

DEBIT & CREDIT CARDS

Unauthorised use of Tautoko Tāne Aotearoa (TTA) debit or credit cards may result in suspension or withdrawal of the card and serious disciplinary action. Please read this policy carefully.

CONTEXT

1. Scope

- 1.1 This policy applies to all Tautoko Tāne Aotearoa (TTA) and TTA member Organisation (TMO) trustees and employees issued with a TTA or TMO debit or credit card as well as those responsible for the issue and administration of TTA or TMO debit or credit cards

2. Purpose

- 2.1 To ensure that TTA and TMO debit or credit cards are issued, utilised and administered in accordance with this policy.

3. Principles

- 3.1 TTA and TMO debit or credit cards are issued to eligible TTA and TMO trustees and employees to simplify the management of reimbursable expenditure (e.g., travel, accommodation, client, and vehicle expenses etc.) and to enable the efficient management of international payments.
- 3.2 TTA and TMO debit or credit card holders are expected always to act honestly and in the best interests of TTA and/or TMO as opposed to their own personal interests or convenience and to manage the use of their cards with due diligence and care.

4. Related Policies and Guidelines

- 4.1 Related policy requirements include:
 - 4.1.1 TTA or TMO Delegations Framework
 - 4.1.2 TTA Codes of Ethics & Conduct

5. Definitions

- 5.1 Business use (official purposes) means the transactions must be for the purchase of goods or services within TTA or TMO approved annual financial plans and in accordance with the operable delegations framework.
- 5.2 Debit card limit refers to the maximum amount of expenditure that may be incurred

- 5.3 Card credit limit refers to the maximum amount of debt that may be accrued on the card at any one time.
- 5.4 Cardholder is the nominated trustee or employee who has been issued with a TTA or TMO debit or credit card.
- 5.5 Debit card means the TTA or TMO bank debit card issued to a Cardholder.
- 5.6 Credit card means the TTA or TMO bank Visa or Mastercard card issued to a Cardholder.
- 5.7 Fraudulent use includes any use of debit or credit card for an illegal act, or for the purpose of personal or other monetary gain by the Cardholder, or an associate of the Cardholder, which may result in loss to TTA or a TMO, or a TTA or TMO trustee or employee.
- 5.8 Hospitality is the purchase of meals and beverages to enable TTA and TMO trustees or employees to discharge their duties in accordance with their role and applicable TTA and TMO policies.
- 5.9 Individual transaction limit, which is specified in the TTA or TMO Cardholder Agreement (refer Appendix A), is the maximum allowed for a single transaction on any TTA debit or credit card.
- 5.10 Monthly credit limit sets the total amount that may be funded through a debit card or charged to a credit card in one monthly charging period [monthly statement period].
- 5.11 Chair means the Chair of the Board of TTA or a TMO, or in his or her absence the Deputy Chair or Treasurer of TTA or a TMO.
- 5.12 The Treasurer of TTA or a TMO is the person officially appointed to that position by the TTA or TMO Board.
- 5.13 Personal use transactions are all transactions that are not for TTA or TMO business use.
- 5.14 Service provider is the TTA or TMO bank that supplies debit or credit cards to approved TTA or TMO trustees or employees.
- 5.15 Unauthorised use means any use of the TTA or TMO debit or credit card for other than business use and any use that is not in accordance with this policy. Such use is not allowed.

POLICY

6. Eligibility for Cards

- 6.1 Trustees or employees eligible for an TTA or TMO debit or credit card:
 - 6.1.1 Must be approved by the TTA or TMO Board.
 - 6.1.2 Have an appropriate financial delegation to operate the card; and
 - 6.1.3 Have a compelling business reason for requiring an TTA or TMO debit or credit card.

7. Issue of Cards

- 7.1 Only one TTA or TMO debit or credit card can be issued to any one TTA or TMO trustee or employee.
- 7.2 Any TTA or TMO trustee or employee issued with a TTA or TMO debit or credit card must complete the Cardholder Agreement [Refer to Appendix A].
- 7.3 TTA or TMO debit or credit card holders must comply with the terms and conditions imposed by the card service provider.

8. Card Limits

- 8.1 TTA or TMO debit and/or credit card limits, as approved for individual Cardholders, are detailed in their Cardholder Agreement (Appendix A).
- 8.2 The TTA or TMO Treasurer may approve a temporary increase in a cardholder's credit limit for a period of up to 60 days, where that increase is below the maximum limit permitted by this policy and is reasonably required to enable the transaction of appropriate TTA or TMO business.
- 8.3 All changes in TTA or TMO debit or credit card limits, including any temporary increases, and the reason therefore, must be reported in a timely manner to the TTA or TMO Board.

9. Transaction Limits

- 9.1 Individual TTA or TMO debit or credit card transactions must not exceed \$1,000.
- 9.2 Splitting TTA or TMO debit or credit card transactions to avoid the transaction limit is not permitted.
- 9.3 All individual TTA or TMO debit or credit card transactions more than \$1,000 require the formal approval of the TTA or TMO Treasurer.
- 9.4 All credit card transactions must be within the delegated authority and budgetary limits of the TTA credit card holder.

10. Unauthorised Use

- 10.1 Unauthorised use of a TTA credit card includes:
 - 10.1.1 Fraudulent transactions;
 - 10.1.2 Cash withdrawals;
 - 10.1.3 Personal use;
 - 10.1.4 Transaction in excess of authorised financial limits;
 - 10.1.5 Transactions in excess of delegated authority and/or approved budgetary limits;

- 10.1.6 Payments for tips or gratuities except for service charges included in the bill;
 - 10.1.7 Use of the card by an unauthorised person;
 - 10.1.8 Use of the card that is not in accordance with this policy.
- 10.2 Significant breaches of this policy may be determined by considering the following factors:
- 10.2.1 Whether the nature of the circumstances of the unauthorised use has the potential to cause substantial reputational risk
 - 10.2.2 Whether the transaction is revealed to be one of many highlighting a pattern of unauthorised use
- 10.3 Penalties for unauthorised use of the TTA debit or credit card may include:
- 10.3.1 Suspension of the card;
 - 10.3.2 Withdrawal of the card;
 - 10.3.3 Disciplinary action;
 - 10.3.4 Termination of the cardholder's role as a trustee of TTA or their employment agreement;
 - 10.3.5 Referral to the police for investigation and action.
- 10.4 Any unauthorised use of a TTA credit card may result in the card being suspended or withdrawn from the cardholder.
- 10.5 The following breaches of unauthorised use of a TTA credit card will result in the card being immediately withdrawn from the cardholder:
- 10.5.1 Use for a fraudulent transaction;
 - 10.5.2 Use by an unauthorised person;
 - 10.5.3 Use for transactions in excess of authorised financial limits, or delegated authority and/or approved budgetary limits, or any single breach with a transaction value in excess of \$1,000;
 - 10.5.4 Three separate breaches of unauthorised use relating to cash withdrawals, personal use, payments of tips or gratuities or other breach of this policy.
 - 10.5.5 Any authorised use where the transaction is revealed to be one of many highlighting a pattern of unauthorised use;
 - 10.5.6 Any authorised use where, in the opinion of the TTA Treasurer, the nature of the circumstances of the unauthorised use has the potential to cause substantial reputational risk.
- 10.6 Cardholders will be accountable for any unauthorised use and required to reimburse TTA or the TMO as soon as possible or before the debit card is reimbursed or within 10 days of the relevant credit card statement date.

- 10.7 Suspected or known unauthorised use must be immediately reported to the TTA or TMO Treasurer and to the card service provider in the case of fraudulent transactions.
- 10.8 Any incidence of unauthorised use, which results in the imposition of any of the penalties provided in 10.2 above, must be reported in a timely manner to the Chair of the TTA or TMO Board.

11. Lost or Stolen Cards

- 11.1 Cardholders must immediately report the loss or theft of a TTA or TMO debit or credit card to:
- 11.1.1 The card service provider; and
 - 11.1.2 The TTA or TMO Treasurer.
- 11.2 Failure to report a lost or stolen TTA or TMO credit card will result in the Cardholder remaining personally liable for any unsanctioned use.

12. Card Transaction Records

- 12.1 Cardholders must keep all tax invoices and/or receipts as supporting documentation for their record of credit card expenditure.
- 12.2 For each transaction charged to a TTA or TMO debit or credit card, Cardholders must:
- 12.2.1 Be able, if requested to provide an explanation of the expense.
 - 12.2.2 Allocate the expense to an appropriate accounting code.
 - 12.2.3 Provide or upload supporting documentation.

13. Authorisation of Card Transactions

- 13.1 Where the TTA or TMO Treasurer is also a Cardholder, authorisation of their debit or credit card transactions must be performed by another trustee appointed by the TTA or TMO Board.
- 13.2 The TTA or TMO Treasurer has the authority to review any TTA or TMO debit or credit card transactions and seek explanations from any Cardholder as required to ensure compliance with this policy.
- 13.3 TTA or TMO debit or credit Cardholders remain personally liable for any transactions that are not approved by the TTA or TMO Treasurer unless:
- 13.3.1 The Cardholder can provide an explanation that is acceptable to the Treasurer.
 - 13.3.2 The transaction is approved by the Treasurer as a normal business expense from a known product or service or provider.
- 13.4 Non-approval of a claimed transaction will represent a breach of this policy.

Debit Cards

- 13.5 The authorisation process for TTA or TMO debit cards must be actioned before the card bank account is reimbursed.
- 13.6 The TTA or TMO Treasurer must review all transactions charged to the TTA or TMO debit card and only reimburse the card bank account for those transactions that have been correctly charged and reconciled.

Credit Cards

- 13.7 The authorisation process for TTA or TMO credit card transactions has strict timelines that must be adhered to so that TTA or a TMO does not incur penalties for the late payment of credit card accounts.
- 13.8 Credit card Cardholders must perform a reconciliation of their credit card statement within FIVE working days of receipt of the monthly statement. Failure to do so constitutes a breach of this policy and may result in the card being suspended or withdrawn.
- 13.9 The Cardholder must verify all transactions to supporting documentation, which must be retained in accordance with TTA records management policy. The Cardholder should sign the statement as evidence of their review and confirmation that the expenditure is appropriate and accurately recorded.
- 13.10 The Cardholder will be personally liable for any transactions that do not have supporting documentation.
- 13.11 The TTA or TMO Treasurer reviews all TTA or TMO credit card statements monthly. These reviews, which should be completed within FIVE working days of presentation of a reconciled statement, are to confirm compliance with this policy, ensure that all transactions are supported by appropriate documentation and formally approve the card account for payment.

14. Compliance Management

- 14.1 The TTA or TMO Treasurer, who administers the TTA or TMO debit or credit card scheme, has the responsibility to monitor TTA credit card holder compliance with these policies and to ensure that:
- 14.1.1 All TTA or TMO debit or credit cards are issued in accordance with this policy; and
 - 14.1.2 All TTA or TMO debit or credit card transactions are appropriately authorised and reconciled accurately and in a timely manner.

Appendix A: TTA/TMO Cardholder Agreement

Cardholder Name		
Cardholder Position		
Authorised By		TTA/TMO Treasurer

I, the Cardholder, understand and agree that the TTA or TMO debit or credit card ("the Card") is issued to me on the express understanding that I will always comply with the TTA Credit Card Policy generally and specifically with the following conditions:

Use of the Card

The Card is the property of TTA or TMO bank card provider and is in my possession and under strict control

I will not permit the Card to be used by any other person than myself

I will only use the card for business purposes

I will immediately report and suspected or known unauthorised use Of the Card to the bank card provider and the TTA or TMO Treasurer

I will not use the Card in any way that has the potential to harm the reputation of TTA or TMO including, but not limited to, the purchase of any inappropriate goods or purchases

I will not use the Card to pay for any expenses that have already been claimed (or will be claimed) by any form of allowance

I will not use the Card to pay for tips or gratuities

I will not use the Card for cash withdrawals

I can use the Card to a maximum limit of \$1,000 in any one transaction and to a monthly maximum transactions limit of \$TBC

I will not split Card transactions to avoid exceeding the Card transaction limit

I hold a financial delegation that is at least equivalent in value to the Card transaction limits

I understand that my Card transactions will be reviewed by the TTA or TMO Treasurer

<p>Credit Card Reconciliations</p>	<p>I will be issued with a monthly statement by the Card provider</p> <p>I will ensure that all transactions that appear on this monthly statement are verified by me and that sufficient supporting documentation is provided to support approval of the statement transactions by the TTA or TMO Treasurer</p> <p>I will ensure that goods or services paid for using the Card are actually delivered or provided</p> <p>I will sign the monthly credit card statements provided by the Card provider to indicate that the transactions being paid for by TTA have been made for business purposes</p> <p>I will ensure that credits are requested in relation to transactions made using the Card as soon as I become aware of the need for a credit, for example, where goods and services were not delivered or (provided in accordance with original expectations.</p>
<p>Cardholder changes</p>	<p>I will immediately advise the TTA or TMO Treasurer of any change of name or contact details</p>
<p>Upon Resignation</p>	<p>I will immediately return my Card to the TTA or TMO Treasurer if I my employment is terminated by TTA or TMO or I resign as an employee or trustee of TTA or TMO</p>
<p>Lost or stolen</p>	<p>I will immediately report the loss or theft of my Card to the TTA or TMO bank card provider and the TTA or TMO Treasurer.</p>
<p>Declaration</p>	<p>I Conform that I only have access to one TTA or TMO debit or credit card</p> <p>I acknowledge receipt of the Card</p>

Signed by:	Cardholder	TTA/TMO Treasurer
Signature		
Date		