The District Council of Ceduna	CREDIT CARDS	Policy #	4.3 / 5
		Issued:	17/09/2025
POLICY		Next review	Sept 2029

Category	4. Finance	**Classification:**	Public
First Issued:	16/4/2020	**Review Frequency:**	Each term of Council – 4 years
Legislation:			
Relevant Policies:	4.4 – Tenders & Purchasing Policy		
Related Procedures:			
Responsible Officer:	Coordinator Corporate & Business Services		
Adopted by Council :			

1. Purpose

This policy provides direction for the provision and use of Corporate Credit Cards and describes the conditions for the authorisation of issue and use of Cards by employees and elected members of the Council. The purpose of this policy is to ensure that:-

- Cards are used in the appropriate manner.
- All purchases are accounted for and reported in a timely matter.
- Strict controls are in place for the use of Cards.

2. Policy Statement

Issuing of Credit Cards

The Council shall delegate to the Chief Executive Officer the authority to issue Corporate Credit Cards to any Council Officer befitting to their position within Council.

Council's overall credit limit allocation will be $15,000. The Chief Executive Officer shall determine appropriate credit limits for individual Corporate Credit Cards, but shall not exceed the credit allocation to all cards unless approval is provided by Council to increase Council's overall credit limit.

Corporate Credit Cards shall be returned immediately on the cessation of employment or term of office and shall be cancelled by the Manager Administration & Finance on that date.

Use of Credit Cards

The procurement of goods and/or services required to deliver Council services shall principally be made on payment of account terms (with payment via EFT or cheque). Corporate credit cards shall only be used for procurement when:

- The supplier of goods and services will not accept payment on account or immediate cash transfer for purchase of good/s and/or service/s.
- No other available method of payment are allowable to complete transaction (online forms)
- In the event of an emergency and all other payment methods will comprise the response to the emergency situation.

Transactions shall be incurred on the following basis, without exception:

- The acquisition is necessary for the conduct of Council business or in the conducting of Council business.
- No private expenditure shall be incurred under any circumstances.

- EFTPOS transactions shall be allowed on condition that a receipt and tax invoice is received and provided to the Administration Officer (Accounts Payable).
- Telephone transactions shall be allowed however a receipt and tax invoice must be sought and provided to the Administration Officer (Accounts Payable).
- Internet transactions shall be allowed however a receipt and tax invoice must be sought and provided to the Administration Officer (Accounts Payable).

Approval of Credit Card Expenditure

All expenditure incurred on corporate credit cards shall be supported by a tax invoice and in compliance with the requirements of the goods and services tax.

All officers and members issued with a corporate credit card shall provide, and be responsible for, the production of supporting documentation.

All expenditure incurred on corporate credit cards shall be reviewed and authorised monthly by the Chief Executive Officer. Any expenditure incurred on a corporate credit card issued to the Chief Executive Officer shall be reviewed and signed off by Council's Mayor (or Deputy Mayor) on a monthly basis.

Expenditure incurred on corporate credit cards that is not supported by documentation and budgetary allocations may result in the expenditure having to be repaid to Council.

Annual Reporting of Credit Card Usage

Annually a report shall be prepared and presented to Council's Audit & Risk Committee, detailing currently issued credit cards and their individually limits, to ensure compliance with this policy.

Annually reporting to the Audit & Risk Committee will also contain any instances where use of a Council corporate credit card contravened this Policy and the actions taken by the Chief Executive Officer to remedy this event.

3. Review

This Policy will be reviewed every four years after each general election.

4. Availability

This Policy is available for inspection without charge at the following location during ordinary business hours:

- Council Administration Building, 44 O'Loughlin Terrace Ceduna; or,
- Council Website: www.ceduna.sa.gov.au