

Policy - Debit / Credit Card Usage



Background

The AQ Committee may issue Credit / Debit Cards (“card/s”) linked to an AQ Bank Account. These cards:

- ease the pressure on individuals (who purchase items on behalf of AQ) who would otherwise use their personal funds for AQ purchases; and
- help AQ track and process AQ expenses, prevent fraud and make payments more efficiently.

The purpose of this Policy is to ensure that persons who hold an AQ card understand their responsibilities and obligations for the use of that card.

Credit / Debit Card Agreement

All persons issued an AQ card need to sign and abide by a Credit / Debit Card Agreement. This is to acknowledge that the card belongs to AQ and that AQ can process and investigate charges as it sees fit.

The Agreement may also enunciate obligations and responsibilities additional to this Policy.

What expenses are allowed on a card?

The Credit / Debit Card Agreement may identify specific types of expenses / purchases that can be made by a card holder.

Generally, purchases are restricted to:

- On-line purchases with the prior approval of the AQ Committee / President;
- Certain recurrent expenses (eg website hosting, registrations, memberships);
- Purchase of consumables (eg food supplies for courses / events run by or for AQ);
- Postage (eg for medals, badges, certificates, uniforms);
- Travel expenses (eg accommodation & meals (except alcohol)) with the prior approval of the AQ Committee / President.

Exceptions

The AQ Committee / President may give prior approval for the use of the card outside the above parameters.

Alcohol is not to be purchased using the card.

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Your responsibilities

If you have a card holder, AQ expects you to:

- **Protect the card to the best of your ability.** Don't leave it unattended or give it to unauthorized people (e.g. friends, family, colleagues);
- **Protect the card PIN (Personal Identification Number)** by not giving the PIN to any other person or writing the PIN on the card;
- **Report the card stolen or lost as soon as possible.** If, for example, there's a break-in at your home and your card is taken, you need to file a police report and call AQ Treasurer as soon as possible after the break-in;
- **Use it only for approved reasons.** Follow the instructions in this policy and the Credit / Debit Card Agreement. Don't use the card for personal or unauthorized expenses, even if you intend to compensate for the charges later;
- **Send all receipts to the AQ Treasurer.** Send all receipts and supporting documentation to the AQ Treasurer as soon as possible after the purchase.

If documentation is emailed please retain originals and give to the AQ Treasurer at the earliest opportunity.

Use of card

When you're using the card, you should:

- Confirm that the particular expense is allowed under this policy.
- The card account has total funds available of \$1,000. If the card holder has a legitimate purchase over \$500 it is recommended the holder contact the AQ Treasurer to ensure there are sufficient funds available in the account.
- Keep the credit card number, PIN and physical card secure.
- Use the card sensibly and avoid unnecessary expenses even if they're allowed under this policy.

Policy History:

Initial Approval by AQ Committee	8 February 2024
Review Approval	