

Finance Procedure - University Corporate Expense Card

Section 1 - Purpose

(1) This procedure supports the [Finance Management Policy](#) and prescribes the use of the University's corporate expense card.

Scope

(2) This procedure applies to all cardholders, their supervisors and delegated approvers for corporate expense cards as utilised by Charles Sturt University (the University).

Section 2 - Policy

(3) See the [Finance Management Policy](#).

Section 3 - Procedures

Corporate expense card program

(4) The University operates a corporate expense card program, managed through the expense management system to monitor, approve and reconcile all expense card transactions.

Application and eligibility

(5) Employees will only be eligible for an expense card if they:

- a. have a continuing appointment or a fixed-term appointment of at least six months, and
- b. travel for University business at least once per quarter, or as otherwise approved by the Chief Financial Officer (or their nominee), and/or
- c. have a purchasing role, and/or
- d. in exceptional circumstances only, as otherwise assessed and approved by the Chief Financial Officer (or their nominee) on a case by case basis.

(6) All applications for an expense card must be:

- a. supported by the employee's supervisor
- b. authorised by the delegated approver for their budget centre
- c. approved by the Chief Financial Officer (or their nominee), and
- d. approved for issue by the delegated authority stated in [Delegation Schedule C - Finance](#).

(7) Application forms can be found on the Division of Finance [University Corporate Expense Cards website](#).

Training

(8) The Division of Finance will provide training for cardholders and delegated approvers.

(9) Cardholders must complete all required training:

- a. before the card is issued
- b. before a card that has been restricted or cancelled for misuse is re-issued
- c. at any other time as determined by the Chief Financial Officer.

Responsibilities

(10) Cardholders must:

- a. comply with the conditions, guidelines or agreements for expense card use under this procedure and/or as agreed to when completing the application form, and any amendments to these as notified by the Division of Finance
- b. secure their card to prevent loss, theft or misuse (e.g. cards must not be left on desks, in unlocked drawers/cabinets or otherwise accessible to any unauthorised persons)
- c. protect security of their card information
- d. use University funds prudently in accordance with budgets available and the rules set out in the [Finance Management Policy](#), [Travel Policy](#), [Finance Procedure - Procurement](#) and supporting procedures
- e. obtain relevant approvals for the expenditure prior to making a purchase
- f. keep appropriate receipts and/or tax invoices of all purchases and travel expenses
- g. reconcile their corporate expense card transactions within the prescribed timeframes and provide appropriate tax invoices and receipts as required
- h. return their University expense card(s) to the University when they:
 - i. leave their employment or engagement with the University
 - ii. no longer require the use of the corporate expense card as part of their University duties
 - iii. enter a period of extended leave
- i. report the loss or theft of a corporate expense card immediately to the Division of Finance via expensecard@csu.edu.au via the instructions found on the [Corporate Cards security website](#).

(11) Delegated approvers must:

- a. monitor the use of expense cards within their budget centre/organisational unit and ensuring that only allowable and appropriate transactions are approved
- b. ensure compliance with delegations, the [Finance Management Policy](#), [Travel Policy](#) and associated procedures
- c. approve transactions within the prescribed timeframes
- d. reporting details of suspected misuse of expense cards to the Division of Finance.

(12) Staff within the Division of Finance will:

- a. review card transactions and approvals and report on unreconciled transactions or potential misuse of expense cards
- b. make determinations to suspend or cancel corporate expense cards for misuse (the Chief Financial Officer or nominee)

- c. recommend or commence, as relevant, disciplinary action under the [Code of Conduct](#) and/or criminal or legal proceedings (the Chief Financial Officer).

Liability

(13) Liability for charges incurred with the card rests with the University and not the individual cardholder, provided the requirements of the [Finance Management Policy](#) and supporting procedures are followed.

(14) The use of the card by the cardholder will not affect an individual's personal credit rating, provided the requirements of this procedure are followed.

(15) The cardholder will be liable to repay to the University all costs for transactions that are of a private nature or are not otherwise authorised or permitted under this procedure.

Card usage

(16) The following conditions apply to the use of expense cards:

- a. The card must only be used for transactions for University business and purposes in accordance with the [Finance Management Policy](#), the [Travel Policy](#), [Finance Procedure - Procurement](#) and other relevant University policies and procedures.
- b. The card must only be used by the employee whose name appears on the card. The cardholder must not allow any other person to use their card for any purpose (including their assistant or other support staff).
- c. As far as possible, existing supply chains and vendors, and standard procurement practices of raising purchase orders, must be used and followed. Expense cards are intended to complement these practices and should only be used for:
 - i. minor purchases (less than \$3,000) from infrequently used vendors
 - ii. suppliers that will not accept a purchase order
 - iii. where payment is required prior to delivery of the goods or service, or
 - iv. where the use of a purchase order is not practicable.
- d. All purchases made using the card must be substantiated with appropriate receipts and/or tax invoices.
- e. Authority to use an expense card does not on its own confer the cardholder with authority to commit or expend University funds. All purchases and expenditures on a corporate expense card must be approved by a delegated approver prior to purchase.
- f. No person may approve the issue or an increase to the limit of their own card or authorise the acquittal of their own expenses.
- g. Individual transactions are generally limited to a maximum of \$3,000 per transaction. This amount must include the purchase price, conversion, delivery, fees GST (if applicable), and any other charges such as international currency conversions or transaction fees.
- h. Individual monthly expense limits are established for each cardholder by the delegated approver within the Division of Finance, having regard to the anticipated usage of the card and the likely expenditure to be incurred.
- i. Cardholders may apply to have an expense limit or transaction limit increased, as set out on the [University Corporate Expense Cards website](#).

Card reconciliation

(17) Expense cards must be reconciled as set out:

- a. in the [University Corporate Expense Card Agreement Form](#) and on the [Charles Sturt Travel and](#)

[Expense website](#), or

- b. in the University Corporate Expense Card Guidelines on the [University Corporate Expense card website](#) as approved by the Chief Financial Officer.

Expenditure approval

(18) Delegated approvers must approve transactions (or escalate if clause 19 applies) as set out:

- a. in the [Travel Policy](#) and on the [Charles Sturt Travel and Expense website](#), or
- b. in the University Corporate Expense Card Guidelines on the [University Corporate expense card website](#) as approved by the Chief Financial Officer.

(19) Approvals must be consistent with the expenditure rules stated in the [Finance Management Policy](#).

Notwithstanding their expenditure delegations or budget centre authority, a delegated approver must not approve:

- a. transactions made using their own expense card, or
- b. transactions made by a cardholder in a position senior to the delegated approver.

Misuse of cards

(20) Cardholders who inadvertently use their expense card for a private transaction must reconcile the transaction as 'private' within the expense management system and notify the Division of Finance as soon as possible. An invoice will be issued to the cardholder for the charge.

(21) Cardholders who deliberately misuse their expense card will be required to repay costs incurred and may have the card suspended or cancelled, face disciplinary action and/or legal (including potentially criminal) proceedings, as set out in the [Finance Management Policy](#).

(22) Misuse includes the following:

- a. A private transaction such as personal purchases or purchases for the sole benefit of the cardholder (see the [Finance Guidelines - Entertainment, FBT and Private Expenditure](#) for more examples of personal expenditure).
- b. University business expenditure for:
 - i. purchase of fixed assets (> \$10,000)
 - ii. contractor payments
 - iii. establishment of recurring direct debits
 - iv. payment of fines
 - v. loyalty memberships including airline frequent flyer memberships
 - vi. cash advances, automated teller machine (ATM) withdrawals or purchasing bank cheques, foreign exchange (cash or traveller cheques), or
 - vii. cash-like transactions, such as gift cards or vouchers, unless pre-approved by the delegated approver.
- c. Assigning the expense card to another person or permitting its use by another person.
- d. Using an expense card after the cardholder's employment or engagement with the University has been suspended or terminated.
- e. Using an expense card, without authorisation, when the user of the card is not the cardholder named on the card.
- f. Not complying with the processes specified for the expense management system, for example, not reconciling the card transactions within the required timeframe or producing receipts when required or requested to do so.
- g. Use of an expense card where a purchase order should have been issued.

- h. Splitting transactions to circumvent expenditure delegations.
- i. Other noncompliance with the [Travel Policy](#), [Finance Management Policy](#), [Finance Procedure – Procurement](#) and supporting procedures.

(23) See the Division of Finance [University Corporate Expense Card website](#) for more information about corporate expense cards.

Section 4 - Guidelines

(24) The [Finance Guidelines - Entertainment, FBT and Private Expenditure](#) support this procedure.

Section 5 - Glossary

(25) In this procedure:

- a. Cardholder - means the authorised holder of a University issued expense card whose name appears on the expense card.
- b. Delegated approver - means a a position with the necessary level of authority to approve the expense or other action, conferred under the [Delegations and Authorisations Policy](#) and associated [delegation schedules](#).
- c. Expense card - means a credit card issued by the University to be used for either procurement activities and/or to facilitate travel and associated costs for employees who undertake regular travel for University business purposes.
- d. Expense management system - means the University system which manages the reconciliation of corporate card transactions.
- e. Private transaction - means any transaction or part thereof that is not related to the University's business operations.

Section 6 - Document context

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