municipal Worker Historical Village	\$2,000	\$500
Pines Committee Administrator	\$1,000	\$500
General Inspector Waikerie	\$2,000	\$2,000

3. Delegations

A corporate credit card with delegated limits will only be issued with the approval of the Chief Executive Officer. Monthly credit limits and transaction limits will be set by the cardholder's Manager and approved by the Chief Executive Officer.

4. Availability of the Policy

This policy will be available for inspection at the council offices at Loxton or Waikerie during ordinary business hours at no charge.

Copies of this policy will also be available from councils website www.loxtonwaikerie.sa.gov.au or postal copies may be obtained from the council office free of charge.

5. Document history and version control

Date	Version	Authorisation: Council/ Committee/ Senior Management Team	Amendment details:
16/01/2009	1.0	Council meeting of 16 January 2009	First version: credit card holders noted as Mayor, Chief Executive Officer, Finance Manager and Acting Chief Executive Officer
25/11/2011	1.1	Council meeting of 25 November 2011	Credit card holders noted as: Mayor, Chief Executive Officer, Directors and Manager Corporate Services
16/11/2012	1.2	Council meeting of 16 November 2012	Business Credit Card Cardholder Agreement added
21/02/2014	1.2	Council meeting of 21 February 2014	No changes noted
18/12/2015	1.3	Council meeting of 18 December 2015	Notation of change of staff position description: Finance Officer – Accounting Officer
23/10/2017	2.0	Senior Management Team	Addition of the document history and version control protocols and the extension of the review period (as per the Policy and Procedure Framework) to that of every 2 years, proposed reduction of limit of spend, notation of the summary sheet and the requirement for the card holder and manager to sign.
11/10/2018	2.1	Audit Committee	Amendment to credit card limit and expansion to card holders
27/03/2019	3.0	Audit Committee	Addition of new cards, removal of cards not required, amendment of limits
22/10/2019	4.0	Audit Committee	Addition of new cards and amendment of

			limits
29/06/2020	5	Chief Executive Officer	Addition of new card, amendment of transaction limit