



CEPU SA Branch
Union credit card Policy

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1. Persons responsible

Divisional Secretary

Divisional Assistant Secretary

Employees

Organisers

Industrial Officers

2. Purpose

The Union recognises that credit cards/debit cards are an essential part in facilitating the work related activities of Union officers and staff.

3. Scope

This policy applies to all Union Officers and staff and/or to anyone who is issued with a Union credit card.

4. Allocation of Union Credit Cards

Union credit cards will only be issued at the discretion of the Divisional Secretary.

Factors that will influence the decision to issue a card to a particular person include:

- the nature and extent of minor purchase of goods and services that may be undertaken (including internet purchases);
- the frequency and nature of domestic travel that may be undertaken in the course of official duties;
- overseas travel; and
- the need to meet the cost of official "out of pocket" expenses (including certain approved entertainment/hospitality costs).

A Register of Card Holders will be maintained. This register will record the details listed below, and will be signed by the card holder to acknowledge receipt of the card:

- name of each card holder;
- card account number;
- credit limit and any other cash withdrawal limits (where established); and
- card expiry date.

5. Card Holder Responsibilities

When taking delivery of a card each cardholder is to be provided with a Statement of Responsibilities that is to be signed by the cardholder to acknowledge their understanding of the conditions under which the credit card is to be used. The cardholder is to retain a copy of this schedule.

This statement of responsibilities is to include the following conditions:

- Employees issued with a Union credit card are in a position of trust in regards to the use of union funds. All expenditure charged to a credit card is subject to examination and approval by the Secretary to ensure its appropriateness and compliance with the policy conditions, as outlined herein;

- Improper use of Union credit card is a breach of trust and will result in the card being withdrawn and render the cardholder liable to disciplinary action, including termination, and possible legal action;
- Credit cards are only to be used for official business purposes (as outlined in this policy);
- Credit cards are only to be used by the person whose name appears on the card;
- The cardholder is personally responsible and accountable for the safe keeping of the card. Cards are to be kept secure and protected against improper use;
- In the event that a card is lost or stolen, the cardholder must report the loss immediately to the card provider, Secretary and the accounts officer to be advised at the earliest opportunity;
- Any PIN that has been issued with the card must not be disclosed or carried with the card;
- Monthly cardholder statements are to be provided to cardholders, who will acquit and reconcile within 15 days of the statement date. As part of the acquittal process the cardholder is to confirm that all charges shown are correct and where incurred for official purposes.
- All transaction slips (ATM and merchant purchases) together with supporting tax invoices are to be retained and submitted by the cardholder when acquitting monthly cardholder statements;
- Where no documentation is available to support a particular transaction the cardholder:
 - Shall advise the Secretary via email as soon as possible;
 - May be required to provide a declaration detailing the nature of the expense and that it is business related;
- Credit card limits are not to be exceeded; \$10,000.
- Where permitted, cash withdrawals are to be kept to the minimum amount necessary to cover the business expense and are only to be taken when the expense is imminent; Prior approval must be given by the Secretary.
- Deposits are not to be made to the card account by the cardholder; and
- In the event of termination of employment cardholders will immediately return the credit card and ensure the credit card account is properly reconciled and acquitted.

6. Acceptable use of Union Credit Card

Listed below are examples of the type of official expenditure that can be incurred using a Union credit card:

- Domestic travel related expenses, including – taxi fares, parking expenses, actual cost of meals, accommodation and hire cars (including the purchase of fuel for a hire car);
- Purchase of fuel for vehicles which form part of an officers employment conditions; if the Fleet Card is not accepted.
- Costs incurred while travelling overseas on approved business; or
- Where approved by the Secretary or Assistant Secretary.

Notwithstanding the above, it is not acceptable to use a Union Credit Card;

- Where ordinary payment methods are available (e.g. flights through QBT, purchases via accounts)

From time to time, a cardholder may deem it necessary or appropriate to use a Union credit for hospitality expenditure (e.g. drinks for delegates/officials at a function/conference /meeting). Prior approval will be sought from the Branch Secretary. Where prior approval is not possible, the Branch Secretary shall be advised as soon as possible, via email or other appropriate means, of the nature and reasons for the expenditure. Where the Secretary deems the expenditure inappropriate, the cardholder may (at the Secretary's sole discretion) require the money to be repaid.

So that there may be no doubt, Union credits must not be used:

- For any unlawful purpose;
- For or in connection with adult entertainment;
- For personal gain;
- For political purposes (save where such political purposes have been authorised by the Secretary).

7. Acquittal of Monthly Cardholder Statements

Cardholder statements itemising transaction activity are issued on a monthly basis. Statements are received by the accounts officer.

The accounts officer will:

- Examine each transaction and a supporting transaction docket and tax invoice. Where documentation in support of a transaction is not available the cardholder should notate the reason and describe the nature of the expense.

The accounts officer will ensure that all cardholder statements are reviewed in a timely fashion and are properly supported. Any expenditure that looks to be questionable in terms of its business nature is to be highlighted for the attention of the Secretary.

The accounts officer will then allocate Union credit card expenditure across the relevant accounting codes.

A copy of this document is to be retained and placed on file within the accounts area.

8. Expenditure Approval Process

The Secretary or, where directed by the Secretary, the Accounts Officer, shall examine the nature of the expenditure shown on the cardholder statements, in particular, entertainment/hospitality expenses, and if satisfied that all is in order formally approve the cardholder statement in the space provided.

In the case of a Union credit card held by the Secretary, The Branch Executive shall perform this role.

9. Additional Accountability Requirements

It is a requirement of the Secretary to ensure the proper use and management of Union credit cards, including the maintenance of a Union credit card policy that specifies appropriate controls.

To ensure the effective implementation of the above accountability requirement the following procedures are required to be carried out:

- The Executive is to receive regular (each time they meet) reports on card usage highlighting – expenditure for the period and YTD in summary form;

10. Review

This policy will be reviewed two years from date of effect.

.....
John Adley
Branch Secretary



11. Appendix One

Union Credit (Cardholder) Statement of Responsibility

Cardholder Name	Position Title
John Adley	Branch Secretary

Approval has been granted to issue you with a Union credit card. This card has been issued on the express condition that you will, at all times, comply with the requirements stipulated below.

Important Note - Employees issued with a Union credit card are in a position of trust in regards to the use of Union funds. All expenditure charged to your credit card is subject to examination and approval to ensure its appropriateness and compliance with the policy conditions, as outlined within the *CEPU SA Branch Union Credit Card Policy*.

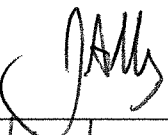
Improper use of that trust will result in your card being withdrawn and may render you liable to disciplinary action, including termination, and possible legal action.

I understand and agree that:

1. My credit card is only to be used for official business purposes and that should inappropriate expenditure occur; the value of that expenditure may be recovered from the cardholder.
2. My credit card is only to be used by the person whose name appears on the card.
3. I am personally responsible and accountable for the safe keeping of the card.
4. In the event that my card is lost or stolen, I will report the loss immediately to card provider and the accounts officer and Divisional Secretary.
5. Any PIN issued with the card (where cash withdrawals are permitted) must not be disclosed or carried with the card.
6. Monthly Cardholder Statements are to be acquitted and reconciled within 15 days of the Statement Date and that I will certify that all charges shown are correct and were incurred for official purposes. I also understand that repeated failure to acquit monthly statements in a timely fashion may result in my credit card being cancelled.
7. All transaction slips (ATM and merchant purchases) together with supporting Tax Invoices are to be retained and submitted when acquitting the monthly Cardholder Statement.
8. Where no documentation is available to support a particular transaction I will provide a declaration detailing the nature of the expense and that is business related.
9. I will not exceed credit limits.

10. Where permitted, cash withdrawals will be kept to the minimum amount necessary to cover the business expense and will only be taken when the expense is imminent.
11. I will not make deposits to the card account.
12. In the event of my termination of employment I will immediately return the credit card and ensure the credit card account is properly reconciled and acquitted.

I acknowledge that I have read and understood the conditions set out above and that I will, at all times, comply with the stipulated requirements.

NAME:	John Adley
POSITION:	Branch Secretary
SIGNATURE OF CARDHOLDER:	
DATE:	20/02/23

Cardholder Name	Position Title
Karen Huet	Accounts Officer

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I acknowledge that I have read and understood the conditions set out above and that I will, at all times, comply with the stipulated requirements.

NAME:	Karen Huet
POSITION:	Accounts Officer
SIGNATURE OF CARDHOLDER:	
DATE:	20/2/2023