

Economics Legislation Committee
ANSWERS TO QUESTIONS ON NOTICE
Industry, Innovation and Science Portfolio
2017 - 2018 Budget Estimates
31 May – 1 June 2017

AGENCY/DEPARTMENT: DEPARTMENT OF INDUSTRY, INNOVATION AND SCIENCE

TOPIC: Credit cards

REFERENCE: Written Question – Senator Bilyk

QUESTION No.: BI-88

1. How many credit cards are currently on issue for staff in the Department and agencies within the portfolio? If possible, please provide a break-down of this information by APS/ SES level.
2. What was the value of the largest reported purchase on a credit card in calendar year 2016 and what was it for?
3. How much interest was paid on amounts outstanding from credit cards in calendar year 2016?
4. How much was paid in late fees on amounts outstanding from credit cards in calendar year 2016?
5. What was the largest amount outstanding on a single card at the end of a payment period in calendar year 2016 and what was the card holder's APS/ SES level?
6. How many credit cards were reported as lost or stolen in calendar year 2016 and what was the cost of their replacement?
7. How many credit card purchases were deemed to be illegitimate or contrary to agency policy in calendar year 2016? What was the total value of those purchases? How many purchases were asked to be repaid on that basis in calendar year 2016 and what was the total value thereof? Were all those amounts actually repaid? If no, how many were not repaid, and what was the total value thereof?
8. What was the largest purchase that was deemed illegitimate or contrary to agency policy and asked to be repaid in calendar year 2016, and what was the cardholder's APS/ SES level? What that amount actually repaid, in full? If no, what amount was left unpaid?
9. Are any credit cards currently on issue in the Department or agencies within the portfolio connected to rewards schemes? Do staff receive any personal benefit as a result of those reward schemes?
10. Can a copy of the Department's staff credit card policy please be provided?

ANSWER

Department of Industry, Innovation and Science

The Department uses credit cards to facilitate timely payments to suppliers. This assists small to medium-sized enterprises with cash flow and reduces the cost to business.

1. The Department had 1,849 corporate credit cards as at 31 May 2017. The breakdown of staff with credit cards by classification is as follows:

Classification	Number of credit cards
Senior Executive Service	82
Australian Public Service Officers	1,767
Total	1,849

2. The value of the largest reported purchase on a credit card was \$86,000 (GST exclusive) for interim accommodation for the Department's 2016 intake of graduates who had relocated to Canberra.
3. No interest was paid on amounts outstanding. All credit card balances are settled by the Department on a monthly basis, as they fall due.
4. No late fees were incurred in 2016. All credit card balances are settled by the Department on a monthly basis, as they fall due.
5. No credit cards had outstanding balances during the 2016 calendar year. All balances are settled as they fall due.
6. There were 66 lost or stolen credit cards for the calendar year 2016, with no associated replacement cost.

7.

Number of purchases contrary to agency policy	109
Total value of purchases contrary to agency policy	\$4,201
Number of purchases asked to be repaid	109
Value of purchases to be repaid	\$4,201
Were all amounts repaid?	Yes
Total number of purchases not repaid	Not applicable
Total value of purchases not repaid	Not applicable

8.

Largest purchase total	\$982
Cardholders APS/SES level	Senior Executive Level Band 3
Purchase repaid	Yes
If not, total left unpaid	Not applicable

9. There are no reward schemes connected to the Department's Commonwealth credit cards.
10. A copy of the Department's credit card policy is at [Attachment A](#).

Australian Institute of Marine Science (AIMS)

1. AIMS had 138 corporate credit cards as at 30 May 2017. The breakdown of staff with credit cards by classification is as follows:

Classification	Number of credit cards
Senior Executive Service	5
Executive Level	-
Australian Public Service Officers	133
Total	138

2. The value of the largest reported purchase on a credit card was \$12,221.76 (GST exclusive) for a Micro ROV - unmanned Micro Remotely Operated Vehicle (ROV) used to collect benthic and fish imagery without divers.
3. AIMS paid no interest on credit cards in 2016.
4. AIMS paid no late fees on credit cards in 2016.
5. AIMS had zero outstanding amounts on credit cards at year end.
6. 11 cards were replaced during the period. 3 x lost/stolen, 7 x compromised, 1 x cancellation due to termination of employment, with no associated replacement cost.
7. Transactions listed for AIMS relate to accidental use of a corporate card. All transactions were self-reported and repaid immediately.

Number of illegitimate purchases	5
Total value of illegitimate purchases	\$860
Number of purchases asked to be repaid	5
Value of purchases to be repaid	\$860
Were all amounts repaid?	Yes
Total number of purchases not repaid	Not applicable
Total value of purchases not repaid	Not applicable

8. Transaction listed for AIMS relates to accidental use of corporate card for hire car. Self-reported and repaid immediately.

Purchase total	\$656
Cardholders APS/SES level	AOF4.5
Purchase repaid	Yes
If not, total left unpaid	Not applicable

9. AMEX cards accrue reward points which are periodically converted to airline frequent flyer points and used for business travel.
10. A copy of AIMS Credit Card Policy is at Attachment B.

Australian Nuclear Science and Technology Organisation (ANSTO)

1. ANSTO had 281 credit cards as at 31 May 2017.

ANSTO staff are employed under the ANSTO Act rather than the Public Service Act, and as such can be categorised as non-executive staff and executive staff. The breakdown of staff with credit cards by classification is as follows:

Classification	Number of credit cards
Executive staff	8
Non-executive staff	273
Total	281

2. The value of the largest reported purchase on an ANSTO credit card was \$10,520 (GST exclusive) for an international business class multi-city return airfare.
3. ANSTO paid no interest on credit cards in 2016.
4. ANSTO paid no late fees on credit cards in 2016.
5. ANSTO had zero outstanding amounts on credit cards at year end.
6. Three credit cards were reported as lost or stolen in calendar year 2016, with no associated replacement cost.
7. The repayment of expenses charged to credit cards not in accordance with ANSTO's credit card policy, and the repayment of unused advances for legitimate purposes, are accounted for in the same general ledger account and cannot easily be separated. As such, provision of an itemised list of charges deemed illegitimate would require an unreasonable diversion of ANSTO resources.
8. Determination of the details requested would require an unreasonable diversion of ANSTO resources.
9. There are no ANSTO credit cards connected to a rewards scheme.
10. A copy of ANSTO's credit card policy is at Attachment C.

Commonwealth Scientific and Industrial Research Organisation (CSIRO)

1. CSIRO had 4,348 corporate credit cards as at 30 May 2017.
2. The value of the largest reported purchase on a credit card was \$30,017.24 (GST exclusive) for Payment for a Leadership course at the University of Virginia.
3. CSIRO paid no interest on credit cards in 2016
4. CSIRO paid no late fees on credit cards in 2016.
5. CSIRO had zero outstanding amounts on credit cards at year end.
6. The amount of credit cards reported as lost or stolen in calendar year 2016 was 297, with no associated replacement cost.

7.

Number of illegitimate purchases	367
Total value of illegitimate purchases	\$63,298
Number of purchases asked to be repaid	367
Value of purchases to be repaid	\$63,298
Were all amounts repaid?	Yes
Total number of purchases not repaid	Not applicable
Total value of purchases not repaid	Not applicable

8.

Purchase total	\$12,179
Cardholders APS/SES level	CSOF8
Purchase repaid	Yes
If not, total left unpaid	Not applicable

9. There are no CSIRO credit cards connected to a rewards scheme
10. A copy of CSIRO's credit card policy is at Attachment D.

Geoscience Australia

1. Geoscience Australia had 591 corporate credit cards as at 30 May 2017. The breakdown of staff with credit cards by classification is as follows:

Classification	Number of credit Cards
Senior Executive Service	7
Australian Public Service Officers	584
Total	591

2. The value of the largest reported purchase on a credit card was \$10,740 (GST exclusive) for Business Class Airfares including stopovers in the USA, UK and Europe for various international meetings regarding the Committee on Earth Observation Satellites.
3. The amount of interest spent for 2016 is \$0.
4. The amount paid in late fees on amounts outstanding from credit cards in the calendar year 2016 was \$0.
5. The largest amount outstanding on a single card was \$23,043 in December 2016. The cardholder was an APS purchasing officer.
6. The amount of credit cards reported as lost or stolen in calendar year 2016 was 4, with no associated replacement cost.

7.

Number of illegitimate purchases	1
Total value of illegitimate purchases	\$8.54
Number of purchases asked to be repaid	1
Value of purchases to be repaid	\$8.54
Were all amounts repaid?	Yes
Total number of purchases not repaid	Not applicable
Total value of purchases not repaid	Not applicable

8.

Purchase total	\$8.54
Cardholders APS/SES level	APS 5
Purchase repaid	Yes
If not, total left unpaid	Not applicable

9. No rewards schemes are attached to Geoscience Australia credit cards.
10. The Geoscience Australia Accountable Authority Instructions' cover the Commonwealth Credit Card Policy, an extract is at Attachment E.

IP Australia

1. IP Australia had 732 corporate credit cards as at 30 May 2017. The breakdown of staff with credit cards by classification is as follows:

Classification	Number of credit Cards
Senior Executive Service	11
Executive Level	276
Australian Public Service Officers	445
Total	732

2. The value of the largest reported purchase on a credit card was \$38,218.00 (GST exclusive) for accommodation and travel in support of the Regional Patent Examination Training Program which forms part of IP Australia's education, awareness and international engagement.
3. The amount of interest spent for 2016 is \$223.56.
4. IP Australia paid no late fees on credit cards in 2016.
5. The largest amount outstanding on a single card was \$0.00 in December 2016.
6. The amount of credit cards reported as lost or stolen in calendar year 2016 was 8 and the cost of their replacement was \$160.00.

7.

Number of illegitimate purchases	10
Total value of illegitimate purchases	\$370.27
Number of purchases asked to be repaid	10
Value of purchases to be repaid	\$370.27
Were all amounts repaid?	Yes
Total number of purchases not repaid	Not applicable
Total value of purchases not repaid	Not applicable

8.

Purchase total	\$61.05
Cardholders APS/SES level	APS 6
Purchase repaid	Yes
If not, total left unpaid	Not applicable

9. No rewards schemes are attached to IP Australia credit cards.
10. A copy of IP Australia's credit card policy is at Attachment F.

National Offshore Petroleum Safety and Environmental Management Authority (NOPSEMA)

1. NOPSEMA had 20 corporate credit cards as at 30 May 2017. The breakdown of staff with credit cards by classification is as follows:

Classification	Number of credit cards
Senior Executive Service	3
Executive Level	3
Australian Public Service Officers	14
Total	20

2. The value of the largest reported purchase on a credit card was \$8,361.96 (GST exclusive) for airfares for the CEO's travel to Houston, Texas for the International Regulators' Forum mid-year meeting and the Offshore Technology Conference on Friday 28 April to Saturday 6 May 2017.
3. NOPSEMA paid no interest on credit cards in 2016.
4. NOPSEMA paid no late fees on credit cards in 2016.
5. NOPSEMA had zero outstanding amounts on credit cards at year end.
6. The amount of credit cards reported as lost or stolen in calendar year 2016 was one, with no associated replacement cost.

7.

Number of illegitimate purchases	Nil
Total value of illegitimate purchases	Not applicable
Number of purchases asked to be repaid	Not applicable
Value of purchases to be repaid	Not applicable
Were all amounts repaid?	Not applicable
Total number of purchases not repaid	Not applicable
Total value of purchases not repaid	Not applicable

8.

Purchase total	Nil
Cardholders APS/SES level	Not applicable
Purchase repaid	Not applicable
If not, total left unpaid	Not applicable

9. No rewards schemes are attached to NOPSEMA credit cards.
10. NOPSEMA's credit card policy refer (A557054) is at Attachment G.

Northern Australia Infrastructure Facility (NAIF)

1. NAIF had five corporate credit cards as at 30 May 2017. The breakdown of staff with credit cards by classification is as follows:

Classification	Number of credit cards
Senior Executive Service	1
Executive Level	-
APS Officers	-
NAIF staff (not ASL)	4
Total	5

2. There were no purchases made on NAIF credit cards in 2016.
3. NAIF paid no interest on credit cards in 2016.
4. NAIF paid no late fees on credit cards in 2016.
5. NAIF had zero outstanding amounts on credit cards at year end.
6. No credit cards were reported as lost or stolen in calendar year 2016.

7.

Number of illegitimate purchases	Nil
Total value of illegitimate purchases	Not applicable
Number of purchases asked to be repaid	Not applicable
Value of purchases to be repaid	Not applicable
Were all amounts repaid?	Not applicable
Total number of purchases not repaid	Not applicable
Total value of purchases not repaid	Not applicable

8.

Purchase total	Nil
Cardholders APS/SES level	Not applicable
Purchase repaid	Not applicable
If not, total left unpaid	Not applicable

9. There are no NAIF credit cards connected to a rewards scheme.
10. A copy of NAIF's credit card policy is at Attachment H.

Departmental Policy 5

Commonwealth Credit Cards

You must refer to the following at all times in conjunction with this policy:

- [AAI 5 – Commonwealth Credit Cards and Credit Vouchers](#)
- [Departmental Policy 5A – Taxi Use and Cabcharge](#)
- [Resource Management Guide \(RMG\) No. 201 – Preventing, Detecting and Dealing with Fraud](#)
- [Department of Industry, Innovation and Science - Delegations](#)
- [Contact: creditcards@industry.gov.au](mailto:creditcards@industry.gov.au)

Officials must ensure that all expenditure is an efficient, effective, economical and ethical use of Commonwealth resources consistent with [Section 15 of the Public Governance, Performance and Accountability \(PGPA\) Act](#). All purchases on the Commonwealth credit card must be approved, defensible, documented and in accordance with relevant Departmental policies.

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1.1 OVERVIEW

Commonwealth credit card

A credit card is issued to the Commonwealth to enable the Commonwealth to obtain goods or services on credit.

Charge cards and vendor cards issued to the Commonwealth are both a form of "Commonwealth credit card" for the purposes of the Public Governance and Accountability (PGPA) Act 2013 and Rule.

When should a Commonwealth credit card be used?

- Generally for purchases of goods and services under \$10,000 (including internet purchases) - officials may use the Department's Commonwealth credit card for business purposes and **must not** use the Commonwealth credit card for ongoing payments e.g. contract or program payments.
- Travel expenses – refer to the Department's policies on domestic travel and overseas travel.
- Venue Hire.
- Assets – consistent with the department's Asset Management Manual.

One Approval Process

It is a requirement that the PGPA Act s23 approvals are obtained prior to committing relevant money and/or entering into an arrangement. The PGPA Act s23 delegate must be an official other than the person requesting the approval, ensuring transparency, separation of duties and to minimise the perception of self-benefit, except in instances where the "one approval" process is allowable.

Officials, who have completed the financial accreditation, are listed on the department's delegations and hold a Commonwealth credit card, may undertake the one approval process consistent with this policy (refer to Appendix 1). The one approval process allows for an end-to-end procurement, where an official is able to undertake a procurement activity, exercise the PGPA Act s23 approval delegation and make payment for the transaction using their Commonwealth credit card in one activity.

Important:

- When undertaking the **one approval** process, the procurement activity **must**:
 - be under \$10,000;
 - be consistent with the Commonwealth credit card's transaction limits (refer to table – Expenditure Limit);
 - not be for personal benefit (or perceived to be); and
 - not be for official hospitality (including Business Catering) or gifting activities.

When assessing the appropriateness of the one-approval expenditure, the approver (PGPA Act s23 delegate) must be satisfied that:

- the approval is efficient, effective, economical and ethical use of Commonwealth resources and consistent with the financial framework;
- the approval is value for money;

- the approval is business related;
- the approval complies with procurement policies (including the Commonwealth Procurement Rules and the Whole of Australian Government processes);
- the costs are reasonable and appropriate;
- the expenditure can withstand public, audit and parliamentary scrutiny; and
- the expenditure is not for personal benefit, or could be perceived to be (e.g. courses, training, personal development activities, official hospitality).

Please refer to Appendix 1 for examples and guidance.

1.2 PROCESS

Conditions of issue

- **It is a condition of issue that the cardholder must:**
 - be an employee of the Department although there are exceptions (see page 4);
 - pass an accreditation test and hold the appropriate delegation;
 - read and sign the Cardholder Agreement and Acknowledgment Form prior to receiving their card;
 - sign the card;
 - store their Commonwealth credit card safely and securely, separate to other personal cards and the credit card number/PIN be safeguarded at all times;
 - not link the Commonwealth credit card to any personal accounts;
 - ensure that no private costs are to be incurred on the Commonwealth credit card except where a combined official and coincidental private expenditure claim is incurred;
 - only hold one Commonwealth credit card (for example, hold a credit card or a cabcharge card, but not both).

Conditions of use

- **It is a condition of use that the cardholder:**
 - must not obtain cash;
 - prior to charging an amount to a Commonwealth credit card the cardholder must satisfy themselves that the requirements PGPA Act s23, including the one-approval considerations have been met and exercised appropriately;
 - **Important:**
 - All expenditure (i.e. approval and commitment of relevant money) must be approved by an appropriate PGPA Act s23 delegate. Consistent with the department's current delegations, all holders of Commonwealth credit cards hold a financial delegation up to the card limit of their card.
 - this responsibility/accountability lies directly with the cardholder, not the manager/supervisor endorsing the cardholder's acquittal.

- must, when purchasing over the Internet, keep a copy of any completed online order forms;
 - use the Commonwealth credit card to pay a claim that includes both official and coincidental private expenditure, **on an exception basis only** (e.g. where a hotel account cannot be readily split into official and private expenses);
 - must reimburse the Department **immediately** (once identified) for all private and unauthorised expenditure (including single day travel) in accordance with Departmental policies on debt recovery;
 - maintain records and obtain valid tax invoices for **all** official travel and domestic purchases (including internet purchases);
 - retains relevant invoices and receipts;
 - ensure that all transactions are acquitted within 20 days of the following month;
 - prior to either being absent from the Department for a period of more than six months; leaving the Department; or moving to another Division, ensure that all records in relation to their use of the Commonwealth credit card are forwarded to the Divisional Administrator.
- **Where a Commonwealth credit card is lost, stolen or suspected of being misused, officials must:**
 - notify the **card provider** immediately;
 - notify the Divisional Administrator and the Departmental Card Coordinator in the Transaction Processing Unit (TPU) Section as soon as possible (creditcards@industry.gov.au); and
 - complete the Customer Transaction Dispute Form for any unknown or unauthorised transactions appearing on their credit card statement. The form should be forwarded to the Departmental Card Coordinator (refer to Flowchart - Disputed transactions).

Applying for a Commonwealth credit card

Commonwealth credit cards are generally only provided to employees of the Department.

- **Employees are required to:**
 - complete and obtain endorsement from the Head of Division (or their delegate) using the Credit Card Application Form (refer to "Approvals" in this document);
 - complete and sign the Cardholder Agreement and Acknowledgement Form. This form sets out the Departmental requirements for the cards usage;
 - forward the following supporting documentation to the Divisional Administrator (and subsequently to the Departmental Card Coordinator in TPU):
 - Credit Card Application Form;
 - Cardholder Agreement and Acknowledgement Form; and
 - Copy of the cardholder's Financial Accreditation Certificate.
- **Non-employees must:**
 - submit a written proposal endorsed by the Head of Division (or equivalent) to the Manager, TPU;

- TPU to consult with the Financial Frameworks Team regarding proposed changes to the Department's delegation schedule relevant to the non-employee application;
- if approved, refer to employee requirements above;
 - **Important:** Non-Departmental staff and contractors do not have a delegation under the Department's delegation schedule and therefore should not have a Commonwealth credit card.

Reasonableness of purchases and reviewing the credit card statement

- **The cardholder is to:**
 - provide receipts/invoices to the Divisional Administrator for transactions greater than \$82.50 (GST inclusive);
 - receipts/invoices for transactions less than \$82.50 (GST inclusive) must be retained by the cardholder until the statement has been endorsed by the relevant manager;
 - for National Trade Measurement (NTM) officers, all receipts must be retained for the purpose of trial purchases.
 - complete an Asset Data Collection form for any assets purchased including consulting with the Divisional Finance Managers on the correct GL account that the purchase should be coded to;
 - sign the credit card statement that all purchases made are reasonable and in accordance with the Department's policies;
 - identify fuel purchased for vehicles leased or owned by the Department by attaching the relevant receipt and highlighting the purchase on the Commonwealth credit card statement. A copy of the credit card statement and receipt must be forwarded to the Travel and Fleet Manager, Finance Group.
 - identify on the credit card statement where the card has been used for private expenditure transactions. Any private expenditure transactions are to be reported to the official's Divisional Finance Manager as a legislative breach under the Certificate of Compliance process, and any monies owed to the Department must be recovered immediately (once identified) in accordance with Departmental policies on debt recovery.
- **The cardholder's manager/supervisor is to:**
 - review the credit card statement transactions;
 - endorse that the transactions are reasonable and in accordance with Departmental policies and procedures;
 - ensure receipts and/or tax invoices for all transactions greater than \$82.50 are on hand;
 - ensure a signed Missing Tax Invoice Form (available on the intranet) has been completed/provided where a receipt or invoice is not available;
 - ensure that any personal expenditure on the Commonwealth credit card is recovered by raising a debt in accordance with Departmental policies on debt management;

- investigate any expenditure with insufficient or non-existent supporting documentation, incorrect or missing approvals, inappropriate use or misuse of the Commonwealth credit card and refer unresolved issues and non-compliance to their Divisional Finance Manager (or equivalent);
- report any apparent or suspected fraud, loss or theft of a Commonwealth credit card to the Fraud Control Officer (FCO); and.
- return the Commonwealth credit card of employees that leave the Department in line with the Department's exiting procedures.
- **The Accountable Authority's:**
 - use of the Commonwealth credit card, by the accountable authority, will be reviewed for reasonableness by the Chief Financial Officer.
- **The Chief Scientist's:**
 - use of the Commonwealth credit card will be reviewed for reasonableness by the appropriate Deputy Secretary.

One-Approval Expenditure limit

- Cardholder limits for one-approval transactions must not exceed:

Position (or equivalents)	Financial transaction limit for credit card (GST inclusive)	Financial threshold limit for credit card (GST inclusive)
APS 4 and below	up to \$5,500	up to \$20,000 per month
APS 5 and above	up to \$9,999	up to \$50,000 per month
SES	up to \$9,999	up to \$50,000 per month

Misuse of Commonwealth credit cards

- **Officials must:**
 - report allegations or suspicions of fraudulent activity on the Commonwealth and/or Department to the FCO. A report can be made in person, in writing, by email or telephone. The Department's Fraud Control Hotline is 02 6213 6376 and the email address is fraudcontrolofficer@industry.gov.au;
 - acknowledge that misuse of the card will be investigated, and:
 - additional details may be requested by the Divisional Finance Manager and Financial Policy Team within the Corporate Network;
 - that details, including personal details, will be provided to the FCO and any other relevant third party for investigation purposes;
 - if necessary, will be dealt with in accordance with sanctions under the Code of Conduct, including reprimands, deductions of salary, reduction in classification and termination of employment.
- **Consequences of misuse:**
 - misuse of Commonwealth credit cards with the intention of obtaining cash, goods or services other than for the Commonwealth, carries stringent penalties, including imprisonment, employment sanctions, termination of appointment and/or criminal sanctions for intentional/serious misuse of Commonwealth resources.

1.3 APPROVALS

New applications

- **Can be endorsed by:**
 - General Manager (or equivalent);
 - other officials authorised by the General Manager (or equivalent) as evidenced by written approval notifying the Departmental Card Coordinator in TPU. These can include:
 - Branch Managers;
 - Divisional Finance Managers; and/or
 - State and Territory Managers for AusIndustry.

Purchases and limits variations

- Any variations to the transaction or credit card limit are to be endorsed by the Head of Division (or equivalent) and must be approved by the Manager, TPU.
- Variations can be for:
 - official overseas travel (e.g. limits increased for the duration of the trip); and/or
 - a demonstrated business need.

1.4 ADDITIONAL INFORMATION

Opening facility accounts

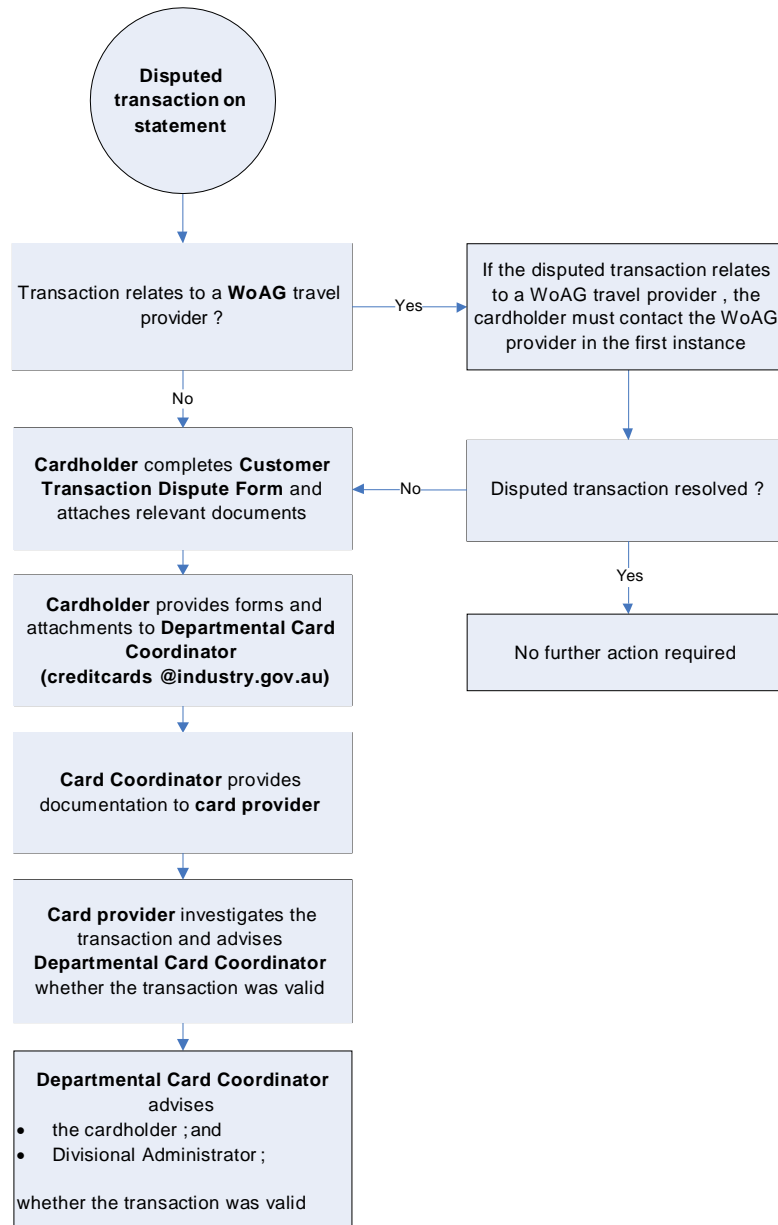
- The Chief Financial Officer has the power to open facility accounts with the Department's credit card provider.

Administration responsibilities of Commonwealth credit cards

- **Divisional Administrators (or equivalent)** are responsible for:
 - the day to day operation of administering Commonwealth credit cards is the responsibility of the Divisional Administrator. Cancellations or disputes must be referred to the Departmental Credit Card Coordinator;
 - ensuring that the monthly credit card statements are reconciled and signed by the cardholder and endorsed by the cardholder's manager;
 - arranging for new credit card applications;
 - arranging for Head of Division (or equivalent) endorsement of requests to vary cardholder credit limits. The Variation of Limit Form is to be completed, along with documented justification (demonstrated business need), and sent to the Departmental Card Coordinator in TPU for processing;
 - collecting and securely holding any Commonwealth credit cards of officials taking leave of more than six months;

- notifying the Departmental Card Coordinator in TPU when officials in the Division transfer to another Division;
- ensuring the suspension or destruction of cards of official leaving the Department.
- **Departmental Card Coordinator (or alternate)** is responsible for:
 - liaising with the card provider to obtain or cancel Commonwealth credit cards;
 - securely storing Commonwealth credit cards before the cards are issued to officials;
 - issuing Commonwealth credit cards;
 - maintaining a register of Commonwealth credit cards issued to officials;
 - liaising with the card provider to lodge and receipt results of disputed transactions.

Disputed transactions



Appendix 1

Conditions for One-Approval procurement process:

One-approval is allowable for	One-approval is not allowable
Procurements under \$10,000 (must be consistent with the requirements outlined in this policy)	Where there is a personal benefit
Online purchase of business cards	Registration fees for conferences, courses, training, personal development activities etc
Local ground transport - this includes local transport to attend functions, seminars, workshops, meetings etc	Official hospitality
Approval of venue hire - up to the financial threshold for credit cards subject to PGPA Act s60 approval being obtained (see Expenditure Limits)	Gifting
SES approving their own domestic travel (SES only)	Memberships

When should a Commonwealth credit card be used?:

Scenarios	Guidance/Exception
Payment of invoices , for example venue hire, telephone services, overseas purchases, minor IT equipment (assets), training, conferences, security bin rental, printing, grocery supplies, building supplies etc.	<ul style="list-style-type: none"> Purchases – need to be consistent with the Department's purchasing policy and processes including the Asset Management Manual. <p>Important: A Commonwealth credit card should not be used to pay invoices relating to arrangements where the Department's procurement guidelines require a purchase order to be raised.</p>
Purchasing (including internet purchases).	<ul style="list-style-type: none"> Purchasing needs to be consistent with the Department's purchasing policy and processes including the Asset Management Manual.
Domestic travel expenses including for domestic ground transport, meals (excluding single day travel), incidentals and official travel related expenses, including excess baggage charges.	<ul style="list-style-type: none"> The single day travel allowance is to cover meals for single day travel and therefore meals should not be charged to the card when on single day travel. Where a travel allowance has been advanced in cash then expenditure should not be charged to the card. In exceptional circumstances, where an official has been delayed through a natural disaster or incident impacting on air travel then travel related expenses could be charged to the card.
Overseas travel expenses including for meal expenses, ground transport, overseas accommodation and official related expenses including excess baggage.	<ul style="list-style-type: none"> Cash advances are not available from the Commonwealth credit card (no exceptions). Tipping associated with overseas travel and only in places where tipping is local practice could be charged to

Scenarios	Guidance/Exception
Fuel purchased for vehicles leased or owned by the Department.	<p>the card.</p> <ul style="list-style-type: none"> Fuel purchased for vehicles leased or owned by the Department could be charged to the card.
Assets	<ul style="list-style-type: none"> The acquisition of assets requires the prior approval from their Divisional Finance Manager (refer to the Department's policies including the Asset Management Manual in regards to accounting treatment of assets).
Ordering business cards online.	<ul style="list-style-type: none"> If you have a Commonwealth credit card and financial delegation you can order and approve (as PGPA Act s23 delegate) your own cards.

Document Control

Document title	Approval Date	Approver	Next Review Date	To Be Reviewed By
DP 5 – Commonwealth Credit Cards	1 July 2014	Chief Financial Officer	As Required	Policy Owner
DP 5 – Commonwealth Credit Cards	7 August 2015	Chief Financial Officer	As Required	Policy Owner
DP 5 – Commonwealth Credit Cards	26 August 2015	Financial Frameworks Team	As Required	Policy Owner
DP 5 – Commonwealth Credit Cards	6 October 2015	A/g Chief Financial Officer	As Required	Policy Owner



Corporate Credit Card Policy & Procedure

AIMS-FI-05

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I. PURPOSE

A corporate credit card is a card issued to a corporate Commonwealth entity, in this case to AIMS, to enable it to obtain cash, goods or services on credit (i.e. with payment deferred). There are two forms of corporate credit cards in AIMS:

- **Charge Card:** This card authorises the holder to buy goods or services on credit, with payment in full required to be made at a later date (e.g. Visa and AMEX); and
- **Vendor Card:** This is a charge card provided by a specific retailer (e.g. fuel cards).

AIMS issues these cards to selected staff members as an essential method of carrying out its business activities and operations. They are, however, required to be carefully monitored and controlled as part of AIMS' risk management systems and good governance. All staff members to whom a card is issued must read these policies and procedures and ensure that they comply with them in every respect.

2. POLICY

- Only the person issued with a corporate credit card or someone specifically expressly authorised by that person, may use that credit card or credit card number.
- In deciding whether to use a corporate credit card, the staff member should consider whether it would be the most cost-effective payment option in the circumstances. In particular, before using the card officials must in each case be satisfied that it is a proper use of AIMS' financial resources, the use must be efficient, effective, economical and ethical. See section 5 for guidelines on what constitutes "Proper Use".
- The use of the corporate credit card must be consistent with AIMS policies and procedures, including conditions of the approval and within the cardholder's financial delegation.
- The corporate credit card should only be used for minor expenditure and purchases where this is the most expedient and efficient method of procurement. This includes expenses associated with travel and general operations of AIMS. Otherwise, purchases should be pre-approved and made through normal channels.
- Staff should refer to the *Domestic Travel Policy and Procedure* or to the *International Travel Policy and Procedure* for requirements of credit card use for travel related expenditure.
- Payment of personal expenses on a corporate credit card is not allowed under any circumstances.

3. PROCEDURES

3.1 Approvals

a) Issue of New Corporate Credit Card

The following forms (which are available on AIMSCAPE) need to be completed, authorised and returned to Financial Services:

- Credit Card Application;
- Credit Card Agreement Authorisation;
- 100 Point Check List; and
- Official documentation needs to be sighted by finance staff.

Applications for new corporate cards are to be approved by the line management Senior Leadership Team member.

b) Expenditure Approval

All expenditure on corporate credit card must be endorsed by the user's supervisor and approved by their respective Science Team Leader or Support Business Unit Manager. The Approver approves the expenditure at the time of credit statement reconciliation and must assess each transaction in accordance with the "Proper Use Principle" in section 5.

c) Cash Expenditure Approval / Claims / Reimbursement

All cash related expenditure / claims / reimbursements must be approved by the user's Senior Leadership Team member. The Approver approves the expenditure at the time of claim / cash reconciliation and must assess each transaction in accordance with the "Proper Use Principle" in section 5.

3.2 Responsibilities of Credit Card Holder

- a) Comply with the conditions applying to usage of the card as set out in the Cardholder Agreement & Authorisation Form which is completed for every new credit card application;
- b) Use the card for business purposes only. If the card is not used for AIMS business then it is treated as a misuse;
- c) Ensure that the card is the most cost effective payment mechanism for purchases/services;
- d) Ensure that financial authorisation is not exceeded;
- e) Maintain purchases/services within the monthly credit limit set for the card;
- f) Ensure that Tax Invoices are obtained at the point of sale or forwarded to Financial Services (showing the cardholder's name), so that AIMS can claim the GST credit. A credit card receipt **is not** acceptable as a tax invoice.
- g) Where American Express Credit Cards are used the American Express Statements are acceptable replacements for Tax Invoices however, a receipt must still be obtained;
- h) Retain all documentation associated with purchases of goods and services to support AIMS payment of the credit card monthly accounts;
- i) It is the responsibility of the card holder to acquit and submit an authorised, signed credit card acquittal each month within 45 days of issuance of the credit card statement. Failure to meet this timeframe may result in cancellation of the credit card.
- j) Ensure that if purchases fit into the classification of portable & attractive (P&A) items that they are properly brought to the attention of Financial Services staff (i.e.: recorded on the register);
- k) Credit cards are not to be used for capital purchases (items over \$2000);
- l) Report discrepancies / disputes to the credit card processing officer as soon as possible;
- m) Maintain the card in a secure place;
- n) Report lost or stolen cards immediately to (a) the Credit Card Provider and b) the credit card processing officer;
- o) It is the responsibility of the cardholder to ensure that there are sufficient funds in the budget of their nominated task code to cover the cost of the transactions.

3.3 Lost / Stolen Cards

- a) Security of the credit cards is the responsibility of the individual cardholder. Loss or theft of a card must be reported immediately to the Corporate Card Provider (131012) who will cancel the card immediately and the credit card processing officer at the earliest most appropriate time.
- b) The credit card processing officer will also follow this up with written communication.

3.4 Credit Card Limits

- a) Individual transaction limits apply to each card.
- b) Monthly transactions limits apply to each card.
- c) Requests for increases in either transaction or monthly limits should be forwarded to Financial Services via the Program Leader or Service Group Manager.

3.5 Cash Withdrawals

- a) Travellers are **not** permitted obtain their daily travel allowance via cash withdrawal on the corporate credit card.
- b) If there is a need for cash for business purposes, this may be obtained on the corporate credit card. Please note that wherever cash is used, the traveller must account for all of it, by providing receipts with a reconciliation and any remaining cash returned to Accounts Payable. A summary sheet should be completed and tax invoices/receipts attached and submitted with the credit card acquittal. **See Appendix B .**

3.6 Lost or Missing Tax Invoice or Receipt (Amex Only)

- a) Where a tax invoice (or receipt in the case of AMEX) is not available for a transaction then a Statutory Declaration must be provided outlining the nature of the expense with appropriate description and details as outlined in 4 d) below.

4. RECONCILIATION ACTION BY CARDHOLDER

- a) Cardholders will receive a copy of their statement at the end of each month via email from the Data Centre. All statements must be acquitted within 45 days of receipt of the statement to avoid penalty of suspension / cancellation of their card.
- b) Check statement for discrepancies and report them immediately to the credit card processing officer who will follow up with the provider of services.
- c) Disputed items still need to be acquitted as usual to clear the statement. The credit card officer will track the dispute to its conclusion.
- d) Assign a task code to each item to charge the expenses against – a description of the expense is also required. The description required should include the nature of the expense (e.g. breakfast, lunch or dinner); any location information (e.g. a from and a to). There should be sufficient description to be able to understand the expense and why it was incurred.
- e) Attach all documentation to the statement, it is important to get a **“tax invoice”** for every purchase that includes GST so that the GST can be claimed back by Australian

Institute of Marine Science (AIMS) a credit card receipt **is not** acceptable as a tax invoice;

- f) If an expense is for entertainment, please include the number of AIMS/non AIMS staff who attended the function and brief details of the reason for the expenses i.e. entertainment of overseas visitor etc. A tax invoice needs to be provided – a credit card receipt **is not** acceptable as a tax invoice.
- g) Cash withdrawals:
 - If used for purchases and/or services a tax invoice is required; and
 - All withdrawals should be reconciled using Appendix B.
- h) Cardholder should sign statements once completed and forward the original with all documentation attached to their supervisor for approval.
- i) Once acquittal has been signed by both cardholder and supervisor forward to Finance for processing.

5. FRAUD OR MISUSE OF CREDIT CARD

5.1 Fraudulent use of Credit Card

Occurs when a person uses an AIMS credit card intentionally and dishonestly to obtain a benefit or cause a loss to AIMS. (The action is more than careless, accidental use or an error.) Where it has been proven that fraud has been committed, AIMS will seek to recover losses through criminal and civil recovery processes. In the absence of criminal prosecution, AIMS will apply appropriate civil, administrative or disciplinary penalties including termination of employment if warranted.

5.2 Misuse of Credit Card

- a) Occurs when AIMS Credit Cards have been accidentally used for personal purchases by staff members. In this instance the breach is unintentional, in that there is no intention to obtain a benefit or cause a loss to AIMS. Such breaches, however, may lead to removal of credit cards and any associated disciplinary action.
- b) Under no circumstances is it acceptable for staff to use an AIMS credit card for personal use, even if there is an intention to reimburse AIMS.
- c) AIMS Finance Section has implemented a transparent process in dealing with such transactions by using debtors' accounts. The expense is charged to staff debtor account and the staff payment is credited to the debtor account. Details of such transactions are advised monthly to the Executive.
- d) On occasions where the credit card is used for personal expenditure in error it is necessary to follow procedures outlined in **Appendix A**.
- e) All occurrences of suspected fraud are to be reported to Service Group Managers, Program Leaders or the Chief Financial Officer who will then report it to the Chief Executive Officer for further investigation and to determine what action will be taken. All cases of misuse of the card should be documented in the cardholder's personnel file.

6. PROPER USE PRINCIPLES

The following guidelines (known as the four E's), have been provided by the Department of Finance:

- a) **Efficient** – Efficient use of AIMS' funds involves the most suitable resources being used to deliver the best result. For example, both credit card users and their supervisors should

consider the unit costs or other ways of achieving similar purposes and objectives of the proposed use of the card and assess whether or not an alternative use would deliver the best overall result for AIMS.

- b) Effective – Effective use of AIMS' funds/resources depends on the extent to which the use of the credit card achieves its expected results. Both credit card users and their supervisors should consider whether the proposed expenditure is going to produce the desired result taking into account the purpose and objectives of the institute or the particular program or projects that that form the subject matter of the use.
- c) Economical – Economical use of AIMS' funds/resources is use that avoids waste and sharpens the focus on the level of resources that the Institute applies to deliver results. This generally relates to approving the best cost option to deliver the expected results.
- d) Ethical – Ethical use of AIMS' funds/resources is consistent with the core beliefs and values of society and where a reasonable person in a similar situation could be expected to undertake a similar course of action. In relation to commitment and expenditure of AIMS' funds/resources, it includes managing conflicts of interest and acting in an impartial manner based on the facts available through reasonable inquiries.

7. APPENDIX A

Procedure to be used in the case of accidental misuse of a Credit Card.

When a credit card is used in error for personal expenses the following procedure is required to provide a direct trail for auditing purposes.

- 1. Notify Chief Financial Officer and Financial Services of the purchase(s) by email.
- 2. Acquit statement in the usual way and identify which items are personal expenses.
- 3. An invoice will be raised by Financial Services to cover these expenses when acquittal is processed, quoting the expense and task codes used on the acquittal.
- 4. Payment should be made for the invoice within 14 days by direct deposit into the bank (details are shown on the invoice) by cash or by EFTPOS transaction by providing personal credit card details to Finance credit card officer (Townsville).
- 5. A Receipt will be issued using the same expense and task codes which will cancel out the debit cost of the items.

Example of reconciliation process for cash advance with foreign currency exchange

<u>CASH EXPENSES</u>											
DATE	TYPE	PAYEE	MEMO	CATEGORY	CCY	RCT	AMOUNT	CUM. BAL.	FX RATE	AUD	BAL RETURN
16/06/2016	Cash		Cash Out	Cash Advance - Received	USD	✓	500.00		0.6200	806.45	
17/06/2016	Cash	Hilton Doubletree	Tip to Porter	Other Transportation/Parking/Tolls	USD		(2.00)	498.00	0.6200	(3.23)	803.23
							498.00		0.6200	803.23	
							0.00				
							498.00				
			Summary Coding:	Cash Advance - Received						806.45	
				Other Transportation/Parking/Tolls						(3.23)	
				Meals Travelling						0.00	
				Accommodation						0.00	
							Balance of Cash Advance Returned:			803.23	



Guidelines for the Use of Credit Cards AG-2883

Purpose

The purpose of this document is to define the conditions and restrictions that apply when using an ANSTO Credit Card and the responsibility of card holders and 'credit card expense approving managers' to ensure the proper and appropriate use of credit cards.

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1. Responsibilities

Responsibilities include:

- General Managers and Senior Managers are responsible for recommending that an employee be issued with an ANSTO credit card
- The Supply Chain Manager (under delegation FT10) is responsible for approving the issue of an ANSTO credit card
- Card Holders are accountable for the proper and appropriate use of ANSTO credit cards and are responsible for ensuring that:
 - o all credit card transactions have a demonstrated business related purpose and are not contrary to restricted use conditions described in section 7 below
 - o credit card expense acquittals are properly administered in accordance with this document
- Card Holders are required to be familiar with the Travel Services FAQs and guidelines:
 - o [Travel-services FAQs](#)
 - o [AG 1826 Travel Guidelines](#)
- Card holder 'expense approving managers', when acquitting expense transactions, are responsible for ensuring the correct and proper use of credit cards by a card holder and for ensuring that all transactions are appropriately supported. This includes ensuring that receipts and supporting commentary that explains (as appropriate) each transaction is attached to the expense record in Concur. Refer to Travel and Expenses - Instructions for Approving Managers AI-2181.

2. Allocation of Credit Cards

Credit Cards will only be issued to personnel for the following purposes:

- For travel: to facilitate efficient administration of travel expense payments, a credit card will be issued to:
 - o Senior managers as defined in Appendix E of [AG 1826 Travel Guidelines](#)
 - o Frequent travellers as defined in Appendix A of [AG 1826 Travel Guidelines](#)
 - o For Procurement of goods and services: to support the procurement of low value goods and services, a credit card will be issued to:
 - o Managers and other staff nominated by their respective Division Head as someone who will be responsible for carrying out strategic purchasing within their Division.

Each ANSTO card holder is required to sign an [ANSTO Credit Card Acceptance of Conditions of Use Form \(AF-3214\)](#) for the receipt of their card and to acknowledge that their credit card will be utilised in accordance with all ANSTO policies and the Guidelines for the Use of Credit Cards.

3. Acceptable Use of Your ANSTO Credit Card

An ANSTO Credit Card **must** only be used for official business purposes and only where sufficient funds are available within your budget to cover such expenditure.

Examples of the type of official expenditure that can be incurred using an ANSTO Credit Card include:

- For Strategic Purchasing:
 - o To procure and pay for low value (low risk) goods or services where it is not practical to raise a purchase order;
 - o To pay for materials/consumable items of a generally minor nature that need to be paid for at the time they are "picked up" or purchased; for example, items purchased from a retail outlet and costs associated with staff functions, events, including business entertainment/hospitality expenses not associated with business travel;
- For Travel:
 - o To pay for expenses incurred in relation to approved business travel, including accommodation and meals expenses; and
 - o To pay for expenses incurred in relation to business entertainment/hospitality whilst travelling. Refer to the Travel & Expense Policy for guidance on acceptable and reasonable limits in terms of entertainment/hospitality expenditure whilst on official business.

4. Purchasing Principles

Card holders must:

- not use their credit card to purchase goods from suppliers where ANSTO has established online catalogues with that supplier.
- ensure that the procurement of goods and services using their credit card represents "Value for Money".
- be satisfied that the use of their credit card is the most efficient and effective method of procurement from a resource management perspective, and that the credit card is not used to avoid or to bypass ANSTO's procurement, tendering, and quotation thresholds. Order splitting is not allowed.
- ensure that there is proper accountability and transparency in the use of their credit card and that the highest level of business ethics is maintained. This requires card holders to adequately describe the business related purpose of all transactions and to support all transactions with itemised receipts / invoices.

5. Mandatory Requirements

Only the person issued with an ANSTO credit card, or someone specifically authorised by that person, may use that credit card or credit card number. An ANSTO credit card **MUST** only to be used for official business purposes. Private expenditure must not be charged to your card. In the event that "private" expenditure is inadvertently charged to your card you are required to **IMMEDIATELY** identify such expenditure within an Expense Report (providing the reason why the expense was incurred using the ANSTO credit card). You are required to advise your expense approving manager of all such instances and immediately reimburse ANSTO, refer to Acquitting Accidental Personal Expense on an ANSTO Credit Card I-2179.

The requirements of the [AG-2882 - Procurement Guideline - Purchasing Financial Thresholds](#) must be adhered to and appropriate quotations invited as required by the Purchasing Procedures.

A credit card cannot be used if ANSTO has established an agreement with a supplier to provide goods through an ANSTO online catalogue or established vendors, and you can direct purchase from the supplier through SAP.

In the event that your credit card is lost or stolen you are required to report the loss immediately to the Bank (ANZ) and Accounts Payable Supervisor. They will cancel your lost card and organise a new card.

For all purchases, including phone, internet or fax purchases made in Australia, you are to ensure that an itemised TAX INVOICE is obtained, and that these invoices are retained by the card holder and scanned into the relevant Trip or General Expense Report. Without a tax invoice ANSTO is not entitled to claim back the GST.

When purchasing gifts, prizes, awards, etc. to be given to ANSTO employees or non-ANSTO staff pre-approval needs to be obtained in writing prior to the purchase being carried out (refer to the Delegations Manual FE9).

When using a credit card to pay for a purchase (e.g. business related meal etc.) where two or more ANSTO staff members are present, the most senior person should use their ANSTO issued credit card to pay for the purchase.

Card holders are to ensure that credit card expenditure is acquitted (i.e. transactions are allocated to an Expense Report with Concur) and sent for approval within two weeks of monthly email advice being received to acquit your card.



Repeated failure to acquit transactions in a timely manner will result in the withdrawal of your credit card facility.

6. Shipping Instructions

When placing orders to be shipped to the card holder, mailing address instructions are very important to ensure that the card holder receives the order. Purchases may be returned to the vendor at the card holder's expense if appropriate information is missing on shipping labels. All shipping labels must have the following information:

- Card Holder's Name.
- Department Name.
- Credit Card Order.

7. Credit Card Restrictions

Purchasing of goods and services should in the first instance be directed via SAP. Purchase requisitions are raised via SAP to facilitate commitments and the subsequent payment of invoices following the receipt of the order. It is recognised that in some instances, the most cost effective method of payment is via credit cards. An ANSTO Credit Card however, is not to be utilised for the following commodities/services:

- personal or private expenses
- purchase of 'assets' valued in excess of \$3,000
- purchase of ANSTO mobile phones (Exception via ITS)
- The purchase of IT hardware and software without the prior consent of ITS
- Consultant fees
- Legal fees
- Labour hire fees
- Contractor fees
- External training courses (refer to ANSTO [Training & Development](#)). Exception for Training & Development or with consent from Training & Development as centralised control is in place based on pre-approved training events.
- Education fees, such as University fees
- Hospitality and entertainment; Please refer to the Travel & Expenses Policies which provides guidance on reasonable expenditure levels associated with Entertainment/Hospitality/Utilities
- Overseas airfares or domestic airfares and travel arrangements, all travel bookings must be made via the ANSTO Travel Desk; or
- gift cards can be purchased as a payment method using ANSTO credit cards however pre-approval is required in accordance with ANSTO delegations manual; FE9 and Rewards and Recognition guide.

8. Internet Purchases

Do not procure using your ANSTO credit card from your home computer or a public computer. Work related purchases over the internet should only be carried out using ANSTO PCs and Laptops: these and the ANSTO network have security software installed to prevent fraudulent attempts to capture credit card details and passwords.

If you procure over the internet at ANSTO using your credit card ensure that the company / web site you are transacting with displays and uses "secure payment" software to prevent 3rd party intervention. This can most readily be identified by looking for either the secure web site icon (a yellow padlock icon that appears in the bottom left corner of your web browser) or a secure payment icon (e.g. Verisign).

If you are using a web site that you regularly visit look out for any signs that the web site looks out of the ordinary, check the URL to see that it is exactly the same as you have used in the past, e.g. by comparing it the URL in your internet/web history file. The most common fraud attempts on the internet involve sending people to "alternate or fraudulent" sites, by using a URL that is almost the same as the real site. Such sites look very similar to the real site but in reality are there to capture credit card details and passwords and then use them fraudulently.

If you have any concerns or questions please contact the [ITS Service Desk](#) for advice,

9. Authorisation

Credit card holders have authority to purchase goods or services using their ANSTO credit card subject to card transaction limits and restrictions defined within this guide.

10. Credit Limits

Supply Chain Manager will nominate an appropriate credit limit for each card holder. The default amount is \$10,000 for travel purposes and \$5,000 for purchasing purposes. Higher limits can be allocated based on trip length.

11. Monthly Settlement of Accounts

Credit card expense transactions are loaded daily to the Concur application and are available for immediate acquittal.

The expense acquittal process involves the following steps:

1. Statements are downloaded on a daily basis into Concur.
2. On a monthly basis each card holder will receive a reminder email advising that they have transactions to allocate.
3. On receipt of this email or at anytime during the month the card holder is required to:
 - a. allocate transactions in Concur to the appropriate expense type, WBS, Cost Centre, or Order number, within two weeks of receiving the notification email.
 - b. ensure that each transaction allocation identifies what was actually purchased.
 - c. attach receipts to the expense report in Concur or complete a Lost Receipt Declaration if expense is in excess of \$82.50. Lost receipts are managed via Concur.
 - d. save and send expense report for approval.

Expense reports are work flowed for management's review and approval.

12. Failure to Comply with Procedures

12.1. Inappropriate Purchases

It is the responsibility of the 'expense approving manager' to carefully review and audit each card holder's expenses report, refer to Travel and Expenses - Instructions for Approving Managers AI-2181. If an inappropriate purchase is made, this must be referred at the department level to the General Manager who is to ensure compliance against ANSTO expense policies. This may involve: Requesting that the card holder make arrangements for the item to be returned for credit. Requiring the card holder to mark the purchase as personal. Concur will record a credit and initiate the process to have the amount deducted from the staff vendor account maintained in SAP.

If a card holder makes a second personal or prohibited purchase in a fiscal year, the card holder will receive a written "Notice for Inappropriate Use of the Credit Card." Card privileges may be revoked upon the third personal or prohibited purchase.

If a card holder receives a "Revocation Notice", the card must be immediately returned to the Accounts Payable Supervisor. The Accounts Payable Supervisor will cancel the Credit Card in ANZ E-Management and update SAP.

NOTE: Following the submission of expense reports, a due-diligence review is conducted on all expenses by Finance to ensure compliance with expense policies. Transactions found to be outside policy are referred to Supply Chain Manager and Chief Financial Officer.

12.2. Late Acquittals

Where a card holder is late in acquitting expenses the cardholder will receive an email notification from the Accounts Payable Supervisor. If the acquittal is not completed within four weeks a further email will be sent to the cardholder with a covering email to the Supply Chain Manager. The Supply Chain Manager will review, and escalate as required in order to comply.

The result of the Divisional Manager receiving notification of a late acquittal and the failure of the card holder to complete the acquittal within 2 weeks will result in the card holder having their card credit limit reduced to \$0 until acquittal has been completed. Failure to acquit at this stage will also result in all travel privileges being withheld.

For Official Use Only

Repeated late acquittals will result in the card credit limit only being reset at the discretion of the Supply Chain Manager and the relevant Divisional Manager.

In addition to the Concur process, Finance runs monthly reports showing "outstanding" amounts and card holders. Those card holders identified by Finance as having outstanding reconciliations will receive an email requesting reconciliation, with a copy sent to their Divisional Manager. If reconciliation is not completed promptly the card holder will have their card privileges revoked.

If card privileges are revoked, the card must be returned to the Accounts Payable Supervisor who will cancel the card holder's account.

12.3. Splitting Purchases to Circumvent the Dollar Limitation

If it is determined that credit card purchases have been split, the card holder will receive a written notification by the Supply Chain Manager. Upon the second violation, the card holder will receive a written Revocation Notice requesting that their card be immediately returned to the Credit Card Program Administrator who will cancel the card holder's account.

13. Changes to Credit Cards

13.1. Cancellation

All persons leaving ANSTO must hand their credit card in to the credit card collections officer for cancellation and arrange for any outstanding matters to be acquitted.

13.2. Changes to personal details and credit limits

Changes to credit card details are made through completion of a new [Credit Card Application Form AF-1265](#).

13.3. Enquiries

Enquiries regarding credit card applications, limits, cancellation etc. can be made through the Supply Chain Manager or the Supervisor Accounts Payable.

Replacement of a lost or damaged credit card is arranged through the Supply Chain Manager, by means of a formal request from the card holder. When a card is lost or stolen it is the card holder's responsibility to promptly notify the provider of the credit card and the Supply Chain Manager (through the Supervisor Accounts Payable).

14. Records

The following records are to be maintained:

Records	Type	Custodian Title	Storage Location	Retention
Concur records	Electronic	ITS	Concur system	As per Concur retention policy

15. Definitions

This section defines terms that may be used in this document:

Term	Definition
WBS	Work Breakdown Structure

16. References

References which were used in the creation of the document or which were referred to in the document include:

- Acquitting Accidental Personal Expense on an ANSTO Credit Card I-2179
- Travel and Expenses - Instructions for Approving Managers AI-2181
- [AG-2882 Procurement Guideline - Purchasing Financial Thresholds](#)
- [AG-1826 Travel Guidelines](#)
- [AF-1265 Credit Card Application Form](#)
- [AF-1440 Lost Receipt Declaration](#)

End of Document



MyCSIRO Intranet

Please note, printed versions of this policy may be out of date and should not be relied on for current policy information. The only current, authoritative version can be found on the CSIRO intranet at [<http://my.csiro.au/Policy-Portal/Procedures/Credit-Cards.aspx>]

Credit cards procedure

Outlines the mandatory requirements for the use of credit cards in CSIRO.

About

Intent

The CSIRO Credit Card (CCC) procedure outlines the mandatory requirements for the use of credit cards in CSIRO.

Application

This procedure applies to all eligible CCC Cardholders, Approvers of CCC expenditure and Supervisors. CCC Cardholders, Approvers and Supervisors are officers appointed by CSIRO under section 32 of the Science and Industry Research Act 1949. This does not include contractors paid by third parties or CSIRO, who are not on CSIROs payroll system.

General Requirement

The CCC is a procurement and payment mechanism, which provides a fast, cost effective way to make payments other than by cheque, electronic funds transfer or petty cash. It offers particular advantages, including convenience, significantly reduced paperwork, and prompt payment to suppliers.

The CCC must only be used for the payment of low value goods and services up to A\$3,000 inclusive of GST, excluding travel expenditure where there is no threshold.

Assets may not be purchased using a CCC under any circumstances. The asset threshold is A\$3,000 or greater, exclusive of GST.

The CCC **must not** be used for private purchasing or to purchase items for other organisations. Section 57 of the *Public Governance, Performance and Accountability Act 2013* (PGPA Act) states that agreements for borrowing monies (including obtaining credit by way of a credit card), must be in accordance with any requirements prescribed by the Rules (PGPA Act). Further the *Criminal Code Act 1995* prohibits the intentional misuse of Commonwealth funds and property with penalties of up to 10 years imprisonment.

All unauthorised transactions or transactions of a private nature are regarded as intentional misuse. For information on misuse see CCC Misuse.

Authority to Incur Expenditure

The Chief Executive has given approval for all Cardholders to have authority to incur expenditure, however the Delegate may limit that authority. The limit may be a monetary value or travel restrictions as documented on the Cardholder Agreement.

CSIRO Credit Cards must be used for **general low value purchasing** and **travel expenses**.

Cardholders do not need prior approval to incur expenditure against their CCC up to the limits stated in their Cardholder Agreement. They must, however, ensure that funds are available in the relevant budget before incurring an expense.

The Finance, Procurement and Property Delegations and Authorities Schedule states that Cardholders have authority:

To approve the incurring of expenditures, and the entering into of Transactions involving the supply or acquisition of goods and services to the nominated threshold limit and subject to the availability of funds. This excludes expenditures and entering of contracts for:

- *Entertainment & hospitality (see Del F4)*
- *Acquisition, disposal and expenditure of plant and equipment above financial limit of \$3k (see Del F5 and Definitions)*
- *Expenditure on real property (see Del F6)*
- *Acquisition and disposal of real property (see Del F7)*

Expenditure on consultancy contracts is subject to threshold limits and may only be incurred by officers at the Authority Rank or in the position shown in the F1 Delegation table.

The procurement of goods and services is subject to quotation and tender requirements. Exemptions from these requirements may only be approved by delegates who hold delegation F8.

*This delegation **does not** apply to Commercial transactions, including the acquisition of intellectual property rights or confidential information by CSIRO, memberships of organisations or sponsorships (see CSIRO Commercial and Legal Delegations and Authorities).*

Value for money principles outlined in the 2012 Commonwealth Procurement Rules must be applied.

Supporting Information

There is no supporting information.

Actions Required

1. [Principles of the CSIRO Credit Card \(CCC\)](#)
 - 1.1 [Eligibility](#)
 - 1.2 [Obtaining a CCC](#)
 - 1.3 [Cardholder Agreement](#)
 - 1.4 [Official File](#)
 - 1.5 [Principles for retaining a CCC](#)
 - 1.6 [Cancellations](#)
2. [Card Limits](#)
 - 2.1 [Guidelines for assessing proposed limit increases](#)
3. [Purchasing Principles](#)
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- 3.2 [Unacceptable general expenditure](#)
- 3.3 [Unacceptable travel related expenditure](#)
- 4. [Purchasing with the CCC](#)
 - 4.1 [Goods and Services](#)
 - 4.2 [Travel Expenses](#)
 - 4.3 [Vehicle Related Expenses](#)
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- 5. [Cash Withdrawals with the CCC](#)
- 6. [Card Holder Responsibilities](#)
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 - 6.2 [Reconciliation & Receipts](#)
- 7. [Supervisor's Responsibilities](#)
- 8. [Misuse](#)

1. Principles of the CSIRO Credit Card (CCC)

1.1 Eligibility

To be eligible for a CCC, applicants must:

- be a full-time, continuing, fixed term or Postdoctoral Fellow of CSIRO
- occupy a position that:
 - has a regular and demonstrated need to purchase goods/services with an expected cumulative total of over \$3,000 per financial year; or
 - is required to undertake international travel for CSIRO business; or
 - is required to undertake domestic travel for CSIRO business a minimum of three (3) times per financial year.
- accept the conditions of use stipulated in this document.

CCCs cannot be provided to casual employees or employees on short-term appointments, or to persons not employed by CSIRO.

All staff who will be travelling overseas **must** have a CCC.

1.2 Obtaining a CCC

To obtain a CCC, a staff member must:

1. Complete a Cardholder Agreement and have it signed by his/her Supervisor.
2. Complete the [card company application form](#) and have it signed by the Supervisor and an [Authorised Signatory \[Excel 21KB\]](#) for the Credit Card Account.
3. Create an official file for all credit card records. Place a copy of the Cardholder Agreement and card company application form on file.
4. Submit the original copies of the Cardholder Agreement and card company application form to the local Finance Manager for processing.

CCCs will be delivered to the address entered on the Cardholder application form.

Custom Fleet Fuel Cards are linked to a particular vehicle, rather than a person. Each vehicle is assigned to a responsible officer. The expenditure principles outlined in this document for CCC use also apply for use of Custom Fleet Fuel Cards. Apply for Custom Fleet Fuel Cards online via the Custom Fleet website.

1.3 Cardholder Agreement

Every Cardholder must have a signed and approved Cardholder Agreement. The Cardholder Agreement establishes the relationship between the Cardholder and CSIRO. It contains any limitations imposed on the Cardholder. See [Cardholder Agreement](#).

The Cardholder and the Supervisor must read the full CCC Procedure before signing the Cardholder Agreement. The Procedure must be annually reviewed by each signatory.

The Cardholder, the Supervisor and the Delegate must all sign the Cardholder Agreement before any card is issued. The original Cardholder Agreement must be kept on the official file with a copy of the application form/s.

A new Cardholder Agreement may be required if the Cardholder's circumstances change. This may include a change to the ongoing transaction limit and/or travel patterns and/or cash withdrawal requirements.

The Cardholder must spend within the monthly credit limit determined by CSIRO and specified in the Cardholder Agreement. If the Cardholder requires a credit limit higher than the amount granted, their credit limit may be increased for a fixed duration with authorisation from a Delegate. The Cardholder can then spend up to the new card limit for the duration of that period. The authorisation must be filed on the official file.

1.4 Official File

An official file **must** be created and maintained by the Cardholder for recording of all documents associated with the agreement, such as receipts and tax invoices filed with the relevant expense statements, Cardholder Agreements and all other supporting documents and relevant approvals. Files must be kept up to date and must be available for management review, audit and taxation review.

Staff must log a new call with Records Services via [ServiceLink](#) to order a new official file. The official file must be titled Credit Card / Petty Cash Supporting Documentation - Employee Surname, Employee First Name, Employee iDent. These files are required to be kept for a statutory period of **seven years** from the date of the last transaction. These files must be stored with the Cardholder and lodged with Records Management (when full) or on cessation. [Contact Records Services](#) for more information.

1.5 Principles for retaining a CCC

The Delegate must be satisfied that all Cardholders have been reviewed annually against the eligibility criteria to confirm an ongoing need for a CCC.

Factors that the Delegate will consider when reviewing Cardholders eligibility for a CCC are:

- Is the Cardholder a full-time, continuing, fixed term or Postdoctoral Fellow of CSIRO?
- Is the Cardholder expected to remain a full-time, continuing, fixed term or Postdoctoral Fellow of CSIRO for the next twelve months?
- Does the Cardholder occupy (now and for the next twelve months) a position that:
 - has a regular and demonstrated need to purchase goods/services with an expected cumulative total of over \$3,000 per year? and/or
 - is required to undertake international travel for CSIRO business? or
 - is required to undertake domestic travel for CSIRO business a minimum of three times a year?
- Has the Cardholder repeatedly failed to perform monthly reconciliations over the past twelve months?
- Has the Cardholder strictly adhered to the conditions of use stipulated in this document over the past twelve months?

The Delegate will advise the Cardholder and their Finance Manager if a CCC is no longer required. The Finance Manager will then cancel the card.

1.6 Cancellations

If the CCC is **lost or stolen**, contact the local Finance Officer who will immediately cancel the card with the card supplier. When a Card is lost or stolen, CSIRO is liable for unauthorised use up to a limit of \$150, until the incident is reported to the card company.

If the Cardholder is leaving CSIRO, the CCC must be returned to the local Finance Officer for cancellation at least one week prior to leaving. Failure to surrender the CCC before the Cardholder's cessation date may impact on their final entitlement payment.

All outstanding transactions must be reconciled before the Cardholder leaves the organisation. If that is not possible, all supporting documentation must be handed to the Supervisor for reconciliation in the Cardholder's absence.

CCCs to be cancelled must be returned to the local Finance Officer, who will destroy the card and cancel it with the card company.

Cancelled Credit Cards are blocked to new transactions but remain open for 12 months to capture any charges from merchants slow to process any transactions prior to the cancellation. If transactions relating to credit card misuse are processed in the 12 months after cancellation, the Cardholder will be held liable and responsible as outlined in Section 8 of this document.

For Custom Fleet Fuel Cards, contact the local fleet manager to advise Custom Fleet on disposal of the vehicle.

2. Card Limits

All CCCs will be issued with a monthly default limit of A\$3,000 inclusive of GST (per transaction) for general purchasing. CCCs may be issued with a monthly limit less than A\$3,000 if required by the Delegate. For budget management and fraud control purposes, limits in excess of A\$3,000 cannot be approved unless justified. Changes to card limits in excess of A\$3,000 **must** be approved by the Delegate.

The Cardholder must apply in writing using the [Cardholder Agreement – Temporary Limit Increase form \[Word 42KB\]](#). The form must be signed by both the Cardholder and Supervisor, then provided to the local Finance Manager. The Finance Manager will seek Delegate approval on behalf of the Cardholder and advise the Cardholder of the outcome.

CCC limits will be reviewed annually to ensure they remain consistent with CSIRO's and the Cardholder's business requirements. The annual CCC limit reviews will be conducted as part of the Compliance Program run by the Finance & Services team.

2.1 Guidelines for assessing proposed limit increases

When assessing the need to increase a Cardholder's credit card limit, the Delegate and Supervisor must consider:

- Is the proposed limit consistent with the Cardholder's average historical spend per month, over the last six months?
- Does the proposed limit take known future events into consideration (eg. international travel and duration of travel)?
- Has the Cardholder consistently reviewed and reconciled all CCC expenses by the end of each month?
- Has the Cardholder strictly adhered to all other conditions of use stipulated in this document while responsible for a CCC?

3. Purchasing Principles

3.1 Allowable expenditure

CSIRO Credit Cards must be used for travel expenses; and **general low value purchasing** up to A\$3,000 inclusive of GST. Value for money principles outlined in the *2012 Commonwealth Procurement Rules* must be applied.

The Cardholder is responsible for ensuring sufficient budget is available for all CCC expenses. The Cardholder must discuss any intended significant expenditure with the cost object (eg Cost Centre, WBS Element) manager prior to incurring that expense.

3.2 Unacceptable general expenditure

- No purchasing of assets. The asset threshold is \$3,000 or greater, exclusive of GST, and the default credit card limit is \$3,000.
- No splitting purchases over two or more transactions to avoid exceeding the agreed limit or purchasing thresholds.
- No payments through BPay are allowed.
- No personal procurement, such as the use of the CSIRO Apple iTunes Account, is allowed.
- No Internet Service Providers/phone carriers other than those service providers approved by CSIRO IM&T are allowed.

3.3 Unacceptable travel related expenditure

When travelling with a **partner or family member**, their travel **must not be booked** through CSIRO's contracted travel management company **unless** the staff member is eligible for the [Partner Travel Benefit](#). However, the travel, if for CSIRO business, must still be booked through CSIRO's contracted travel management company.

Unacceptable expenditure includes but is not limited to the following:

- Costs associated with accompanying family or colleagues, unless approved under the [Partner Travel Benefit Procedure](#).
- Costs associated with hiring a vehicle where some of the trip involves personal usage. In this case, the officer's private credit card must be used and the business portion claimed back from CSIRO.
- Meals/alcohol expenditure during travel for local, non-travelling colleagues. eg Sharing a meal with a CSIRO locally based individual, even if "work" is discussed.

Claiming minor expenses reimbursement while paying for these minor expenses on CSIRO credit cards is not permitted. See the [CSIRO Travel Procedure](#) for more information on minor expenses incurred while travelling.

4. Purchasing with the CCC

4.1 Goods and Services

Cardholders may purchase goods and services with their CCC when:

- consistent with the *2012 Commonwealth Procurement Rules*
- the goods and services are strictly used for CSIRO purposes
- the purchase is within the agreed CCC limit
- the purchase adheres to the Purchasing Principles outlined in this document.

If the staff member is not eligible for a CCC, he/she must request assistance from a colleague to purchase on their behalf or follow the Low Value Panel Purchase Order Procedure.

Most purchasing methods are allowable, such as over the counter sales, telephone, fax, e-mail and internet with secure sites. See the Unacceptable Expenditure section of this document for information on unacceptable purchasing methods.

Hazardous Chemicals may be purchased using CCCs. Under the *Commonwealth Work Health and Safety Regulations*, the Cardholder must keep and maintain a register of all hazardous chemicals in the workplace (refer to [Hazardous Substance Safety Procedure](#)). Cardholders must ensure that all hazardous chemicals purchased using a CCC are listed on the hazardous chemicals register. Please see your [HSE Officer or Chemical Safety Officer](#) for more information.

Custom Fleet Fuel Cards must be used solely for the **purchase of fuel and oils** for CSIRO vehicles.

4.2 Travel Expenses

All travel expenditure **must** be consistent with the [CSIRO Travel Procedure](#). Only bookings related to CSIRO Business are permitted.

Staff members travelling overseas on official duty **must** use their CCC for all travel and related expenditure. If they do not have a CCC, they must acquire a CCC for this travel. All international travel must be approved in accordance with [Safe International Travel and Work Overseas Procedure](#) and the Human Resources Delegation and registered in the Staff International Travel System (SITS).

If a staff member is travelling domestically and does not have a CCC, they can request assistance from a colleague to book on their behalf or be fully reimbursed for all official expenses. Where reimbursement is not an option, refer to [Staff Repayments - Travel advance payments and repayments](#).

If a Cardholder has been given authority to incur expenditure on travel via the Cardholder Agreement, there is no need to obtain approval prior to incurring expenditure for domestic travel. However, they must ensure that funds are available in the relevant budget.

Delegate approval is required to book and pay for CSIRO related fares and accommodation when the travel will not be conducted by the Cardholder.

4.3 Vehicle Related Expenses

Custom Fleet Fuel Cards may be used to purchase the recommended fuel type for the vehicle including oil and other lubricants. The odometer reading must be provided to the service outlet at each use. Repeated failure to provide odometer readings will be dealt with in accordance with CSIRO's [Misconduct Procedure](#).

All official e-Tags and associated tolls will be paid for by CSIRO for official business.

All traffic infringements must be paid by the staff member and must not be paid using the CCC.

4.4 Official Entertainment

If a Cardholder does not hold then approval must be obtained on each occasion from a Delegate in accordance with the Entertainment & Hospitality Procedure. Unapproved entertainment and hospitality expenditure is considered misuse and carries severe penalties.

For approved entertainment and hospitality expenditure, the Cardholder must record the names of guests and the purpose of the entertainment in accordance with the CSIRO procedure on Entertainment & Hospitality. This information must be recorded in their official file along with a copy of the approval to incur such expenditure.

5. Cash Withdrawals with the CCC

Cardholders are only permitted to obtain cash when authorised to do so on their Cardholder Agreement.

This facility is tightly restricted to 'advances' for expenses associated with overseas travel and is monitored by Corporate Finance. See [Staff Repayments - Travel advance payments and repayments](#).

A full reconciliation of the 'cash advance' is required in all circumstances by the Cardholder and must be reviewed by the Supervisor.

6. Cardholder Responsibilities

Cardholders need to be aware of, and comply with, the following:

- Cardholders must review and reconcile all CCC expenses by the end of each month. See [Section 6.2](#).
- Cardholders must retain receipts and/or other documentation for all transactions and tax invoices for transactions in excess of \$75.00 GST exclusive (\$82.50 GST inclusive).
- **No private purchases** are permitted. This breaches the *PGPA Act* and the *Criminal Code Act 1995*. Non-Cash Rewards are not considered private purchases. All Cardholders must be satisfied that the expenditure is for legitimate CSIRO purposes and Supervisors may insist that evidence be provided to establish this.
- No Internal Purchases (e.g. CSIRO conference/workshop registrations, CSIRO merchandise, Double Helix Memberships, etc) are permitted
- No Direct Debit arrangements are permitted.
- No purchases are to be split over two or more transactions to avoid exceeding the agreement limit or purchasing threshold limits.
- No lending of credit cards to another person(s) to use.
- No purchasing on behalf of your Supervisor.
- Under no circumstances are cash withdrawals permitted as "top-ups" to credit card transactions, for example at EFTPOS machines or when checking out of hotels e.g. when paying for an over the counter purchase, the staff member may be asked if he/she wishes to withdraw cash. Note that "cash" means both Australian and foreign currency and includes cheques. For more information on Cash Advances - go to [Staff Repayments - Travel advance payments and repayments](#).
- All reimbursements and fees for services must be paid direct to CSIRO and not direct to staff personal bank accounts. In the rare circumstance that the reimbursement is against the CSIRO credit card, advise the local Finance Officer as soon as possible after funds have been received.

6.1 Care and Expiry of Cards

Cardholders must take strict care of the CCC and treat it as they would a personal credit card. The card must not be lent to other people, nor left unattended. Such action could make the Cardholder or CSIRO responsible in the event that the card is misused or lost, and negate the liability normally offered by the issuing organisation.

PIN numbers must be kept secure at all times.

Custom Fleet Fuel Cards must not be left in the vehicle in case of theft. Pass the Fuel Card to the next driver along with the keys of the vehicle.

When the CCC **expires**, the Cardholder must:

1. cut through the 3-number security identifier and signature on the back on the card
2. cut between the separated groups of four numbers or anywhere else that may be used to identify your account.
3. dispose of the pieces in separate rubbish bins.

6.2 Reconciliation & Receipts

Cardholders must review and reconcile all CCC expenses by the end of each month. Cardholders must reconcile their credit card expenditure using the Expenses module in the Staff Self Service portal to confirm that the costs were incurred for official purposes.

Transactions are loaded into the Staff Self Service portal throughout the month. Unreconciled expenses distort the financial position of the affected projects and the financial position of the organisation which are reported to the Board and monthly to the Executive and the Department of Finance and Deregulation.

Repeated failure to perform monthly reconciliations will result in the CCC being immediately suspended or withdrawn.

Detailed receipts and invoices are used to reconcile the CCC transactions, to substantiate CSIRO's GST Input Tax Credits and can also be used to settle any dispute over "reasonable expenditure" in the case of travel. CSIRO's [Travel Procedure](#) provides guidance on reasonable travel expenses.

In circumstances where the original documentation is not immediately available (for example, when transactions are carried-out by telephone), an ongoing List of Transactions must be maintained for reconciliation purposes.

Cardholders **must** do the following:

- Comply with the Cardholder agreement.
- Review and reconcile all CCC transactions by the end of each month.
- Ensure expenses are coded to the correct cost centre. (Do not accept the 'Expense Type' as necessarily the default. This must be reviewed and amended if it does not accurately reflect the nature of the expense).
- Complete the "Business Purpose" field to fully describe the reason for the expense.
- Attach all receipts (regardless of the value) to the Expense Statement and file it in the official file.
- Obtain a Tax Invoice for all purchases equal to or in excess of A\$75.00 exclusive of GST and A\$82.50 inclusive of GST and attach the invoice to the Expense Statement and file it in the official file.
- Check the charges against the receipts.
- Notify the credit card company of a disputed charge, without delay, if a transaction is incorrect. Note that credit card companies have time limits for disputing a charge.
- Report unauthorised transactions immediately to the card company and to the local Finance Officer.
- Where there are entertainment expenses charged to the account, retain relevant information on the official file regarding the purpose of entertainment, and the attendees (and approval from the Delegate if necessary).
- Take any necessary action with respect to any [Hazardous Chemicals](#), which the Health and Safety Advisor will need to record.
- Print a copy of the Expense Statement and attach original supporting documentation and keep it in the official file.
- If the staff member is seconded to another organisation or is on extended leave or on any form of absence from CSIRO for a period greater than six (6) months, the CCC must be cancelled before departing CSIRO.

7. Supervisor's Responsibilities

Supervisors **must** do the following:

- sign and approve the Cardholder Agreement
- endorse that CCC expenditure is reasonable and related to CSIRO business
- ensure the \$3,000 transaction limit has not been exceeded (excluding travel), unless previously approved by the Delegate.
- verify that supporting documents are available and recorded on the official file
- cite supporting documents for purchases if they are unclear on the nature of a transaction or suspect misuse
- ensure transactions have been coded to the correct costcentre
- approve CCC expenditure in the month received by clicking 'approve', or 'reject' for each transaction using the Staff Self Service portal
- annually review monthly limits to ensure they are appropriate and consistent with CSIRO's and the Cardholder's business requirements
- review reconciliation of authorised cash advances
- monitor CCC use and misuse
- follow the CSIRO Credit Card Procedure if accidental or deliberate misuse is suspected and/or confirmed.

8. Card Misuse

The CCC **must not** be used for private purchasing or to purchase items for other organisations, even if reimbursement to CSIRO is intended.

All such transactions are regarded as intentional misuse and carry severe penalties.

The *Public Governance, Performance and Accountability Act 2013* (PGPA Act) and the *Criminal Code Act 1995* (the Act) prohibit the intentional misuse of Commonwealth property and funds.

Penalty: Imprisonment for up to 10 years.

All cases that involve a possible misuse of a CCC will be investigated. If the Supervisor **suspects CCC misuse**, they must:

- Seek documentary information from the Cardholder on the transaction(s) and discuss the transaction(s) with the Cardholder
- Review the documentation provided by the Cardholder
- If **no misuse** has been identified, no further action is required.

If **misuse has occurred** the following procedure must be followed:

- If the transaction was accidental:
 - The Supervisor must inform the Cardholder of a breach.
 - The Supervisor must advise the In-Business Finance Manager who will advise Corporate Finance through the monthly Compliance Return.
 - The Supervisor must counsel the Cardholder and consider Code of Conduct as part of the counselling.
 - The Cardholder is required to return the misused funds to CSIRO. See [Staff Repayments](#) for information on how to return funds. The refund must be assigned to the relevant cost centre where the expenditure was recorded.
 - The Supervisor must write a report on the misuse and forward the report to the local HR Manager for retention on the Cardholders personal file.
 - If three accidental breaches occur, the CCC will be cancelled by the Finance Manager.
 - The Supervisor must consider whether formal Code of Conduct action is required.

- If the transaction was deliberate misuse, the Supervisor must:
 - Inform the Cardholder of the breach.
 - Inform the Cardholder of CSIRO's Code of Conduct.
 - Inform the local Human Resources Manager.
 - Advise the CSIRO Fraud Control Manager.
 - Advise their In-Business Finance Manager who must in-turn advise Corporate Finance through the monthly Compliance Return.
 - Cancel the card and follow [Misconduct Procedure](#).

All instances of misuse will be recorded in the monthly Finance Managers' Compliance Return.

The Master Record of all instances of misuse is retained by the General Manager, Finance.

Definitions

Advance	An Advance is generally cash or cash equivalents paid to travellers for use on their journey where long periods of travel are undertaken or where there is a demonstrated financial need. In such circumstances and following the Supervisor's approval, an advance of estimated expenses, above the minor daily expenses payment for the trip, may be payable. Such an advance must be reconciled at the end of the trip to ensure that the use of the advance is in accord with entitlements under the Travel procedure .
Authorised Signatory	An Authorised Signatory is the Finance Officer(s) whose authority to issue CSIRO Credit Cards is recognised by the credit card provider.
Billing Period	The Billing Period is the period delineated by the start and end of each monthly billing cycle.
Business Unit	The business unit is a team or individual with an approved budget.
Cardholder	Cardholder is a CSIRO officer or contracted person in a line management position to whom a CSIRO Credit Card is issued.
Cardholder Agreement	The Cardholder Agreement is the agreement between the Cardholder and CSIRO in which the Delegate specifies the conditions of use of the CSIRO Credit Card.
Credit Limit	The Credit Limit for a CCC is the maximum value that is able to be spent in any given month. The limit is reset on the evening of the 29 th of each month except for February where it is reset on the evening of the 28 th . The reconciliation of expenses through SAP does not reset the monthly credit limit.

CSIRO Credit Card(s) CSIRO Credit Card(s) are credit cards issued with the authority of the Delegate (Delegation F11) where liability for charges is attached to CSIRO.

Delegate The Delegate is the identified position(s) with authority to authorise CCC use under Delegation F11 of the CSIRO [Delegations and Authorities Manual](#). For any delegations queries please contact the [Governance office](#).

Finance Manager In business finance staff member who has responsibility for:

- Conduct of an activity
- Management of staff members or CSIRO affiliates; and/or
- Allocation of resources

Finance Officer A person appointed to a position in finance responsible for the provision of timely accurate provision of financial information to their linemanagers.

Monthly Credit Limit The Monthly Credit Limit is the amount determined by the Authorised Signatory as the maximum value of transactions that a Cardholder may incur in each Billing Period and subsequent Settlement Period.

Official File An official file **must** be created and maintained by the Cardholder for recording of all documents associated with the agreement, such as receipts and tax invoices filed with the relevant expense statements, Cardholder Agreements and all other supporting documents and relevant approvals.

Settlement Period The Settlement Period is the time between the end of a Billing Period and when CSIRO's bank account is debited the total charges for that Billing Period.

Supervisor The Supervisor is the CSIRO Officer responsible for the day to day management of a CSIRO employee, such as approval of leave and flex sheets.

Travel Travel includes expenses such as air fares, accommodation, meals, incidentals, vehicle/taxi hire, entry/departure taxes and charges.

Verifying Officer The Verifying Officer is responsible for certifying the identification of card applicants. The Verifying Officer has been identified by the card provider by having completed the relevant forms and shown suitable identification documents, eg. Driver's license, passport, etc.

Resources

- [SAP Expense Management](#) - how to process your expenses
- Cash Advances - go to [Staff Repayments - Travel advance payments and repayments](#)
- [Partner Travel Benefit](#)
- [Forms](#)
- [CSIRO Credit Cards - cardholder agreement \[PDF 277KB\]](#)
- [Cash advance request form \[Excel 62KB\]](#)
- [Credit card misuse data flow \[PDF 264KB\]](#)

Further information

For further information or assistance contact creditcards@csiro.au.

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Authorised by: Chief Finance Officer

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Extract – Geoscience Australia Accountable Authority Instructions

Commonwealth credit cards and credit vouchers

This section provides instructions about the use of Commonwealth credit cards and credit vouchers.

A Commonwealth credit card is a credit facility issued to a Commonwealth entity to enable it to purchase goods or services and withdraw cash on credit (i.e. with payment deferred to a later date) and includes:

- charge cards issued to buy goods or services on credit, with payment in full required at a later date (e.g. Diners Club or American Express cards)
- vendor cards (sometimes called 'limited-purpose purchase cards') provided by specific retailers (e.g. Cabcharge cards and fuel cards).

A credit voucher is a paper-based credit facility that generally comes with an attached spending limit (e.g. a Cabcharge e-tickets).

The Finance Minister has delegated to the CEO the power to enter into a limited range of borrowing agreements under section 56 of the PGPA Act. This includes the power to enter into an agreement for the issue and use of credit cards or credit vouchers, providing money borrowed is repaid within 90 days.

Debit cards, pre-paid credit cards and gift vouchers issued to a Commonwealth entity are not Commonwealth credit cards or credit vouchers and must be treated as if they were relevant money.

Instructions – all officials

Only the person issued with a Commonwealth credit card or credit voucher, or someone specifically authorised by that person, may use that credit card, credit card number or credit voucher.

You may only use a Commonwealth credit card or card number to obtain cash, goods or services for the Commonwealth entity based on the proper use of public resources.

You cannot use a Commonwealth credit card or card number for private expenditure.

In deciding whether to use a Commonwealth credit card or credit voucher, you must consider whether it would be the most cost-effective payment option in the circumstances.

Before using a Commonwealth credit card or credit voucher, you must ensure that the requirements in the instructions Procurement, grants and other commitments and arrangements have been met before entering into the arrangement.

You must:

- ensure that your use of a Commonwealth credit card or credit voucher is consistent with any approval given, including any conditions of the approval
- ensure that any Commonwealth credit cards and credit vouchers issued to you are stored safely and securely.

Issue

You may only be issued a Commonwealth credit card if:

- you are an Australian Public Service employee, and not a contractor, consultant or labour hire staff member
- you have successfully completed a Financial Accreditation Test
- you have acknowledged and agree to these instructions.

General use

You must:

- not exceed your designated card limit

- ensure that the procurement of the credit card and/or credit voucher services is in accordance with the Procurement instructions and the Commonwealth Procurement Rules.

You must:

- comply with Finance Minister directions in the delegation of the power in section 56 or any directions in the delegation from your accountable authority
- ensure that the borrowing agreement requires the money borrowed to be repaid within 90 days of the Commonwealth being notified of the amount borrowed.

5. Commonwealth Credit Cards and Credit Vouchers

About this Accountable Authority Instruction (AAI)

This AAI is issued under section 20A of the **PGPA Act** and is relevant to **non-corporate Commonwealth entities**. It provides instruction to **officials** about the use of **Commonwealth credit cards** and **credit vouchers**.

What are Commonwealth credit cards and credit vouchers?

A Commonwealth credit card is a credit card issued to the **Commonwealth entity** to enable it to obtain cash, **goods** or services on credit (i.e. with **payment** deferred). A credit voucher, in a sense, is a paper based credit card that generally comes with an attached spending limit (e.g. a **Cabcharge voucher**).

Charge cards and **vendor cards** issued to the **Commonwealth entity** are both a form of Commonwealth credit card for the purposes of the PGPA Act.

- Charge cards authorise the holder to buy goods or services on credit, with payment in full required to be made at a later date (e.g. Diners card and AMEX).
- Vendor cards (sometimes called “limited-purpose purchase cards”) are charge cards provided by specific retailers (e.g. Cabcharge cards, travel cards and fuel cards).

Credit cards and credit vouchers issued to the Commonwealth are different from personal credit cards or vouchers, as they do not provide the holder with a revolving line of credit. Money borrowed by the Commonwealth through the use of a credit card or credit voucher must be paid in full within a specific timeframe.

Debit cards, pre-paid credit cards and gift vouchers issued to the Commonwealth entity are not Commonwealth credit cards. They should be treated as if they were relevant money.

How do Commonwealth credit cards and credit vouchers work?

The use of a Commonwealth credit card or credit voucher is a borrowing by the Commonwealth entity (i.e. an advance of money that must be repaid in accordance with contractually agreed terms).

The **Finance Minister** can enter into a limited range of borrowing agreements under section 56 of the PGPA Act. This includes entering into an agreement for the issue to, and use by, the Commonwealth of credit cards or credit vouchers, provided that the agreement requires the money borrowed to be repaid within 90 days. The Finance Minister has delegated this power to all accountable authorities of non-corporate Commonwealth entities.

Generally, an accountable authority or their **delegate** will enter into a single overarching borrowing agreement for each form of Commonwealth credit card or credit voucher.

Officials then act on the relevant borrowing agreement by using a card or voucher issued under that agreement – each Commonwealth credit card and credit voucher is not a separate borrowing agreement.

Key Guidance	Key References
Resource Management Guide No. 416 - Facilitating Supplier Payment Through Payment Card Resource Management Guide No. 418 - Payment Terms for Australian Government Travel Arrangements – Card Services ANAO Report 37: Management of Credit Cards	PGPA Act: s56

Instructions – All officials

- Only the person issued with a Commonwealth credit card or credit voucher, or someone specifically authorised by that person, may use that credit card, credit card number or credit voucher.
- You may only use a Commonwealth credit card or card number to obtain cash, **goods** or services for the **Commonwealth entity**.
 - You cannot use a Commonwealth credit card or card number for solely private expenditure.
- In deciding whether to use a Commonwealth credit card or credit voucher, you must consider whether it would be the most cost-effective **payment** option in the circumstances.
- Before using a Commonwealth credit card or credit voucher, you must ensure that the requirements in [AAI - Approval and commitment of relevant money](#), have been met before entering into the **arrangement**.
- You must ensure that your use of a Commonwealth credit card or credit voucher is consistent with the approval given, including any conditions of the approval.
- You must ensure that any Commonwealth credit cards and credit vouchers issued to you are stored safely and securely.

Commonwealth credit cards are issued to ongoing and non-ongoing employees to use as a payment mechanism for the Commonwealth to pay for goods and services. Contractors and consultants **cannot** be issued with a Commonwealth credit card.

A Commonwealth credit card should be used for eligible payments (with an invoice value of under \$10,000 GST inclusive, and where the supplier can accept payment via credit card) in preference to payment via an invoicing arrangement. Any associated merchant fees, for using a corporate credit card, should be determined as reasonable prior to the payment being made.

Officials can consider paying suppliers with a Commonwealth credit card if:

- the amount owed is above \$10,000; **or**
- paying an overseas based supplier; **or**
- paying another Commonwealth entity

and it is established that using a Commonwealth credit card is a more efficient, effective and most suitable means of payment.

It is recommended, where you wish to use your Commonwealth credit card for any of the listed situations above, that you seek advice from the Procurement & Contracts (P&C) team to do so. The P&C team will be able to instruct you with regards to any existing purchase order associated with the expenditure, or the need for a separate written contract.

A Commonwealth credit card **must** only be used within the limits prescribed in this and associated procedures relating to purchasing, financial delegations, and accountability.

Failure to comply with any part of the PGPA legislation, AAls and corresponding procedures may result in the withdrawal of an official's corporate card.

Business Group General Managers are authorised to seek cancellation of a Commonwealth credit card where they deem appropriate.

Instructions – Officials with a delegation to enter into borrowing agreements for Commonwealth credit cards and credit vouchers

- When entering into a borrowing agreement for the issue to, and use by, the **Commonwealth entity of credit cards or credit vouchers**, you must:
 - have a valid **delegation** to enter into borrowing agreements;
 - ensure that the requirements in [AAI - Approval and commitment of relevant money](#) have been met; and
 - ensure that the **procurement** of the credit card and/or credit voucher services is in accordance with the CPRs (see [AAI - Procurement](#)).
- You must:
 - comply with the directions in the delegation from the Finance Minister (under section 56) or any directions in the delegation from your accountable authority; and
 - ensure that the borrowing agreement requires the money borrowed to be repaid within 90 days of the Commonwealth being notified of the amount borrowed.

The requirements of the Agency Banking Framework Guidance Manual must be met when establishing a credit card or credit voucher facility (including establishing an official bank account).

Establishing a credit facility

- i. The Chief Financial Officer has been delegated the authority to enter into arrangements for credit arrangements (i.e. Commonwealth credit cards or credit vouchers).
- ii. Requests to the delegate to establish a new credit facility must include a supporting business case before the procurement process to secure such services can be undertaken.
- iii. Under the *Financial Transaction Reports Act 1988*, the verification of the identity of the bank account signatories is required. The Chief Financial Officer is to nominate/approve the Authorised Signatories to administer the ongoing operations of the facility. The provider will supply documents for Authorised Signatories to complete (which include providing identification information).

Key Entity References:

1. [Domestic Travel and Credit Card Information Sheets](#)
2. [Corporate Credit Cards Intranet Page](#)
3. [Cabcharge Intranet Page](#)
4. [Taxi Usage Policy](#)

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CREDIT CARD & CAB CHARGE

POLICY

1 Purpose

This Policy outlines the requirements for how NOPSEMA Officials are to use Corporate Credit Cards.

2 Policy Statements

NOPSEMA officials are to utilise Corporate Credit Cards in accordance with the Accountable Authority Instructions (AAIs), the Accountable Authority Authorisations (AAAs), the Public Governance, Performance and Accountability Act 2013 (PGPA Act) and the Public Governance, Performance and Accountability Rule 2014 (PGPA Rules).

A Corporate Credit Card is a credit card issued to NOPSEMA to enable it to obtain cash, goods or services on credit (i.e. with payment deferred). A credit voucher is a paper based credit card that generally comes with an attached spending limit.

Charge cards and credit vouchers issued to NOPSEMA are both a form of credit card for the purposes of the PGPA Act. For example:

- Charge cards authorise the holder to buy goods or services on credit, with payment in full required to be made at a later date (e.g. Government issued MasterCard).
- Credit vouchers are charge cards provided by specific retailers (e.g. Cabcharge cards).

3 Scope

This policy applies to all NOPSEMA officials who (for NOPSEMA business purposes):

- use Cabcharges; or
- have been issued with a Corporate Credit Card; or
- have been authorised to use a Corporate Credit Card.

4 Roles and Responsibilities

All Officials have a duty to act with care, diligence, good faith and for proper purpose, when utilising Corporate Credit Cards.

The Chief Financial Officer (CFO) is authorized to issue Cabcharge cards for NOPSEMA business purposes only. The CFO is responsible for the overall management and use of all Corporate Credit Cards and Cabcharge cards.

The Administration team maintains a schedule of credit cards, listing all cards issued to staff. They are also responsible for processing monthly statements.

A manager of a cardholder is an official nominated for the purpose of approving all expenditure made on the cardholder's Corporate Credit Card. Managers must:

- hold, occupy or perform the duties of at least a team manager;
- ensure supporting approvals from Head of Divisions are provided;
- ensure approved transaction limits are not exceeded; and
- notify the Finance Team of any apparent or suspected misuse of credit cards

Managers are also responsible for the pre-approval of Cabcharge vouchers, prior to the travel being

undertaken.

Internal Use Only

5 Corporate Credit Card undertakings

5.1 Use of Corporate Credit Cards

Corporate Credit Cards are to be used in relation to NOPSMEA business purposes only. Only one card will be issued per official. Only the person issued with a corporate credit card or credit voucher, or someone specifically authorised by that person, may use that credit card, credit card number or credit voucher.

All Officials requiring a credit card must accept (via EDoc) an Undertaking provided by the Administration team, acknowledging their acceptance of the terms and conditions attached to the use of the card.

Officials must consider whether using a Corporate Credit Card or credit voucher would be a proper use of public resources, such as whether it would be the most cost-effective payment option in the circumstances.

Before using a Corporate Credit Card or credit voucher, officials must ensure that the requirements in AAI 13 – Approving proposals to spend relevant money, have been met before committing relevant money. All purchases made with a Corporate Credit Card must also be within the spending limit set within the initial Undertaking accepted by the cardholder, as well as their approved limit within the AAAs (if applicable).

Officials are not to accept cash or cheque refunds for goods or services purchased via credit card. All refunds are to be made back onto the nominated credit card, from which the original amount was debited.

Officials undertaking financial transactions using Corporate Credit Cards must comply with the policies set out by NOPSEMA's Accountable Authority Instructions (AAIs), Accountable Authority Authorisations (AAAs) and other financial-related policies, such as the procurement policy and standard operating procedure.

5.2 Record Keeping

All records and/or supporting documentation generated through the use of Corporate Credit Cards must be filed by the cardholder or authorised official, for the purposes of reconciling monthly credit card statements. Examples of such records may include email approvals to spend relevant money, receipts and/or tax invoices.

5.3 Acquitting transactions

Corporate Credit Card holders must ensure that all invoices (including written approval and supporting documentation for transactions) are submitted to the Administration Manager on or before the end of the month, for the purposes of reconciliation of credit card statements. This must be approved by the official's manager, prior to submitting to the Administration Manager.

Any unauthorised expense items are to be reported to the official's manager immediately, with the Administration Manager notified as soon as practicable in order to dispute the charges with the credit card provider.

Corporate Credit Card holders may formally nominate an entrusted user to acquit and submit transactions on their behalf. This must be approved by the official's manager, and must be recorded by the Administration Team.

5.4 Security & Fraud

Corporate Credit cards are for the use of the cardholder, or authorised official, only. Cardholders must:

- a. not divulge the credit card personal identification number (PIN);
- b. keep the credit card and PIN in secure and separate places; and
- c. immediately report the loss of a credit card, or potential compromising of the PIN to the CFO.

Corporate Credit Card holders must return the credit card to the Finance Team when leaving NOPSEMA, or prior to going on extended leave of 3 months or more.

Officials who become aware of an apparent or suspected misuse of a Corporate Credit Card, must report the matter immediately to their Manager. Officials must also report suspected credit card fraud to the Chief Financial Officer.

NOPSEMA does not tolerate fraudulent or corrupt conduct by its officials or external parties. The Fraud and Corruption Control Plan supports the investigation of all suspected instances of fraud and corruption. Where there is proven evidence of fraud or corruption, appropriate disciplinary action will be taken. If the CEO becomes aware of criminal activity or misappropriation of NOPSEMA assets, the incident will be reported to the Australian Federal Police. Prosecution may result under the PGPA Act or the Crimes Act 1914.

The Chief Financial Officer or Financial Accountant may cancel a Corporate Credit Card if the credit card holder consistently fails to comply with this Policy.

Non-compliance with this, and other associated policies, may result in disciplinary action being taken under the Public Service Act 1999.

6 Monitoring & Review

The Finance Team will maintain a review program of NOPSEMA credit card use.

Compliance with this policy will be monitored by the Finance Team and will be reviewed by the CFO, as required.

7 Related Documents

<i>Commonwealth Procurement Rules (CPRs)</i>	A375314
<i>Accountable Authority Instructions (AAI)</i>	A372246
<i>Accountable Authority Authorisations (AAA)</i>	A372245
<i>NOPSEMA Fraud and Corruption Control Plan (N-07400- PL1746)</i>	A375226
<i>NOPSEMA Procurement Policy (N-11000-PL0561)</i>	A61969

NAIF Credit Card Policy

1.1. AMEX corporate cards (general)

Intentional personal use of the NAIF corporate card is strictly prohibited.

All employees are responsible for reviewing their monthly statements and reconciling expenses within a week. These statements are usually sent to employees for acquittal by the 20th of the month, which means they should be completed by the 27th of the month. If the employee is on leave during this time, it is their responsibility prior to their leave to pass their receipts onto another employee and to notify accounts who will arrange for the Amex acquittal to be redirected for that month.

Managers must review and approve credit card statements each month by the third working day of the following month.

Late charges incurred from Amex are the responsibility of the cardholder and are not reimbursable by NAIF unless they are due to system operating issues.

Terminated employees must clear all outstanding corporate card expenses prior to leaving NAIF.

Managers must ensure that all outstanding corporate card charges are properly expensed.

Misuse of corporate credit cards will lead to withdrawal of the card, and/or reimbursement of costs by the employee.F

1.1.1. AMEX individual corporate cards

The American Express Corporate Card can only be used by NAIF employees for authorised business and travel expenses.

Employees travelling on NAIF business are encouraged to use their NAIF authorised corporate card as the primary method of payment for travel and entertainment related expenses.

The corporate card is not to be used for cash withdrawals or cash advances.

Use of a personal card to cover certain expenses where an American Express is not accepted is allowable, and should be claimed as an expense reimbursement.

Original itemised receipts are required for all travel expenses, including airfare, hotel, and car rental bills, and all individual expenses.

The AMEX receipt that employees sign is **NOT** appropriate documentation for your AMEX acquittal. **Employees MUST attach a tax invoice if expenses occurred within Australia.** Please refer to section below for further details on compliant invoices.

1.1.2. Receipts and tax invoices

The employee is expected to obtain original receipts for all expenses.

An original receipt for purchases within Australia is a tax invoice and must clearly identify the following details:

- that the document is intended to be a tax invoice

- the seller's identity
- the seller's Australian Business Number (ABN)
- the date the invoice was issued
- a brief description of the items sold, including the quantity (if applicable) and the price
- the GST amount (if any) payable. This can be shown separately or as a statement - 'Total price includes GST'.