# Operational Policy: Credit Cards (NAG 4)

## Blind & Low Vision Education Network NZ

## Statement of Intent:

The Blind & Low Vision Education Network NZ (BLENNZ) Board of Trustees acknowledges it has a responsibility to ensure that credit card expenditure incurred by BLENNZ staff is clearly linked to the business of BLENNZ.

The Board has delegated responsibility for the implementation and monitoring of this policy to the Principal. The Principal may further delegate some of this responsibility, with all such delegations set out in the Board’s Delegation Policy.

BLENNZ credit cards are provided through the All of Government (AOG) scheme to which BLENNZ is a signatory.

## Policy Requirements:

1. Credit cards can only be issued to staff on the approval of the Board of Trustees.

2. With the exception of online purchases of goods or services undertaken on behalf of the cardholder by relevant administration staff, the cardholder is the only person authorised to use the card. The “Approval to Use Credit Card form” must be completed for each approval for an administration staff member to use the card to make online purchases, and must be attached with the receipt for visa statement reconciliation.

3. The cardholder must not give their card to another staff member to physically use. To do so would mean disclosing their card’s personal PIN number to others which is expressly forbidden.

4. The limits set for credit card use should not exceed the overall financial delegation of the cardholder as set out in the Schedule of Delegations. Any variations require Board approval.

5. All cardholders must be given a copy of this policy and be required to sign it off to signify that they have read and understood the terms and conditions of use. Card holders must re-sign each time the policy is reviewed and updated.

6. The credit card is not to be used for:

* Personal expenditure
* The purchase of alcohol.

7. The credit card can be used for:

* Payment of actual and reasonable expenses relating to travel, accommodation and meals incurred on BLENNZ business
* Purchase of approved budgeted goods and services from suppliers with whom BLENNZ does not hold an account and/or the direct purchase will result in reduced costs.

8. Unauthorised transactions incurred by the cardholder shall become their personal responsibility.

9. All expenditure charged to the credit card must be supported by a detailed GST registered invoice (for goods $50 or over) or appropriate documentation (for items under $50) to confirm that the expenses are properly incurred on BLENNZ business.

10. The monthly credit card statement must be certified by the holder as true and correct.

11. All credit card statements will be reviewed and authorised by the appropriate Senior Manager, or the Principal for cards held by members of the Senior Management Team. The Board Chair will review and authorise credit card expenditure for the Principal.

12. Cash advances are only permitted as a means of accessing a petty cash float for those based away from the Homai Campus. The petty cash limit is as per individual Letters of Delegation. The cardholder must provide a full reconciliation with receipts (wherever possible) for the use of the cash. No other approval to withdraw cash is given.

13. Cards must not be used over the internet unless the site is secure which is signified by the key-lock icon. Card details must not be emailed.

14. The bank and BLENNZ management must be immediately notified if the card is lost or stolen.

15. The card must be returned to BLENNZ upon ceasing employment, or at any time upon request by the Principal or Board.

16. Persons found in breach of this policy, or using a BLENNZ credit card to breach related policies (e.g. Gifts Policy, Sensitive Expenditure Policy), may expect withdrawal of the card, disciplinary action (including possible dismissal) and, in the event of serious and wilful misuse, notification to the Police. In all cases of misuse BLENNZ reserves the right to recover any monies from the cardholder by appropriate legal means. Suspected misuse will be reported to the Principal. Where serious and wilful misuse is suspected, the Board and auditors will also be informed.

## Supporting Documents:

[Link to ASB - Conditions of Use of Credit Card](https://www.asb.co.nz/documents/terms-and-conditions.html)

BLENNZ Policies (Gifts, Sensitive Expenditure, Board Delegation) & Letters of Delegation

Approved: 

Date: 12 August 2021

Next Review: 2024

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(Signed to confirm policy read & understood) (Name) (Date)