

CREDIT & DEBIT CARDS

Unauthorised use of Male Survivors Taranaki ('MST') credit and/or debit cards (CIDcards) may result in suspension or withdrawal of the card and serious disciplinary action. Please read this policy carefully.

CONTEXT

1. Scope

- 1.1 This policy applies to all MST trustees and employees issued with a MST CIDcard as well as those responsible for the issue and administration of MST CIDcards

2. Purpose

- 2.1 To ensure that MST CIDcards are issued, utilised and administered in accordance with this policy.

3. Principles

- 3.1 MST CIDcards are issued to eligible MST trustees and staff to simplify the management of petty expenditure, travel, parking and other reimbursable expenditure and to enable the efficient management of international payments.
- 3.2 MSTT CIDcard holders are expected always to act honestly and in the best interests of MST as opposed to their own personal interests or convenience and to manage the use of their cards with due diligence and care.

4. Related Policies and Guidelines

- 4.1 Related policy requirements include:
- 4.1.1 MST Delegations Framework;

5. Definitions

- 5.1 **Business use** (official purposes) means the transactions must be for the purchase of goods or services within MST's approved annual plans and budgets.
- 5.2 **Card credit limit** refers to the maximum amount of debt that may be accrued on a CIDcard at any one time
- 5.3 **Cardholder** is the nominated trustee or employee who has been issued with the an MST CIDcard
- 5.4 **CIDcard means** the MST Bank Mastercard or Visa card issued to selected MST trustees or employees.
- 5.5 **Fraudulent use** includes any use of the card for an illegal act, or for the purpose of personal or other monetary gain by the cardholder, or an associate of the

cardholder, which may result in loss to MST, a MST trustee or employee or an associate of MST.

- 5.6 **Hospitality** is the purchase of meals and beverages to enable MST trustees or employees to discharge their duties in accordance with their role and applicable MST policies.
- 5.7 **Individual transaction limit**, which is specified in the MST Cardholder Agreement (refer Appendix A), is the maximum allowed for a single transaction on any MST CIDcard.
- 5.8 **Monthly credit limit** sets the total amount that may be charged to a card in one monthly charging period [monthly statement period].
- 5.9 **Chair** means the Chair of the Board of MST or in his or her absence the Vice Chair or the MST Treasurer.
- 5.10 **Personal use** transactions are all transactions that are not for MST business use.
- 5.11 **MST Treasurer** means a trustee of MST duly appointed to the position of Treasurer.
- 5.12 **Service provider** is the MST Bank that supplies CIDcards to approved MST trustees or employees.
- 5.13 **Unauthorised use** means any use of the MST CIDcard for other than business use and any use that is not in accordance with this policy. Such use is not allowed.

POLICY

6. Eligibility for Cards

- 6.1 Trustees or employees eligible for an MST CIDcard:
 - 6.1.1 Must be approved by the Board;
 - 6.1.2 Have an appropriate financial delegation; and
 - 6.1.3 Have a compelling business reason for requiring an MST CIDcard.

7. Issue of Cards

- 7.1 Only one MST CIDcard can be issued to any one trustee or employee.
- 7.2 Any MST trustee or employee issued with an MST CIDcard must complete the MST Cardholder Agreement [Refer to Appendix A].
- 7.3 MST CIDcard holders must comply with the terms and conditions imposed by the card service provider.

8. CIDcard Limits

- 8.1 The MST CIDcard limits, as approved for individual cardholders, are detailed in their Cardholder Agreement (Appendix A).

- 8.2 The MST Treasurer may approve a temporary increase in a cardholder's credit limit for a period of up to 60 days, where that increase is below the maximum limit permitted by this policy and is reasonably required to enable the transaction of appropriate MST business.
- 8.3 All changes in CIDcard limits, including any temporary increases, and the reasons therefore, must be reported in a timely manner to the Board.

9. Transaction Limits

- 9.1 Individual MST CIDcard transactions must not exceed \$1,000.
- 9.2 Splitting MST CIDcard transactions to avoid the transaction limit is not permitted.
- 9.3 All individual MST CIDcard transactions in excess of \$1,000 require the approval of the MST Treasurer.
- 9.4 All CIDcard transactions must be within the delegated authority and budgetary limits of the MST CIDcard holder.

10. Unauthorised Use

- 10.1 Unauthorised use of a MST CIDcard includes:
- 10.1.1 Fraudulent transactions;
 - 10.1.2 Cash withdrawals unless specifically provided for in the MST Delegations Framework or authorised in writing by the MST treasurer
 - 10.1.3 Personal use;
 - 10.1.4 Transaction in excess of authorised financial limits;
 - 10.1.5 Transactions in excess of delegated authority and/or approved budgetary limits;
 - 10.1.6 Payments for tips or gratuities except for service charges included in the bill;
 - 10.1.7 Use of the card by an unauthorised person;
 - 10.1.8 Use of the card that is not in accordance with this policy.
- 10.2 Significant breaches of this policy may be determined by considering the following factors:
- 10.2.1 Whether the nature of the circumstances of the unauthorised use has the potential to cause substantial reputational risk.
 - 10.2.2 Whether the transaction is revealed to be one of many highlighting a pattern of unauthorised use.
- 10.3 Penalties for unauthorised use of the MST CIDcard may include:
- 10.3.1 Suspension of the card;
 - 10.3.2 Withdrawal of the card;

- 10.3.3 Disciplinary action;
 - 10.3.4 Termination of the cardholder's role as a trustee of MST or their employment agreement;
 - 10.3.5 Referral to the police for investigation and action.
- 10.4 Any unauthorised use of a MST CIDcard may result in the card being suspended or withdrawn from the cardholder.
- 10.5 The following breaches of unauthorised use of a MST CIDcard will result in the card being immediately withdrawn from the cardholder:
- 10.5.1 Use for a fraudulent transaction;
 - 10.5.2 Use by an unauthorised person;
 - 10.5.3 Use for transactions in excess of authorised financial limits, or delegated authority and/or approved budgetary limits, or any single breach with a transaction value in excess of \$1,000;
 - 10.5.4 Three separate breaches of unauthorised use relating to cash withdrawals, personal use, payments of tips or gratuities or other breach of this policy.
 - 10.5.5 Any authorised use where the transaction is revealed to be one of many highlighting a pattern of unauthorised use;
 - 10.5.6 Any authorised use where, in the opinion of the MST Treasurer, the nature of the circumstances of the unauthorised use has the potential to cause substantial reputational risk.
- 10.6 Cardholders will be accountable for any unauthorised use and required to reimburse MST as soon as possible or within 10 days of the relevant CIDcard statement date.
- 10.7 Suspected or known unauthorised use must be immediately reported to the MST Treasurer and to the card service provider in the case of fraudulent transactions.
- 10.8 Any incidence of unauthorised use, which results in the imposition of any of the penalties provided in 10.2 above, must be reported in a timely manner to the Chair of the Board.

11. Lost or Stolen Cards

- 11.1 Cardholders must immediately report the loss or theft of a MST CIDcard to:
- 11.1.1 The card service provider; and
 - 11.1.2 The MST Treasurer.
- 11.2 Failure to report a lost or stolen MST CIDcard will result in the cardholder remaining personally liable for any unsanctioned use.

12. Card Transaction Records

- 12.1 Cardholders must keep all tax invoices where the transaction is greater than \$57.50 (inclusive of GST) as supporting documentation for their record of CIDcard expenditure.
- 12.2 Where the amount is less than \$57.50 (or \$50 excluding GST) a tax invoice does not need to be obtained, however a receipt with the following information should still be obtained as supporting documentation for the CIDcard expenditure:
 - 12.2.1 The supplier's name;
 - 12.2.2 Date of supply;
 - 12.2.3 Brief description of supplied services or goods;
 - 12.2.4 The total amount charged for the supply and the amount of GST included or paid.
- 12.3 For each transaction listed on the monthly CIDcard statement of account, cardholders must:
 - 12.3.1 Provide an explanation of the expense;
 - 12.3.2 Allocate the expense to an appropriate accounting code;
 - 12.3.3 Attach supporting documentation.

13. Authorisation of Card Transactions

- 13.1 The card authorisation process has strict timelines that must be adhered to so that MST does not incur penalties for the late payment of CIDcard accounts.
- 13.2 Cardholders must perform a reconciliation of their CIDcard statement within FIVE working days of receipt of the monthly statement. Failure to do so constitutes a breach of this policy and may result in the card being suspended or withdrawn.
- 13.3 The cardholder must verify all transactions to supporting documentation and attach the documentation to the statement. The cardholder will be personally liable for any transactions that do not have supporting documentation.

The cardholder signs the statement as evidence of their review and confirmation that the expenditure is appropriate and accurately recorded.

- 13.4 The MST Treasurer reviews all MST CIDcard statements monthly.
- 13.5 These reviews, which should be completed within FIVE working days of presentation of a reconciled statement, are to confirm compliance with this policy, ensure that all transactions are supported by appropriate documentation and formally approve the card account for payment.
- 13.6 Cardholders remain personally liable for any transactions that are not approved by the MST Treasurer. Non-approval of a claimed transaction will represent a breach of this policy.

14. Compliance Management

- 14.1 The MST Treasurer, who administers the MST CIDcard scheme, has the responsibility to monitor MST CIDcard holder compliance with these policies and in particular to ensure that:
 - 14.1.1 All MST CIDcards are issued in accordance with this policy; and
 - 14.1.2 All MST CIDcard transactions are appropriately authorised and card statements reconciled accurately and in a timely manner.
- 14.2 The MST Treasurer has the authority to review any CIDcard transactions and seek explanations from any cardholder as required to ensure compliance with this policy.

Appendix A

Male Support Services Waikato Cardholder Agreement

Cardholder Name		
Cardholder Position		
Authorised By		MST Treasurer

I, the Cardholder, understand and agree that the MST CIDcard ("the Card") is issued to me on the express understanding that I will at all times comply with the MST CIDcard Policy generally and specifically with the following conditions:

Use of the Card

The Card is the property of the MST Bank and is in my possession and under strict control

I will not permit the Card to be used by any other person than myself

I will only use the card for business purposes

I will immediately report and suspected or known unauthorised use Of the Card to the Card provider and the MST Treasurer

I will not use the Card in any way that has the potential to harm the reputation of MST including, but not limited to, the purchase of any inappropriate goods or purchases

I will not use the Card to pay for any expenses that have already been claimed (or will be claimed) by any form of allowance

I will not use the Card to pay for tips or gratuities

I will not use the Card for cash withdrawals unless specifically authorised in the MST Delegations Framework or authorised in writing by the MST Treasurer

I can use the Card to a maximum limit of \$1,000 in any one transaction and to a monthly maximum transactions limit of \$5,000

I will not split Card transactions to avoid exceeding the Card transaction limit

I hold a financial delegation that is at least equivalent in value to the Card transaction limits

I understand that my Card transactions will be periodically reviewed by the MST Treasurer

Monthly Reconciliations

I will be issued with a monthly statement by the Card provider

I will ensure that all transactions that appear on this monthly statement are verified by me and that sufficient supporting documentation is attached to the monthly statement when it is submitted for approval

I will ensure that goods or services paid for using the Card are actually delivered or provided

I will sign the monthly statements provided by the Card provider to indicate that the transactions being paid for by MST have been made for business purposes

I will ensure that credits are requested in relation to transactions made using the Card as soon as I become aware of the need for a credit, for example, where goods and services were not delivered or (provided in accordance with original expectations.

Cardholder changes

I will immediately advise the MST Treasurer of any change of name or contact details

Upon Resignation

I will immediately return my Card to the MST if I my contract is terminated by MST or I resign as an employee or trustee of MST

Lost or stolen

I will immediately report the loss or theft of my Card to the Card provider and the MST Treasurer.

Declaration

I Conform that I only have access to one Card

I acknowledge receipt of the Card

Signed by:

Cardholder

MST Treasurer

Signature

Date
