

Debit Card Policy

Policy number	F1	Version	V3
Previous Policy Number		Approved by Board on	1 st April 2025
Responsible person	Governance Committee	Scheduled review date	30th April 2026

1. Purpose

The National Rural Women's Coalition Ltd (NRWC) Debit Card Policy provides an overview of the purpose, authorisation and use of the debit card to assist with payments of accounts for and on behalf of the Coalition. This policy aims to:

- 1.1 Guard against any possible abuse of the NRWC Debit Card
- 1.2 Clearly outline necessary procedures for the use of the Debit Card
- 1.3 Provide continuity as new Board Directors are elected each year
- 1.4 Ensure transactions using the NRWC Debit Card are carried out efficiently

2. Authorisation and Use

Debit cards may be provisioned to the Chief Executive Officer, and the people holding the following positions as elected in the Minutes of the Annual General Meeting (AGM):

- President
- Vice President
- Treasurer

Card holders will be confirmed and endorsed by the board, at the first directors meeting held after the AGM.

The NRWC debit card is to be used for authorised business purposes only including but not limited to:

- 2.1 Accommodation
- 2.2 Food costs within the travel allowance policy
- 2.3 Economy Travel costs including Airline flight either directly made or through travel agents or internet bookings; train, bus, ferry, parking, taxi, or any other public transport most appropriate to attend the meeting
- 2.4 Transfer costs to venues, e.g. taxi, ferry or other applicable modes of transport
- 2.5 Venue bookings and meeting expenses
- 2.6 Conference and Seminar fees and expenses
- 2.7 Marketing Payments, e.g. Facebook advertising
- 2.8 Business Operating Expenses, e.g. Printing & Stationery, Postage, Subscriptions, Registrations etc

3. Cancellation of Cards

- 3.1** Notification of lost or stolen card needs to be reported to Chief Executive Officer as a matter of urgency
- 3.2** Chief Executive Officer will cancel the lost or stolen card, and order a replacement card
- 3.3** Debit card is cancelled when the card holder no longer holds the authorized position

4. Accountable Levels

- 4.1** Use of the debit card is restricted to the above items to the value of less than \$2,000 for a single amount as set by the finance committee unless prior approval is otherwise sought from at least two Directors, one of whom is the Treasurer or the President or the activity has prior approval through the Finance Committee. For example when forums/meetings are an NRWC Activity.
- 4.2** The NRWC Debit Card will be issued to a specific person who will remain personally accountable for using the Card upon signing the Debit Card Issue Form (See APPENDIX A) and completing a Debit Card Usage form for expenses incurred.

5. NRWC Responsibilities

The Chief Executive Officer is responsible to ensure the following procedures are in place for the use of the Debit Card:

- 5.1** The cards will be attached to a separate account with a usual limit of \$5,000
- 5.2** The amount will be increased for special events such as conferences and AGM where higher amounts will need to be paid, and board approval has been agreed
- 5.3** Appropriate procedures and controls are to be maintained concerning expenditure authorisation, account payments and reconciliations
- 5.4** Accounting practices and procedures must be reviewed annually to ensure the required accounting standards are being met in relation to Debit card usage
- 5.5** Supporting documents (such as receipts) must be retained and forwarded to the Finance Officer as incurred monthly.

The Treasurer is responsible for ensuring that the established procedures are communicated to the new Board Directors each year and to all those holding an NRWC Debit card and that procedure standards are maintained, and any matters concerning improper use are dealt with promptly.

6. Procedures of Use

- 6.1** All use of a debit card must be in accordance with the NRWC Debit Card Policy
- 6.2** All expenses paid by Debit Card must be within pre-approved budgets
- 6.3** It is the responsibility of the authorised Debit Card user to ensure the expense paid by the Card and authorised by the holder are correct and proper expenses relating to the NRWC

6.4 Cardholders must not use the Card for expenses for themselves other than pre-approved travel and accommodation.

6.5 Payment receipts and invoices must be forwarded to ceo@nrwc.com.au as soon as possible for processing, with a Debit Card Usage form detailing the expenses and the purpose

6.6 The CEO must notify the Treasurer immediately if any use is outside budget approval or policy

6.7 It is the CEO's responsibility to ensure all invoices are entered into the MYOB software system and file receipts in an orderly manner to be audited at the end of the financial year

6.8 The CEO will ensure a reconciled Debit Card account to the Finance Committee at monthly review meetings

Authorisation

Signature of Board Secretary:



Date of approval by the Board: 1st April 2025

National Rural Women's Coalition Ltd



APPENDIX A

DEBIT CARD ISSUE FORM

Organisation Name: **National Rural Women's Coalition Ltd**

Cardholder Name:

Position:

I understand and agree that the NRWC Debit Card is issued to me on the express understanding that, at all times, I will comply with the following conditions and that I am personally responsible for the debit card and its use.

USE

1. The NRWC Debit Card ('the Card') is the property of NRWC and is provisioned into my possession and under my strict control.
2. I will not permit the Debit Card to be used by any person other than myself.
3. I will only use the Debit Card for official purposes which have been authorised.
4. I will immediately report any unauthorised use of the Card to the bank and the President of NRWC.
5. I will not use the Card to pay for expenses that have already been claimed (or will be claimed) by any form of an allowance.
6. I will return the Card to the NRWC President immediately upon vacating the position I hold in NRWC for which this authorisation has been given.

Cardholders Signature:

Date:

Signature of President:

Date: