Policy number	**Policy 312**
Policy title	Transaction Card
Strategic outcomes supported	CL1 – Effectively managing resources and performance CL3 – Accountability and good governance

1. Policy objective:

1.1. To provide clear directions for establishment and implementation of appropriate systems and procedures for the use of corporate transaction cards, to ensure that the procurement of goods or services are managed appropriately, sustainably, and transparently.

2. Policy scope:

2.1. This policy applies to all employees that procure goods or services using corporate transaction cards, documenting their responsibilities and acceptable use.

3. Policy definitions:

Cardholder means an employee who has been authorised by the Chief Executive Officer to incur expenditure by a corporate transaction card or authorised by the Chief Financial Officer for the Chief Executive Officer.

Card Administrators are responsible for the general oversight of Corporate Transaction Cards and can either be the Accountant, Coordinator Finance, Manager Strategic Accounting or Manager Finance.

Transaction card means a card facility to procure goods or services. Examples of those are corporate credit cards and store cards.

Store card means a card that is given out by a store and can be used to purchase goods at that store only.

4. Policy statement:

4.1. Allocation of a transaction card

4.1.1. Allocation of a transaction card can only be approved by the Chief Executive Officer, or in the case the card is for the Chief Executive Officer, approval is provided by the Chief Financial Officer.

4.1.2. The cardholder must sign the "Agreement – Use of Transaction Cards" to acknowledge their personal responsibilities and to comply the Town's Policies.

4.2. Credit card credit limits

4.2.1. The credit limit per transaction card is prescribed in table below based on the employee's position.

Position	Maximum Credit Limit
Chief Executive Officer	$5,000
Chiefs	$5,000
Executive Assistants (EAs) for Chiefs	$10,000
Manager Technology and Digital Strategy	$10,000
Managers	$5,000
Catering Facilitator	$5,000
Service Area Leaders	$4,000
Mid/Senior Level Staff	$3,000
Other Staff	$2,000

4.2.2. In an emergency situation, the Chief Executive Officer can approve the temporary increase of credit limit to no more than double the original maximum credit limit

4.3. Store card credit limits

4.3.1. Store cards are not fixed with a set limit and usually has an overall account limit for the store the card relates to. Purchases made from store cards must be purchased using the guidance outlined in Policy 301 – Procurement and purchase orders are raised.

4.4. Cardholder obligations

4.4.1. A single purchase transaction limit is $1,000 (excluding GST), except for the following items:

4.4.1.1. A purchase of professional membership, conference, training, workshop, accommodation, and travel expense. These items are only procured by the EAs.

4.4.1.2. A purchase of information technology subscription. This item may only be procured by the Manager Technology and Digital Strategy.

4.4.2. Purchases must not be split over multiple transactions to avoid purchase transaction limits.

4.4.3. The transaction card shall not be used;

4.4.3.1. By an employee whose name is not on the transaction card;

4.4.3.2. To withdraw cash from a bank, ATM or merchant;

4.4.3.3. To link the transaction card to other payment gateways (for example PayPal);

4.4.3.4. For personal items or services;

4.4.3.5. For the purchase of alcohol (with the exception of the Catering Facilitator);

4.4.3.6. For the purchase of gambling related supplies or activities;

4.4.3.7. With any type of reward system that provides cardholders with any personal benefit or reward (for example, Flybuys, frequent flyers or any type of loyalty programs);

4.4.3.8. To make payment for services provided by contractors who are entitled to superannuation; &

4.4.3.9. Where arrangements can be made for a purchase order to be issued or subject to a current supplier contract.

4.4.4. Where there has been inadvertent use, the cardholder must notify the Card Administrator and reimburse the Town within fifteen (15) business days.

4.4.5. When the transaction card is stolen, damaged, and/or has incurred suspected fraudulent transactions, the cardholder shall report immediately to the financial institution/the store and the Card Administrators.

4.5. Transaction evidence

4.5.1. Transaction evidence must be obtained in the form of a tax invoice and/or receipt with information includes:

4.5.1.1. Date of transaction;

4.5.1.2. Supplier name;

4.5.1.3. Supplier ABN;

4.5.1.4. Supplier address;

4.5.1.5. Amount of transaction;

4.5.1.6. Indication of GST.

4.5.2. Where it is not possible to obtain the transaction evidence, or such evidence has been lost, ensure alternative documents and/or explanation is provided to sufficiently support the transaction. Transactions without the supporting documentation will require a Statutory Declaration to be prepared with information listed at Item 11, detailing the nature of the transaction and confirming that the purchase was made in the course of conducting Town's business.

4.5.3. All transactions are to be referred for review and approval to the cardholder's immediate line manager.

4.6. Management control

4.6.1. The Chief Financial Officer or Card Administrator shall ensure that:

4.6.1.1. A detailed list of transactions for all transaction cards shall be reported monthly to Council as a part of the Schedule of Accounts report.

4.6.1.2. A register of all transaction cards is maintained.

4.7. Misuse, misconduct, and fraudulent use

4.7.1. Any alleged misuse of Transaction Cards will be investigated and may be subject to disciplinary procedures.

4.7.2. Where there is reasonable suspicion of misconduct or fraudulent activity arising from Transaction Card facilities, the matter will be reported to the appropriate regulatory agency, subject to the requirements of the Public Sector Management Act 1994 and the Corruption, Crime and Misconduct Act 2003.

5. Related documents

Local Government Act 1995
Policy 301 Procurement

Responsible officers	Manager Finance Manager Strategic Accounting Coordinator Finance Accountant
Policy manager	Chief Financial Officer
Approval authority	Council
Next evaluation date	*This will be set by Governance*

Revision history

Version	Action	Date	Authority	Resolution number	Report number
1	Adopted	22/02/2024	Council	7/2024	Item 11.3
2	Reviewed and amended	20/05/2025	Council	95/2025	Item 11.3
3	Reviewed and amended	18/11/2025	Council	233/2025	Item 11.2