



Policy No. 17 – Council Credit Cards

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Adopted: 6 October 2003
Minute 208/03

Version: 9

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Statutory Authorities:

Local Government Act 1993 (Tas)

A New Tax System (Goods and Services Tax) Act 1999 (Cth)

Fringe Benefits Tax Assessment Act 1986 (Cth)

OBJECTIVE

The purpose of this policy is to govern the allocation, use and administration of Council credit cards to support the efficient delivery of local government services while minimising the risk of misuse, error and fraud.

SCOPE

This policy applies to all Council credit cards issued to Councillors and employees. It should be read in conjunction with relevant Council delegations, policies, procedures, and the Cardholder Agreement and Responsibility Statement issued by the credit card provider.

POLICY

1. Authority and Issue of Cards:

- 1.1. Council credit cards may be issued to the Mayor, General Manager and approved Council employees.
- 1.2. The General Manager is authorised to approve the issue, cancellation and variation of Council credit cards for employees and set individual credit limits in accordance with this policy.
- 1.3. All Council credit cards are issued subject to compliance with this policy and the credit card provider's terms and conditions.

2. Credit Limits:

- 2.1. Council's total credit card facility limit must not exceed \$50,000.
- 2.2. The maximum monthly limit for an individual credit card must not exceed \$10,000 and will be set at the lowest practical level required to perform the cardholder's role, taking into account budget constraints and alternative payment methods.
- 2.3. Any increase to an individual card limit requires approval by the General Manager.

3. Permitted and Prohibited Use:

- 3.1. Council credit cards must only be used for legitimate Council business purposes.

- 3.2. Personal purchases are prohibited, except where an incidental personal component arises as part of approved business travel or hospitality (e.g. meals for an accompanying partner). Any personal component must be reimbursed to Council by the cardholder.
- 3.3. Infringements, fines, and penalties must not be paid using a Council credit card and remain the responsibility of the individual who incurred them.
- 3.4. Council credit cards must not be used for cash advances or be linked to personal online accounts under any circumstances.

4. Cardholder responsibilities:

- 4.1. Cardholders must:
 - Keep the credit card secure at all times;
 - Ensure all purchases are within delegated limits and comply with Council's procurement policies;
 - Obtain and retain valid receipts and supporting documentation for all transactions;
 - Monitor usage to ensure credit limits are not exceeded; and
 - Report any unauthorised, suspicious or fraudulent transactions immediately to the Finance Manager.
- 4.2. Cardholders are responsible for all transactions made using their card, including transactions made by other employees with the cardholder's permission.

5. Reconciliation and Approval:

- 5.1. Cardholders must reconcile and submit credit card statements to the Finance team within 21 days of issue.
- 5.2. All transactions must be supported by a valid tax invoice that meets GST requirements. Where a receipt is unavailable, a statutory declaration must be provided for expenditure over \$20, stating that the expense was incurred for legitimate Council business.
- 5.3. Transactions must be correctly allocated to the appropriate ledger account or cost centre.
- 5.4. Credit card statements must be signed by the cardholder and approved by the cardholder's direct supervisor.
- 5.5. The General Manager's credit card statement must be approved by the Mayor or their authorised representative.

6. Online Payments and Storage of Card Details:

- 6.1. Council credit cards must not be linked to online payments platforms or accounts that store card details (e.g. PayPal, Afterpay, Apple Pay, Google Pay, iTunes).
- 6.2. Where an online system is essential for Council business and requires stored card details, the General Manager may approve a work-related online account.
- 6.3. Approved online accounts must:
 - Be used for legitimate Council business only;
 - Be set up using Council email details;

- Be managed separately from personal accounts; and
- Be recorded and monitored by the Finance Manager.

7. Disputed Transactions:

- 7.1. Cardholders are personally responsible for any expenditure that cannot be demonstrated as legitimate Council business.
- 7.2. The General Manager is the ultimate arbiter of disputed transactions involving employees. Where the disputed transaction involves the General Manager or the Mayor, the ultimate arbiter will be the Dorset Council Audit Panel.

8. Lost, Stolen and Damaged Cards:

- 8.1. The loss or theft of a Council credit card must be reported immediately by the cardholder to the credit card provider (i.e. Westpac Bank) regardless of the time or day the loss is discovered.
- 8.2. The cardholder must also notify the Finance Manager of the loss or theft by the next business day.
- 8.3. Damaged cards must be reported to the Finance Manager for cancellation and replacement.

9. Expiry and Renewal:

- 9.1. Replacement cards will be issued prior to expiry.
- 9.2. Expired cards must be returned to the Finance Manager for secure disposal.

10. Ceasing Employment:

- 10.1. Employees leaving Council must return their Council credit card and supporting documentation to the Finance Manager by their final day of employment.

11 Compliance and Review:

- 11.1. Breaches of this policy may result in cancellation of the card and / or disciplinary action in accordance with Council procedures.
- 11.2. This policy will be reviewed every four (4) years or more frequently if required. Credit card allocations and credit limits are to be reviewed as part of each policy review.