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Credit Card Policy

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Identity Statement

St Joseph's; a child safe school, is a Catholic Community in the Josephite tradition where we learn and grow in the Spirit together.

Vision Statements

St Joseph's; a child safe school, strives to be an educating community:

- Where the total development of each child is nurtured.
- Where an environment of trust, respect, hope and safety is built, with direct reference and consideration to child safe standards and policies.
- Where families and the school work in partnership sharing the responsibility to educate the child.
- Where school life is an integral part of parish and the wider community.
- Where the students learn in a challenging, enjoyable and cooperative way.
- Where the teachings of Jesus are taught, modelled and lived.

Graduate Outcomes

St Joseph's students learn to become:

- Problem solving, inquiring, critical thinkers with high competencies in literacy and numeracy.
- Technologically competent and ethical users of technology.
- Hope filled, independent, resilient and confident young people.
- Knowledgeable and appreciative of the Catholic faith.
- Socially adept, respectful, just, environmentally conscious and appreciative of diversity.

At St Joseph's we are being our best when we are...

Being respectful, being friendly and being positive learners.



CREDIT CARD POLICY

Rationale

St Joseph's School, Nagambie has introduced a credit card facility, for use by the Principal, designated by the Parish Priest in order to streamline payment processes.

This policy sets out the requirements and advice on the use of St Joseph's School, Nagambie credit card, for the purchase of goods and services. It explains the types of goods and services that can be purchased with the card, the financial limits that apply and the Principal's responsibilities.

This policy applies to the credit card held by the Principal as authorised in writing by the Parish Priest.

The use of St Joseph's School, Nagambie credit card is subject to the terms and conditions set out below:

Definitions

- Cardholder is the Principal whose name appears on the school credit card
- FBT is fringe benefits tax.
- GST is goods and services tax.
- ITC is an input tax credit, the GST included in the price of legitimate business expenditure, which can be claimed against the amount of GST that St Joseph's School, Nagambie owes the Australian Taxation Office (ATO).

Principles

Personal expenses - Credit cards are to be used for legitimate school expenditure only. **Cards are not to be used for personal expenses under any circumstances.**

Prudence - The Principal is expected to exercise prudent judgement regarding all school expenditure. Where a comparable and cheaper purchase option is available, the cheaper comparable option should be exercised.

Accountability - The Principal, as credit cardholder, shall be accountable for the management and expending of St Joseph's School, Nagambie scarce resources. The Principal shall provide sufficient documentation to justify credit card transactions and tax invoices to allow St Joseph's School, Nagambie to claim ITCs for purchases wherever possible.

Preferred Suppliers - Where St Joseph's School, Nagambie has arrangements with preferred suppliers, for example for computing equipment and stationery, such purchases should be made in accordance with those arrangements.

Reward Programs - No reward programs (i.e. airline or bank rewards or awards programs) are to be linked to school credit card accounts.

Procedures Transaction limits

Available credit on St Joseph's School, Nagambie credit card is limited to \$5000 (approved in writing by the Parish Priest) per month inclusive of GST.

School entertainment expenditure on St Joseph's School, Nagambie credit card is limited to \$1,000 (amount approved in writing by the Parish Priest) inclusive of GST in total per annum.

Conditions of Use

A credit card is only to be used by the Principal, whose name appears on the card. Credit card purchases greater than \$75 excluding GST must comply with all other St Joseph's School, Nagambie purchasing requirements (i.e. purchase orders and quotes). Acceptance of a St Joseph's School, Nagambie credit card constitutes agreement by the

Principal to abide by:

1. The conditions of use specified by the credit provider on issue of the card.
2. All relevant St Joseph's School, Nagambie policies, procedures and guidelines.
3. Any reasonable instructions issued by the Parish Priest in respect of the use of the card.

Card Security

The Principal has a personal responsibility for secure custody of the card. The card should be retained on the Principal's person or in a secured area. Care should be taken to prevent the card number becoming widely known.

Loss or theft of the card, or suspected unauthorised use of the card number, must be reported immediately to the issuing bank and to the Parish Priest. St Joseph's School, Nagambie may be considered negligent and thereby liable for any loss if the Principal does not report the loss, theft or fraud immediately.

Withdrawal and Cancellation of School Credit Card

A St Joseph's School, Nagambie credit card may be withdrawn and cancelled for any of the following reasons:

- misuse of card by cardholder including unacceptable or inappropriate expenditure;
- other non-compliance with this or another St Joseph's School, Nagambie expenditure- related policy;
- the Principal leaves the employ of St Joseph's School, Nagambie;
- the Principal's position no longer requires a credit card purchasing facility.
- upon request by Parish Priest.

When a school credit card is withdrawn, the Parish Priest requires that the Principal:

- destroy the card for security purposes by cutting through the card number;
- return the destroyed credit card to the Parish Priest;
- provide explanations and receipts/tax invoices for all transactions on any outstanding credit card statements.

Usage Guidelines

The Principal may place an order with a supplier:

1. in person.
2. by phone or fax.
3. by mail.
4. via the internet only when the site has been confirmed secure.
 - The most common security symbol is the presence of a padlock usually located at the bottom of the screen.
 - A valid security certificate showing a current end date can usually be accessed by double clicking on the padlock symbol. Another example may be that the web address commences with https. In this case the "s" suggests it is a secure site.
 - If the site cannot be confirmed as secure the order/purchase must not proceed.

The credit card must only be used for school expenditure. Examples of appropriate credit card usage would include:

1. payment for goods/services in full or part supply.
2. deposits.
3. subscriptions.
4. conference fees.
5. parking and day-to-day expenses while travelling on behalf of the St Joseph's School, Nagambie

6. general consumables other than stationery and office supplies
7. school-related entertainment expenses to a maximum of \$1,000 per annum.

All expenditure must be supported by an appropriate receipt/tax invoice.

Inappropriate credit card usage would include:

1. private expenses.
2. private telephone accounts including internet/broadband services.
3. withdrawal of cash/cash advances.
4. fuel purchases for private vehicles.

Where applicable, the Principal is to monitor items prepaid to ensure that the goods and services are actually received.

Credit cards are not an alternative method of purchasing that circumvents the need for standard purchasing controls. Credit cards are a method of payment and standard purchasing and payments procedures are to be satisfied.

Supporting Documentation

The Principal must provide supporting documentation for each purchase made via credit card.

A cash register docket, receipt or invoice must be kept for purchases of \$500 or less excluding GST.

In order for St Joseph's School, Nagambie to claim GST input tax credits (ITCs) on purchases over \$500 excluding GST, a valid tax invoice must be obtained (and must be provided by the supplier upon request).

To be valid, a tax invoice must include the following:

- the words 'tax invoice' stated prominently
- the name of the supplier
- the supplier's Australian Business Number (ABN)
- the date of issue of the tax invoice
- a brief description of the goods and services sold
- the total price of the sales (including GST)
- where the GST to be paid is:
 - exactly one-eleventh of the total price, the GST shown separately or a statement such as 'total price includes GST'
 - less than one-eleventh of the total price, the GST and the total amount excluding GST, both shown separately.

Once completed, the Credit Card Expenditure Details form should be printed and signed by the Principal. All supporting documentation must be attached to the form and returned to the School Administrative Officer for collation and verification

Expenditure Review Procedures

Credit card expenditure is reviewed on a monthly basis by the Parish Priest or delegate. The monthly review is to verify expenditure is in accordance with St Joseph's School, Nagambie policies, adequately supported by documentation and authorised by the Parish Priest or delegate.

The following documents are to be reviewed, authorised in writing and retained for the annual audit:

- Credit Card Expenditure Details Form
- Tax invoices/receipts for all expenditure
- Credit card statement
- Provision of Purchase Details

Upon receipt of credit card statements, the school administrative officer will take a copy of the statements and distribute them to Principal together with a Credit Card Expenditure Details form.

The Credit Card Expenditure Details form must be completed within 1 week of receipt of the credit card statement. Details to be supplied include:

- an explanation of the transaction (including purchase order number, if applicable)
 - for entertainment expenditure:
 - purpose of the entertainment
 - names of all attendees including St Joseph's School, Nagambie staff and external parties (this information must be provided to ensure St Joseph's School, Nagambie pays the appropriate amount of FBT in relation to entertainment expenditure).

Disputed Transactions

Where a transaction appears on St Joseph's School, Nagambie credit card statement that the cardholder has no record of or when the cardholder believes an expense has been charged twice, the following steps are to be followed by the cardholder:

- Contact the merchant for clarification and if necessary rectification of the charge. If dispute is still not resolved, proceed to complete Credit Card Authority's disputed business card transactions process.

Any disputed transactions should be immediately brought to the attention of the Parish Priest.

Replacing a damaged card

Follow the steps below to arrange for a replacement card if the original is damaged or unable to be used.

Leave

If the Principal is on leave when a credit card statement arrives, the Principal must complete and authorise the Credit Card Expenditure Details form and statement and provide the completed form and all supporting documentation to the Parish Priest or delegate (delegated in writing by the Parish Priest) as soon as possible after returning to St Joseph's School, Nagambie.

Non compliance with this policy

Where this policy has been breached, the Principal may expect withdrawal of the card, disciplinary action, including possible dismissal and, for serious and wilful misuse, police action. In all cases of misuse, the Parish Priest reserves the right to recover any monies from the Principal by appropriate legal means.

Evaluation:

This policy will be reviewed as part of the school's three-year review.

We will monitor the implementation of this policy by;

- Re-reading annually

Created 2019**Next Review 2022**