



Corporate Credit Card Policy

Document number: PO2023- 043

Approval

Policy owner	Chief Financial Officer		
Approved by	State Council Executive Leadership Team		
Date approved	State Council: 17.08.2023 ELT: 12.07.2023	Review date	17.08.2026

Purpose

1. The purpose of a St Vincent de Paul Society NSW (Society) issued corporate credit card (card) is to facilitate and simplify the purchasing process for minor purchases, travel expenditure and assistance payments for people we assist.
2. The purpose of this Corporate Credit Card Policy is to ensure corporate credit cards are issued and used appropriately for Society related business, and all expenses incurred are properly approved and acquitted.

Scope

3. This policy applies to all Society Personnel who are issued with a corporate credit card or are supervising Personnel with a corporate credit card.
4. This policy covers:
 - a. the issuing, application and withdrawal of corporate credit cards
 - b. acceptable use of the cards
 - c. monitoring, review and accounting of card transactions.

Related policies and procedures

5. Related policies and procedures include:
 - Code of conduct
 - Delegations of authority policy
 - Procurement policy
 - Managing fraud and dishonest behaviour policy
 - Records management policy
 - Gifts and entertainment policy
 - Store cards policy

Policy principles

6. Corporate Credit Cards must be used appropriately within relevant delegations, and in accordance with the Society's policies.

Issuing of Corporate Credit Cards

7. Credit Card will only be issued to Society Personnel who:
 - are required to undertake regular travel for business purposes
 - can demonstrate an ongoing and regular need to purchase goods or services on behalf of a **Group or Team** which is best facilitated through the use of a credit card
 - can demonstrate an ongoing and regular need to make assistance payments for people we assist.

8. Examples include, but are not limited to, paying for training courses, professional fees, publications, catering, client assistance payments or any purchase where a credit card is the only acceptable form of payment.
9. The issuing of corporate credit cards must be approved by the Chief Financial Officer or by the Group Financial Controller and relevant Executive Director, as per the Delegations of Authority Policy.

Credit Card Limits

10. Card Limits are set as standard to \$2,000 per month or lower if specifically requested as per application.
11. Limits set to more than \$2,000 per month must be supported by genuine business need and approved by the Chief Financial Officer (CFO) as per the Delegation of Authority Policy.
12. Limits and card usage are subject to annual review by Finance. Where appropriate limits will be aligned with actual expenditure following approval by the Group Financial Controller and relevant Executive Director, or by the CFO where limits exceed \$2,000.
13. **Replenishments** made more than once per month must be approved by the Executive Director or CFO as per the Delegations of Authority Policy.

Cancellation of Corporate Credit Cards

14. The card is not transferable and will be cancelled by Finance when:
 - the Cardholder ceases employment or membership (members and volunteers) with Vinnies
 - the Cardholder no longer requires the card because of a change of duties or position
 - the Card has not been used for more than twelve months
 - requested to do so by an Executive Director, Director or the CFO.
15. Credit cards may be cancelled by Finance in consultation with the relevant Executive Director when:
 - the Cardholder is taking an extended period of absence of three months or more
 - the Cardholder fails to comply with the Credit Card Policies and Procedures.

General Terms of Use

16. Society corporate credit cards must only be used for Society-related business expenditure.
17. The Cardholder may place an order with a supplier in person, by phone or fax, by mail or via the internet.

18. When using the corporate credit card, Cardholders must:
- obtain a tax invoice / receipt displaying suppliers (Australian Business Number) **ABN** (customer copy of the credit card receipt is not acceptable as it does not display ABN)
 - ensure suppliers record full and proper descriptions of items or services on invoices/receipts
 - ensure goods and services received are in good order and condition
 - complete a NSW Statutory Declaration Form if the Cardholder loses or fails to obtain a tax invoice for any individual card transaction over \$75. For transactions under \$75 a Vinnie's lost declaration form is to be completed. (Both forms are included in Appendix 2)
19. Cardholders must not use the corporate credit card to pay for any services or products from which they derive a personal benefit.
20. In a situation where a Cardholder is seeking to use the card to pay for a work-related service/product that can be perceived as providing a personal benefit, such as membership of a professional organisation, approval must be obtained from the relevant Executive Director prior to use of the card.
21. Direct debit authorities must not be placed on the card except where business conditions necessitate, and prior approval is granted by the Executive Director.
22. Centrally purchased items such as assets, IT equipment, Property equipment, stationery, fleet expenses and insurance must only be purchased by the responsible Technology, Property and Finance Teams, unless the Cardholder has obtained specific approval from the respective teams to purchase items separately on the card.
23. The cardholder must at all times ensure card details are secure and are not available to any other person besides the cardholder.

Misuse of the card

24. The Society recognises that inadvertent misuse of the corporate credit card may occur. The Cardholder must report any inadvertent misuse to their direct manager and Group Financial Controller immediately and must reimburse the Society for that expenditure within seven days of becoming aware of it and provide a written explanation of why the expense occurred to their supervisor.
25. **Deliberate** or **reckless** misuse of the card is a serious matter and constitutes a breach of this policy. Examples of this include, but are not limited to:
- use of the card for improper and/or fraudulent transactions
 - use of the card for personal or unauthorised expenditure (Examples include, but not limited to, tips or gratuities, private expenses)

26. Suspected misuse of the card must be reported, investigated and managed in accordance with this policy and other relevant policies, such as the Managing Fraud and Dishonest Behaviour Policy and the Code of Conduct. A serious breach of these policies may result in a criminal offence. Internal disciplinary action against the Cardholder may also be taken in the event of non-compliance with this policy.

Monitoring and review of corporate credit card transactions

27. The Cardholder must code and upload the invoices / receipts in **Promaster** as soon as practicable and no later than a week from the date of the transaction.
28. The Approving Officer should check the following within a week of the transaction being submitted by Cardholder on **Promaster** prior to approval:
 - tax invoice / receipts and other necessary documentation have been uploaded and description of goods and services entered onto the portal
 - each transaction for accuracy and appropriateness over the use of the card
 - general ledger account coding is correct for each item.
29. The Cardholder must regularly (at least once a week) check transactions on their card for any unauthorised transactions detected on their card via the Promaster portal. If unauthorised transactions are found, the cardholder should immediately contact the bank via the telephone number on the back of the card (131576) to report disputed transactions. These should also be reported to the Society credit card administrator for any further assistance, guidance and noting for our records.
30. Monthly reports including all outstanding credit transactions and approvals are prepared by the Financial Accountant and following review by the Financial Controller, must be sent to the Executive Leadership Team (ELT) for information and their follow up with Cardholders in their respective directorates, if required.
31. Credit Cards may be put on hold where cardholders on a regular basis have transactions outstanding for over a month. Suspension of cards will be at the approval of the relevant Executive Director and Chief Financial Officer.
32. Internal and external audit personnel also have the authority to perform periodic formal reviews of credit card use both as instructed and as part of their normal auditing procedures.

Roles and responsibilities

33. The Chief Financial Officer has overall responsibility for the implementation and review of the Corporate Credit Card Policy.
34. The Chief Financial Officer and relevant Executive Directors are responsible for:
 - approving new card applications in line with their delegation of authority
 - approving increased monthly limits in line with their delegation of authority.

35. The Finance Team is responsible for:
- verifying a prospective Cardholder’s identity through a 100-point Identification Check
 - authorising the bank’s completed application form, and
 - general card administration.
36. A Manager, with the appropriate delegation is responsible for approving credit card reconciliations of their direct reports or subordinates.
37. Member roles and responsibilities are set out in Appendix 2.

Monitoring and Review

38. This policy is scheduled for review at least every three years from the date of its endorsement.
39. The effectiveness of the operation of this policy will be evaluated and reviewed by the Chief Financial Officer.

References

- Australian Charities and Not-for-Profits Commission Governance Standards (Governance Standard 3)

Approval and amendment history

Version	Approval authority	Date	Amendment summary
Doc # POCCC2021- 043	Executive Leadership Team (NSW)	07.04.2021	Updates, combines and replaces Credit Card Use and Guidelines Policy Version 1 approved March 2011
	Trustees of the St Vincent de Paul	19.06.2021	
Doc # POCCC2021- 043 Version 2	Chief Financial Officer	28.02.2022	Remove urgent paragraphs 1,7 and 8
Doc # POCCC2023- 043	State Council	17.08.2023	Controls to prevent and detect fraud added.
	Executive Leadership Team	12.07.2023	Approvals aligned to Delegations of Authority Policy. Member policy updated to align with current practice.

Appendix 1: Definitions

1. Relevant definitions include:

Term in Bold	Definition
Authorised witness	<p>In NSW an authorised witness must be a:</p> <ul style="list-style-type: none"> • justice of the peace • notary public • commissioner of the court for taking affidavits • legal practitioner, i.e., an Australian lawyer who is granted a practicing certificate under: <ul style="list-style-type: none"> ○ Part 3.3 of the Legal Profession Uniform Law (NSW) as applied in a participating jurisdiction; or ○ a law of a non-participating jurisdiction entitling the lawyer to engage in legal practice; or • any person authorised to administer an oath. <p>The name and capacity of the authorised witness must be stated, and in the case of a justice of the peace the relevant registration number or details of appointment must be provided.</p>
Approving Officer	Approving Officer means the cardholder’s direct supervisor. For conference cardholders, approving officer is defined as per the current Delegation of Authority Policy
Promaster	Online Portal for uploading and approving corporate card transactions
Deliberate	Conscious or intentional
Executive Director	Executive Director means any employee with the title Executive Director or the Chief Financial Officer.
Director	Director means any employee with the title Director
Group/Team	Departments within each directorate in the Current Organization structure of Vinnies NSW.
Reckless	Showing a lack of care about risks or dangers and acting without thinking about the consequences of one’s actions
Replenishment	Restoration of credit card balance to its limit (usually \$2000)

Appendix 2: Member Credit Card Policy

The policy for credit card usage for Members of the Society is disclosed in the following table:

Question	Answer
Who can have a credit card?	Members of State Council, Regional Presidents and Conference Members who have a need for a credit card
Who approves issuance?	Group Financial Controller and ED, MVRO for cards with a limit <\$2000 and CFO for cards with a limit >\$2000, once endorsed for approval by the relevant Regional Director.
What are the allowable uses of the credit card	<p>Credit cards are able to be used for two main purposes:</p> <ul style="list-style-type: none"> • Direct assistance for the people we serve where other means (e.g., food vouchers) are not available • Expenses incurred in order to carry out Society work such as Travel, Accommodation & Meals for State Council Meetings or meetings with members in relation to the works of the Society. <p>If in doubt approval should be sought from the State President or his delegate</p>
When will a Member cease to be eligible to have a credit card?	When the person steps down from their position
Who approves monthly expenses?	As per Delegation of Authority Policy (Appendix 1 for Membership Delegations of Authority Schedule)
Who approves the State Council President expenses?	The Chair of the Board.
How is Member expenditure monitored?	Member expenditure on credit cards or other methods are monitored via the monthly financial reports provided to State Council, Central Councils, Regional Councils and Conferences.

Appendix 3: Lost/Unavailable Credit Card Receipt Declaration Form for individual transactions under \$75

Receipts must be provided where possible. This form is for exceptional circumstances and must be submitted where a receipt or duplicate cannot be produced.

This form should also be submitted with Credit Card transactions if receipts have been lost for any transaction under \$75

Card Holder Name:	
Card Holder Position:	
<ol style="list-style-type: none"> 1. This form is to be completed when the original receipt has been lost or destroyed and only where a replacement cannot be obtained. 2. Upload Completed form in Promaster (Online Credit Card Portal) for the appropriate transaction in Promaster 3. Claim or transactions will not be approved without being supported by declaration form. 	
Description of Goods or Services purchased:	
Amount and GST status Include currency if overseas payment	
Supplier Name:	
Date of Expense:	
Circumstances of loss and any additional information	
Cardholder Declaration	I hereby declare that I have lost or accidentally destroyed the original receipt and have made every effort to obtain a replacement but have not been able to obtain one.
Cardholder Signature	

Appendix 4: NSW statutory declaration form for individual transactions over \$75

Statutory Declaration OATHS ACT 1900, NSW, EIGHTH SCHEDULE

I, , do solemnly and sincerely declare that
[name of declarant]

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and I make this solemn declaration conscientiously believing the same to be true, and by virtue of the provisions of the Oaths Act 1900.

Declared at: on
[place] [date]

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[signature of declarant]

in the presence of an authorised witness, who states:

I, , a ,
[name of authorised witness] [qualification of authorised witness]

certify the following matters concerning the making of this statutory declaration by the person who made it: [* please cross out any text that does not apply]

1. *I saw the face of the person OR *I did not see the face of the person because the person was wearing a face covering, but I am satisfied that the person had a special justification for not removing the covering, and
2. *I have known the person for at least 12 months OR *I have confirmed the person's identity using an identification document and the document I relied on was
[describe identification document relied on]

.....
[signature of authorised witness]

.....
[date]