



# Corporate Credit Card Policy

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<b>Policy Category</b>	Council
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<b>Approval Authority</b>	Council
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<b>Policy Version Number</b>	6
<b>Department</b>	Corporate Services
<b>Policy Owner</b>	Director Corporate Services

## PURPOSE

The purpose of this policy is to provide guidance on the provision and use of Council issued Corporate Credit Cards, to ensure effective probity, accountability and transparency regarding their use and in accordance with legislative, contractual and policy requirements.

## POLICY OBJECTIVES

To enable efficient low value purchasing while maintaining strong financial controls, minimising fraud risk, ensuring compliance with procurement requirements and supporting transparent public accountability.

## COMMENCEMENT OF POLICY

Commencement date will be the date of approval.

## SCOPE

The Corporate Credit Card Policy applies to all Council employees and Councillors who are issued with a Corporate Credit Card. This policy is subordinate to the Diamantina Shire Councils Procurement Policy.

## HUMAN RIGHTS COMMITMENT

Council has considered the human rights protected under the *Human Rights Act 2019* (Qld) (the Act) when adopting and/or amending this policy. When applying this policy, Council will act and make decision in a way that is compatible with human rights and give proper consideration to a human right relevant to the decision in accordance with the Act.

## **POLICY STATEMENT**

This Policy enables efficient purchasing to take place whilst maintaining internal authorisation and controls.

While purchase administration may be delegated, accountability for credit card use remains with the cardholder. Cardholder must supervise all delegate purchases.

## **RISK MANAGEMENT AND INTERNAL CONTROLS**

The use of Corporate Credit Cards presents inherent financial, compliance and reputational risks including unauthorised expenditure, fraud, inadequate recordkeeping and non-compliance with procurement requirements.

This policy established mandatory controls to mitigate these risks through:

- Defined approval authorities and credit limits
- Restricted usage and prohibited transactions
- Mandatory reconciliation and supporting documentation
- Independent monitoring and audit review
- Clear consequences for misuse or non-compliance

These controls support Council's Enterprise Risk Management Framework and to ensure sound financial governance.

## **STANDARDS AND PROCEDURES**

### **AUTHORISATION TO ISSUE CORPORATE CREDIT CARDS**

Corporate Credit Cards may only be issued with the written approval of the Chief Executive Officer in accordance with Council's Financial Delegations and documented in the Credit Card Register maintained by the Credit Card Administrator.

Approvals will specify permitted use categories:

- Category 1 – general work purposes only
- Category 2 – general work purposes and work-related travel expenses (excluding flights, accommodation and hire cars)
- Category 3 – general purposes, work related travel expenses and hospitality/entertainment expenses

All cardholders must:

- Sign a policy acknowledgement declaration
- Complete required training prior to card activation.

## CREDIT LIMITS

Council maintains an overall credit facility limit of \$100,000.00. Corporate credit cards have been issued to officers as set out in the table below:

Credit Card Issued	Credit Card Limit
CEO	\$20,000
Director Infrastructure	\$10,000
Director Corporate Services	\$10,000
Director Communities	\$10,000
Mayor	\$ 5,000
Deputy Mayor	\$ 5,000

## APPROPRIATE USES

Corporate Credit Cards may be used only for official Council business where they represent the most efficient procurement method, including:

- Travel and accommodation bookings
- Online purchases
- Goods and services

All expenditure must comply with Council policies relating to:

- Procurement
- Travel
- Entertainment and Hospitality

The use of the Corporate Credit Card does not remove the requirement to comply with procurement thresholds, quotation requirements or approval authorities under Council's Procurement Policy.

## PROHIBITED USE

Corporate Credit Cards must not be used for:

- Cash withdrawals;
- Private expenditure of any nature
- Payment for accompanying partners

Corporate Credit Cards should not be used for:

- Backordered or incomplete goods/services
- Purchases covered by standing supply arrangements – Stationery
- Fuel purchases (use fuel cards / accounts)
- IT equipment, subscriptions and accessories
- Tools and work equipment
- Training, seminars, webinars, conferences, or other professional development (unless pre-approved)
- High value or attractive items

Any unauthorised, private or non-compliant expenditure must be reimbursed to Council and may result in withdrawal of card privileges, disciplinary action and referral for investigation where appropriate.

## RECONCILIATION AND RECORDKEEPING

### Cardholders must:

- Reconcile all transactions within 14 days of the statement date
- Provide valid tax invoices and supporting documentation
- Clearly document business purpose for each transaction

## RESPONSIBILITIES

### Cardholders must ensure:

- Secure storage of cards
- Immediate investigation of unauthorised transactions
- Credit Card Reconciliation completed within 14 days
- Compliance with this Policy and the Corporate Credit Card Procedure

### Finance Coordinator is responsible for:

- Maintaining Credit Card Register
- Monitoring transactions
- Following up non-compliance
- Cancelling lost or stolen cards

## LOST OR STOLEN CARDS

Lost or stolen cards must be reported immediately to the card provider and to the Finance Coordinator as soon as practicable.

## MONITORING AND AUDIT

Transaction monitoring will occur on an ongoing basis by the Finance Coordinator. An Independent audit review will be conducted at least annually.

## DEFINITIONS

Term	Definition
<b>Council</b>	Means Diamantina Shire Council
<b>Cardholder</b>	Officer issued with a Corporate Credit Card
<b>Corporate Credit Card/s</b>	All Credit Cards held under a Council Credit Card facility
<b>Credit Card Administrator</b>	Finance Coordinator responsible for administration
<b>Delegate</b>	Staff authorised by cardholder in writing
<b>Private Expenditure</b>	Any non-Council business expense

**SUPPORTING DOCUMENTATION**

<b>Legislation</b>	<i>Local Government Act 2009</i> <i>Local Government Regulation 2012</i>
<b>Council Policies</b>	Procurement Policy Financial Delegations Policy Entertainment and Hospitality Expenses Policy Travel and Related Expense Policy Corporate Credit Card Use Procedure
<b>Council Delegations</b>	Financial Delegations
<b>Council Forms</b>	Credit Card Purchases Requisition Credit Card Purchases Reconciliation Report
<b>Supporting Documents</b>	Corporate Plan 2022 – 2027 Credit Card Procedure Credit Card Compliance and Monitoring Procedure

**VERSION CONTROL**

<b>Version</b>	<b>Adopted</b>	<b>Comment</b>	<b>eDRMS #</b>
1	20 January 2015	Minute No. 2015.01.20-OM-7	
2	21 September 2015		
3	16 January 2017	Minute No . 2017.01.16-OM-9	
4	18 January 2019	Minute No. 2019.02.18-OM-22	
5	21 June 2021	Minute No. 2021.06.21-OM-20	324790
6	18 May 2026	Resolution: CNL/26/017	330431