District Council of
Loxton Waikerie

Credit Card Policy

Responsible Officer/s	Chief Executive Officer
Relevant Legislation / Documents	Issue of Council Orders Policy Credit Card Purchasing Procedure
Adopted	22 October 2019
Reviewed	September 2025
Next Review	August 2027

A. Purpose

The Council will operate a corporate credit card system which permits an appropriate level of cards to be issued to operational staff throughout the organisation. The introduction of credit card purchasing is to augment, not replace, its existing procurement practices. Credit Card transactions are only to be performed where it is more cost effective than traditional methods. Credit card transactions are likely to be most cost effective for minor, frequent purchases or "one off" purchases or payments where time is of the essence and when obtaining 'sale' prices for goods and services. The number of cards will be reviewed regularly to ensure appropriateness of the limits of the cards, the purpose they were issued for and the purchases being made.

B. Objective

To define the guidelines for the use of a Council Corporate Credit Card.

C. Policy

1. Use of a Corporate Credit Card

A Cardholder can use their credit card only for official Council business and must not be used for personal use or gain.

A Cardholder can use the card to purchase goods and services directly, by the internet, email or phone from suppliers.

A Cardholder can not use the card to obtain cash from a bank or eftpos facility. This capability has been disabled by the Bank. All transactions by the Cardholders are to be performed in accordance with Bank SA's Conditions of Use.

Cardholders should use their fuel card as the primary payment method. Credit cards may be used as a secondary option, depending on the circumstances.

The accompanying Credit Card Purchasing Procedures must be referred to in conjunction with this policy to clearly define the use of a Council corporate credit card.

2. Misuse of Credit Cards

Examples where a credit card can be misused may include:

i. A Cardholder is exceeding their credit or transaction limits,
ii. There is unauthorised use of the card,
iii. Where goods and/or services are purchased at prices that are disproportionate to their worth or generally considered excessive with reference to comparable prices for like goods and services
iv. Where the splitting of purchases occurs to circumvent card and/or purchasing limits. An example of this is where a cardholder has a transaction limit of $2,000 but purchases goods totalling $2,500 through two sequential transactions of $2,000 and $500.
v. Where the use of Council credit card is used to acquire goods and/or services for personal use or personal gain.

Staff failing to use credit cards as per the conditions of use will have the cards withdrawn and will be subject to disciplinary action.

3. Cardholder Register

The following are Credit Card Holders along with applicable credit spend caps and transaction limits:

Cardholder	Monthly Spend Cap	Transaction Limit
Mayor	$5,000	$5,000
Chief Executive Officer	$5,000	$5,000
Director of Commercial and Community Services	$5,000	$5,000
Director Infrastructure Services	$5,000	$5,000
Project Manager	$10,000	$5,000
Manager Environmental Services	$5,000	$5,000
Community Development Officer	$5,000	$2,000
Library and Visitor Centre Manager	$5,000	$2,000
Waikerie Library Co-ordinator	$5,000	$2,000
Loxton Library Co-ordinator	$2,000	$2,000
Co-ordinator Loxton Depot	$10,000	$5,000
Co-ordinator Waikerie Depot	$10,000	$5,000
Procurement Officer	$10,000	$5,000
Risk Work Health and Safety Officer	$5,000	$2,000
Human Resources Officer Payroll Waikerie Office Manager	$5000	$1,000
Works Project Officer	$5,000	$5,000

Administration Officer Regulatory Services	$5,000	$2000
Storeman	$5,000	$5,000
Town Maintenance Team Leader Loxton	$5,000	$5,000
Town Maintenance Team Leader Waikerie	$5,000	$5,000
Municipal Worker Parks & Gardens Loxton	$5,000	$500
Executive Assistant Loxton Office Manager	$5,000	$2,000
Personal Assistant Director Corporate & Community Services	$5,000	$2,000
Community Interaction and Promotion Officer	$5,000	$5,000
Environmental Health Officer	$2,000	$2,000
General Inspector	$2,000	$2,000
Compliance Officer	$2,000	$2,000
Loxton Riverfront Holiday Park Manager	$5,000	$2,000
Administrative Officer Loxton Retirement Village	$5,000	$5,000
Loxton Retirement Village Maintenance Contractor	$5,000	$500
Infrastructure Works Officer	$5,000	$5,000
Arts and Culture Officer	$2,000	$1,000
Connected and Active Communities Project Officer	$1,000	$1,000

4. Delegations

A corporate credit card with delegated limits will only be issued with the approval of the Chief Executive Officer. Monthly credit limits and transaction limits will be set by the cardholder's Manager and approved by the Chief Executive Officer.

D. Availability

This Policy will be available for inspection at the Council Offices at Loxton or Waikerie during ordinary business hours at no charge.

Copies of this Policy will also be available from Councils website: www.loxtonwaikerie.sa.gov.au or postal copies may be obtained from the Council Office free of charge.

E. Document history and version control

Date	Version	Authorisation	Amendment Details
16/01/2009	1.0	Council Meeting	First version: credit card holders noted as Mayor, Chief Executive Officer, Finance Manager and Acting Chief Executive Officer
25/11/2011	1.1	Council Meeting	Credit card holders noted as: Mayor, Chief Executive Officer, Directors and Manager Corporate Services
16/11/2012	1.2	Council Meeting	Business Credit Card Cardholder Agreement added
21/02/2014	1.2	Council Meeting	No changes noted
18/12/2015	1.3	Council Meeting	Notation of change of staff position description: Finance Officer – Accounting Officer
23/10/2017	2.0	Senior Management Team	Addition of the document history and version control protocols and the extension of the review period (as per the Policy and Procedure Framework) to that of every 2 years, proposed reduction of limit of spend, notation of the summary sheet and the requirement for the card holder and manager to sign.
11/10/2018	2.1	Audit Committee	Amendment to credit card limit and expansion to card holders
27/03/2019	3.0	Audit Committee	Addition of new cards, removal of cards not required, amendment of limits
22/10/2019	4.0	Audit Committee	Addition of new cards and amendment of limits
29/06/2019	5.0	Chief Executive Officer	Addition of new card, amendment of transaction limit
10/02/2022	6.0	Audit Committee	Amendment of transaction limit, Change to Job Titles Transfer to new template.
15/06/2022	7.0	Chief Executive Officer	Addition of new card
21/07/2023	8.0	Chief Executive Officer	Increase in Card Limit
20/09/2023	9.0	Council Meeting	Amendment of cards and limit
10/05/2024	9.1	Special Council Meeting	Amendment of transaction limit and cards. Transfer to new template.
03/07/2024	9.2	Chief Executive Officer	Addition of new cards
20/09/2024	9.3	Chief Executive Officer	Addition of new cards
17/09/2025	9.4	Council Meeting	Addition of an splitting example, Fuel card and cash withdrawal wording