

Cash Handling Policy

SAMPLE

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SAMPLE

Purpose

This Cash Handling Policy sets out the minimum work health and safety (WHS) and security requirements for managing cash in all operations of [Company Name]. It is designed to protect workers, customers, contractors and others from the risk of robbery, assault, stress-related harm and financial loss associated with handling cash.

This policy applies to all workers at [Company Name], including employees, labour hire workers, contractors, volunteers and managers involved in retail, wholesale, hospitality, events, bar service, ticketing, functions and any other activity where cash is received, stored, counted, transported or banked.

Scope

This policy covers all activities and locations where cash is handled, including but not limited to:

- Point-of-sale (POS) terminals, service counters, bars and cafés
- Mobile and temporary outlets (e.g. market stalls, food trucks, event kiosks)
- Ticket booths, box offices and merchandise stands
- Back-of-house cash rooms and counting areas
- Safe rooms and secure storage areas
- Cash-in-transit arrangements and banking activities.

It applies during business hours, set-up and pack-down periods, and after-hours events.

WHS and Legal Framework

[Company Name] will manage cash handling risks in line with:

- Work Health and Safety Act and Regulations applicable in the relevant Australian jurisdiction
- WHS duties of persons conducting a business or undertaking (PCBUs), officers, workers and others
- Relevant Codes of Practice (e.g. Managing the Work Environment and Facilities, Work-Related Violence)
- Applicable Australian Standards and industry guidelines relating to security and cash handling.

Nothing in this policy overrides legal requirements. Where there is any inconsistency, the higher standard of protection will be applied.

Definitions

For the purposes of this policy:

- **Cash** – Notes and coins, petty cash, floats, takings from sales, tips where pooled, vouchers or gift cards that can be readily converted to money, and other negotiable instruments (e.g. bank cheques) where handled like cash.
- **Cash handling** – Any activity involving receiving, counting, storing, reconciling, transporting or banking cash, including preparing floats and petty cash.
- **Worker** – Any person carrying out work for [Company Name], including employees, contractors, labour hire workers, apprentices, trainees, volunteers and work experience students.
- **Work-related violence** – Any incident in which a person is abused, threatened or assaulted in circumstances relating to their work, including robbery, attempted robbery and threats of violence.
- **High-risk cash handling** – Situations with increased risk of robbery or assault, such as late-night trading, isolated work, large volumes of cash, alcohol service, events with high crowd density, or locations with a history of crime.

Roles and Responsibilities

Officers and Senior Management

Officers and senior management must exercise due diligence to ensure [Company Name] complies with all WHS duties in relation to cash handling by:

- Promoting and maintaining safe systems of work for cash handling
- Ensuring adequate resources (e.g. safes, CCTV, alarms, staffing levels, training) are available
- Ensuring WHS risks related to cash are identified, assessed and controlled
- Reviewing incident reports, security reports and WHS performance data
- Supporting consultation with workers and Health and Safety Representatives (HSRs).

Managers and Supervisors

Managers and supervisors are responsible for implementing this policy in their areas by:

- Conducting and maintaining cash handling risk assessments for their sites or events
- Ensuring cash handling procedures are in place, communicated and followed
- Scheduling staffing so that cash is not handled by workers in isolation where reasonably practicable
- Providing information, instruction, training and supervision on safe cash handling
- Ensuring that cash limits, banking schedules, and security systems are adhered to

- Responding promptly to reported hazards, incidents and near misses relating to cash handling
- Liaising with security providers and, where necessary, police following incidents.

Workers

All workers who handle cash must:

- Follow this policy and related procedures at all times
- Use equipment and security systems provided (e.g. safes, POS, duress alarms) correctly
- Never place themselves or others at risk to protect cash or property
- Immediately report hazards, suspicious behaviour, threats, robberies or near misses
- Keep cash handling information (e.g. safe combinations, banking times) confidential
- Participate in training, consultation and incident investigations.

Contractors and Cash-in-Transit Providers

Contractors who handle cash on behalf of [Company Name], including cash-in-transit providers, must:

- Comply with this policy and relevant WHS and security procedures
- Provide evidence of appropriate licences, insurances and security clearances where required
- Cooperate with [Company Name] in managing WHS risks and reporting incidents.

Risk Management for Cash Handling

Hazard Identification

[Company Name] will systematically identify hazards related to cash handling, including:

- Work-related violence and aggression (robbery, threats, assault)
- Working alone or in isolated areas while handling cash
- Handling large amounts of cash at POS terminals, bars or ticket booths
- Late-night trading or early morning banking
- Events involving alcohol, large crowds or high emotions (e.g. sporting events, concerts)
- Inadequate physical security (poor lighting, no barriers, unsecured counters)
- Inadequate procedures for cash counting and banking