

Policy Hierarchy Link			
Responsible Officer		Director of Finance	
Contact Officer		Accounts Payable or email to cardhelp@unsw.edu.au	
Superseded Documents		Section 15: Purchase Card, UNSW Accounting Manual	
File Number			
Associated Documents			
Version	Authorised By	Approval Date	Effective Date
1.0	Vice-President, Finance and Operations	16 April 2012	16 April 2012

CONTENTS

1.0	Purpose & Scope	2
2.0	Definitions	2
3.0	Obtaining A UNSW Credit Card	2
4.0	Responsibilities Of Card Holders	2
4.1	Summary of Responsibilities	2
4.2	Reconciling Credit Card Purchases	3
4.3	Tax Invoice Requirements	4
4.4	Lost & Stolen Cards	4
4.5	Consequences Of Breach	5
5.0	Card Supervisors	5
5.1	Who Can Be A Card Supervisor?	5
5.2	Responsibilities	5
6.0	Credit Card Limits	6
7.0	Expiry Of Credit Cards	6

1.0 PURPOSE & SCOPE

This document explains how UNSW credit cards are obtained, used and managed.

UNSW credit cards are intended to provide an efficient method of purchasing travel, accommodation and lower value goods and services for UNSW purposes.

2.0 DEFINITIONS

UNSW credit card means a credit card provided by the University and identified by UNSW branding.

3.0 OBTAINING A UNSW CREDIT CARD

UNSW credit cards are generally issued to UNSW employees, and can only be issued to non-employees with the approval of the Director of Finance.

To obtain a UNSW credit card follow these steps:

1. Download and complete the [UNSW Credit Card Application form](#) (CC1) which must be signed by you, your proposed card supervisor and the head of your faculty / division (and the Director of Finance for non-employees).
2. If you do not already hold the required UNSW financial delegation, log into [myUNSW](#) and apply for it (unless you are a non-employee).
3. Visit Accounts Payable (or the ADFA Cashier for ADFA staff) with the completed [UNSW Credit Card Application form](#) and sufficient identification to pass the [100 point check](#).
4. You will receive an email when the credit card is available for pick up from the Cashier in room LG25 of the Chancellery near the Library Lawn (or the ADFA Cashier for ADFA staff). Photo identification must be shown to collect the card.

4.0 RESPONSIBILITIES OF CARD HOLDERS

4.1 Summary of Responsibilities

As a UNSW credit card holder you must:

1. only use the credit card to make purchases for UNSW purposes, and not to pay for personal expenses
2. not use the credit card for expenses exceeding \$1,000 (excluding GST) apart from travel and accommodation, unless you obtain prior written approval from your faculty / division head

3. not use the credit card to make cash withdrawals
4. not allow any other person to use the credit card
5. keep your credit card secure and your Personal Identification Number (PIN) confidential at all times
6. ensure that all of your credit card purchases are reconciled correctly in the New South Financials system, within 14 days of the end of the statement period
7. supply original and valid Tax Invoices to your card supervisor within 14 days of the end of the statement period, and to Accounts Payable within 21 days of the end of the statement period, for all credit card expenses that are subject to GST and exceed \$75 (excluding GST)
8. provide all other necessary supporting documentation for your credit card purchases to your card supervisor within 14 days of the end of the statement period, and to Accounts Payable within 21 days of the end of the statement period, containing sufficient description of the goods or services acquired (eg, descriptions such as "Goods" or "Various items" are not sufficient)
9. report a lost or stolen card immediately to Westpac (see section 4.4)
10. not split a single purchase into multiple payments to avoid the per transaction limit of the card

UNSW reserves the right to suspend or cancel a credit card, and/or require reimbursement for expenses incurred, where any of the above responsibilities are not fulfilled (see section 4.5).

4.2 Reconciling Credit Card Purchases

The procedures for reconciling credit card expenses in New South Financials are explained in the [Quick Reference Guide](#) and [Online Training Tool](#).

In particular, please ensure that you:

1. enter the correct chartfields for each expense including an active Department, Fund and Project ID
2. do not charge expenses to a research grant unless permitted to do so under the grant conditions
3. check that the GST amounts shown in New South Financials agree to the Tax Invoices
4. split expenses that are only partially subject to GST into two lines to obtain the correct GST result
5. divide entertainment, travel and other expenses correctly between employees and non-employees for Fringe Benefits Tax purposes

6. flag any disputed transactions for follow-up by Accounts Payable and Westpac (if these are not flagged promptly then UNSW might lose the right to dispute them)

It should be noted that you do not need to wait until the end of the statement period to reconcile your credit card expenses. This can be done at any time as expenses usually appear in New South Financials the day after they are incurred.

4.3 Tax Invoice Requirements

As mentioned above, UNSW credit card holders must supply valid Tax Invoices to Accounts Payable, for all expenses that are subject to GST and exceed \$75 (excluding GST).

UNSW needs these Tax Invoices to claim credits for the GST from the government.

A Tax Invoice must contain the following information to be valid:

1. the words "Tax Invoice"
2. the supplier's name and Australian Business Number
3. the recipient's name (ie, UNSW or your name) where the expense is \$1,000 or more including GST
4. the date on which the invoice is issued
5. a description of the goods or services supplied, including the quantity if applicable
6. clear identification of any goods or services that are not subject to GST at the standard rate of 10%
7. the price of the goods or services (including GST)
8. the amount of GST charged or a statement such as "The total price includes GST"

4.4 Lost & Stolen Cards

If you are in Australia and discover that your UNSW credit card has been lost or stolen, report this immediately to Westpac by telephoning 1300 651 089 or visiting a branch.

If you are overseas at the time, contact an international operator to book a reverse charge call to Westpac on (+61 3) 6345 1058.

These telephone lines operate 24 hours a day, 7 days a week.

Lost or stolen cards must also be reported to Accounts Payable by telephone or email to cardhelp@unsw.edu.au.

4.5 Consequences Of Breach

UNSW reserves the right to suspend or cancel a credit card, where there is a failure to comply with the card holders' responsibilities set out in section 4.1.

If you incur personal expenses on a UNSW credit card you must repay UNSW immediately for the expenses. You may also be required to repay UNSW where other responsibilities are breached, such as the responsibilities to reconcile expenses and provide sufficient documentation.

Where you are unable to meet a responsibility for a legitimate reason (eg, you cannot reconcile your credit card purchases in NS Financials because you are absent from the office for an extended period on business travel or sick leave) please let your card supervisor and Accounts Payable know as soon as possible.

5.0 CARD SUPERVISORS

5.1 Who Can Be A Card Supervisor?

The card supervisor will generally be the direct manager of the card holder. If this is not possible or appropriate, the card supervisor should be someone of sufficient seniority who does not report to the card holder.

5.2 Responsibilities

As a card supervisor you must:

1. review all expenses incurred by the card holder on their UNSW credit card to ensure that they are fulfilling their responsibilities, as set out in section 4.1
2. approve or deny the expenses within 21 days of the end of the statement period or, where the card holder does not provide the necessary documentation within 14 days of the end of the statement period as required, within 7 days of it being provided
3. not ask or allow the card holder to use their UNSW credit card to purchase goods on your behalf
4. where the card holder is going on extended leave for a period of more than 3 months, collect the UNSW credit card from them prior to their departure and keep it secure until their return
5. where the card holder's employment with UNSW is terminating:
 - (i) ensure that they have correctly reconciled all of their credit card expenses in the New South Financials system

- (ii) verify that they have provided Tax Invoices and other required supporting documentation for all of their credit card expenses
 - (iii) collect the UNSW credit card from them prior to their departure
 - (iv) destroy the credit card by cutting through the card number and send it to Accounts Payable
6. where you are going on leave that will prevent you from reviewing the card holder's credit card expenses within the required timeframe, delegate your authority as card supervisor to someone else of sufficient seniority who does not report to the card holder, and inform Accounts Payable

6.0 CREDIT CARD LIMITS

The default limits for UNSW credit cards are \$2,200 per transaction and \$10,000 per month.

If you are applying for a UNSW credit card and would like to request higher or lower limits you can do so on the [UNSW Credit Card Application form](#).

If you already have a UNSW credit card and wish to apply for a temporary or permanent adjustment to the limits, complete the [Credit Card Limit Change form](#) (CC2) and send it by internal mail to Accounts Payable.

Accounts Payable will process the request and inform you of the outcome. Please note that your per transaction limit cannot exceed your UNSW financial delegation.

7.0 EXPIRY OF CREDIT CARDS

Before your UNSW credit card expires Westpac will automatically issue a replacement card, and notify you of this fact by letter sent to your home address.

As with new cards, replacement cards must be picked up from the Cashier (or the ADFA Cashier for ADFA staff) by showing photo identification.

Appendix A: History

Version	Authorised By	Approval Date	Effective Date	Sections Modified
1.0	Vice-President, Finance and Operations	16 April 2012	16 April 2012 to 25 July 2013	