Alphacrucis University College

Credit Card Policy

Effective Date: 2025.08.19
Last Reviewed: 2025.08.19
Version: v1.1 2026.08.06

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1. Purpose

The purpose of this policy is to establish the conditions for the issue and usage of corporate credit cards to AC employees.

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2. Scope

All AC employees and campuses.

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3. Definitions

3.1. **Alphacrucis (AC) employees:** Includes staff members employed by AC on a permanent, casual or part-time basis, sessional contractors, students and those representing AC while performing their official duties.
3.2. **Authorising Officers:** Are Budget Owners who have delegated authority to approve transactions relating to business expenses.
3.3. **Budget Owners:** Includes Executive Team, Head of Schools, Department Heads and any person who has ownership of a budget and the accountability for expenditure under that Budget.
3.4. **Business expenses:** Reasonable business expenses incurred by AC employees.
3.5. **Business travel:** Travel required for business and authorised by an Authorising Officer.
3.6. **Business Unit:** AC University College, a School, Division, Department, Cost Centre or Project.
3.7. **Chief Financial Officer [CFO]:** Is the person employed as Chief Financial Officer of AC.
3.8. **Credit Card Administrator:** Credit Card Administrator is the person appointed as the Card Administrator and will often be Accounts Payable within the Finance Team.
3.9. **Credit Card Expense Report:** Is the excel spreadsheet report that the Credit Card Administrator will send every Cardholder monthly, which is to be used to reconcile transactions.
3.10. **Travel:** Refers to Domestic, Ground or International travel.
3.11. **Hospitality:** The provision of food, beverage, accommodation, transportation and other amenities at AC's expense.
3.12. **Receipt or Tax Invoice:** An original (or scanned) document which includes details of the issuer, the expenditure, amount (inclusive or exclusive of GST), date and indication of proof of payment.

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4. Policy Statement

4.1. Corporate credit cards may be issued to AC employees if there is a demonstrated business need for the card and with approval of the relevant Authorising Officer and the Chief Financial Officer.
4.2. Corporate credit cards must only be used for AC business expenses relating to:
   a. travel, accommodation, conferences, subscriptions and reasonable entertainment;
   b. goods and services where there are no preferred supplier(s) in place; and
   c. other business-related expenses.
4.3. With the exception of Budget Owners, cardholders cannot approve their own expenses.
4.4. Corporate credit cards cannot be used for:
   a. personal expenses;
   b. fines or penalties;

c. cash advances and cash refunds; and
d. unbudgeted expenditure that is not pre-approved by the Authorising Officer.

4.5. Credit limits on Corporate Credit Cards, and any amended credit limit, will depend on the anticipated monthly expenditure required by the Cardholder, the expenditure needs of the Business Unit, and the existing overall credit limits across AC.

4.6. An amendment to a credit limit can be temporary or permanent depending on the needs of the Cardholder and/or the Business Unit.

4.7. A Corporate Credit Card may be withdrawn for the following reasons:
a. misuse of the card, including unacceptable or inappropriate expenditure;
b. non-compliance with a condition of use;
c. continued non-completion and/or appropriate approval of monthly Credit Card Expense Report; and
d. the position currently held within the unit no longer requires a credit card purchasing facility or the card has not been used for 12 months.

4.8. A Corporate Credit Card will be cancelled for the following reasons:
a. when there is no longer a need for the card; and
b. the Cardholder leaves AC’s service and returns their card to the Credit Card Administrator for cancellation.

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5. Procedures

5.1. An applicant should request a new Corporate Credit Card through the relevant Line Manager. The Line Manager will determine whether a need for a new card has been established and will request the Chief Financial Officer to issue a card.

5.2. The Cardholder should keep all invoices/purchase receipts.

5.3. Cardholders are required to submit their Expense Report and all necessary supporting documentation to the Credit Card Administrator for all credit card transactions monthly.

5.4. In the absence of a tax invoice or a receipt, the Credit Card Administrator, at their discretion, may request a Statutory Declaration to be submitted by the Cardholder(s) stating the facts and the amounts.

5.5. If the Authorising Officer / Credit Card Administrator identifies expenditure that is inappropriate or misrepresented, they will inform the Cardholder immediately prior to approving the Expense Report.

5.6. Where the expenditure is deemed inappropriate or in breach of AC policy, the Cardholder will be required to reimburse AC.

5.7. If a Line Manager / Authorising Officer identifies serious misuse of a card they will notify the Credit Card Administrator and/or Chief Financial Officer as soon as possible.

5.8. In the case of serious misuse of the Corporate Credit Card, AC will take disciplinary action in accordance with the relevant Awards, AC policies, or employment contract for employees.

5.9. The Credit Card Administrator will conduct a monthly review and follow up cardholders where there has been undue delay in completing the Credit Card Expense Report.

5.10. If the Cardholder continues to fail to complete the Credit Card Expense Report within the required timeframe, the Credit Card Administrator may recommend to the Chief Financial Officer the withdrawal and/or cancellation of the card.

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6. Related AC Policies or Documents, Standards and Legislation

6.1. AC Policies or Documents

This policy is to be read in conjunction with the following AC policies available at ac.edu.au/ppm/:

6.1.1. Code of Conduct Policy;
6.1.2. Financial Controls Policy;

6.1.3. Governance Framework Policy;
6.1.4. Risk Management Policy;
6.1.5. Travel Policy.
6.1.6. AC Delegation Schedule [including all Policies & Frameworks referred to in the Schedule]

6.2. Relevant Standards and Legislation

N/A.

7. Review and Revision

This policy will be reviewed by the Chief Financial Officer on a regular basis in accordance with the Policy Development and Review Policy. Any proposed changes will be tabled at the Executive for endorsement and Council for approval. Revisions will be communicated to all relevant stakeholders upon approval.

8. History of Approval and Amendments

Policy owner	Chief Financial Officer
Policy category	Governance: Finance
Policy status	Approved
Approval Body	Council
Endorsement Body	Executive
Approval Date	2025.08.19
Last Review Date	2025.08.19
History of Policy Amendments	
V1 2025.08.19	Requested by Finance & Audit Committee.
V1.1 2026.08.06	New template

Add a new row for each version of the policy. Do not remove previous changes.

Appendices

N/A