



RAMJO
Riverina & Murray Joint Organisation

Credit Card Use Policy

May 2024

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Policy #	Adoption Date	Effective Date
1	17 May 2024	17 May 2024

Revision History

Version	Adoption Date	Authorised by	Approved by	Revision Date
1	17 May 2024	Executive Officer	RAMJO Board	November 2025

Credit Card Use Policy

1 Purpose

Corporate Credit Cards can often be an efficient procurement method for low-risk purchases where other methods of payment are unavailable. The purpose of this Policy is to provide a clear framework to enable the appropriate use of corporate credit cards issued to RAMJO staff, and where relevant and appropriately approved, other parties such as selected sub-contractors.

The Riverina and Murray Joint Organisation (**RAMJO**) commits itself to ensuring that an accountable credit card expenditure framework is established to regulate usage of corporate credit cards.

This policy aims to incorporate necessary controls to support the mitigation of risks associated with corporate card usages whilst acknowledging that they are an alternative procurement method which can be a more efficient and effective payment management system.

2 Scope

This policy applies to all RAMJO staff and any other approved parties who are issued with a corporate credit card to undertake appropriate transactions in the course of their official business.

RAMJO staff who are issued with a corporate credit card must also hold a delegation from the Executive Officer authorising them to do so.

3 Eligibility

- a. The Executive Officer has delegated authority to authorise the issuing of corporate credit cards to RAMJO staff and any other approved parties. A business case for the issue of a corporate card is to be established to warrant the application and submitted to the Executive Officer for consideration
- b. The Executive Officer is responsible for approving the issue of all corporate credit cards.

4 Credit limits

- a. Corporate credit cards will have a limit determined by the Executive Officer and agreed to by the RAMO Board.
- b. An up-to-date credit card register including details of card ownership, limits and delegations must be kept in support of this policy and included as an attachment, and provided alongside any review of this policy, such as in annual audit, general risk management and Audit Risk Improvement Committee activities.

5 Condition of use

- a. Credit cards must only be used for official RAMJO business, such as travelling expenses, training activities and general goods and services purchases. Credit cards may also be used for over-the-counter or e-commerce transactions (over the phone or internet).
- b. Credit cards must **not** be used for:
 - i. Cash advances
 - ii. Purchases that are beyond expenditure limits or entitlements
 - iii. To purchase any goods or services for personal benefit; and
 - iv. The payment of fines, even where these are incurred while the cardholder is engaged in RAMJO business.
- c. Corporate credit cards are not to be used for private or unauthorised transactions. Cardholders will be personally liable for purchases that cannot be shown to be related to RAMJO business.
- d. Corporate credit cards should only be used in situations where it is not reasonably possible to go through RAMJO's standard procurement process for the ordering and/or payment of goods and services

6 Cardholder responsibilities

- a. Cardholders will be personally responsible and accountable for the safekeeping of the card
- b. All transaction slips and supporting tax invoices are to be retained and submitted to the Finance Officer on a monthly basis
- c. Statutory declarations must be provided to the Finance Manager to reconcile transactions where receipts or documentation cannot be provided
- d. Lost or stolen cards are to be cancelled immediately and reported to the RAMJO Finance Manager, Executive Officer and RAMJO Chair.

7 Reconciliation

- a. Corporate credit card holders will be distributed with monthly statements. The cardholder must assist in the reconciliation process and provide receipts to the Finance Manager within five (5) working days of the 28th of the month, in alignment with the end of the credit card cycle
- b. Monthly reconciliations are to be signed off by the card holder and approved by the Executive Officer
- c. The Executive Officer's reconciliation will be approved by the Finance Manager
- d. All reconciliations will be reviewed and approved by the Finance Manager.

8 Disputed purchases

- a. In the event a dispute occurs, the cardholder should notify the Finance Manager and attempt to correct the situation with the Merchant. In many cases, a simple telephone call can resolve any problems without delay. Should this not be the case, the Finance Manager will attempt to resolve the matter and may involve the

bank particularly for matters such as duplicate charges, non-receipt of goods ordered or credits not processed

9 Breach of policy

- a. All suspected breaches of this policy must be immediately reported to the Executive Officer or the Finance Manager for investigation
- b. Failure to adhere with provisions outlined in this policy or the misuse of funds may result in suspension or cancellation of a corporate credit card and/or disciplinary action.

10 Variation

RAMJO reserves the right to vary the terms and conditions of this policy, subject to a report to the RAMJO board and subject to their final approval.

END OF POLICY

Attachment A – Credit Card Register

RAMJO CREDIT CARD REGISTER					
AUTHORISED CARD HOLDER	CARD LIMIT	DELEGATION LEVEL	PROJECT	AUTHORISATION DATE	AUTHORISATION SPECIFICS