

Credit Card and Expense Policy

SAMPLE

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SAMPLE

Purpose and Scope

This Credit Card and Expense Policy sets out how [Company Name] manages the safe, lawful and responsible use of corporate credit cards and reimbursement of business expenses. While this is a financial and conduct policy, it also has important Work Health and Safety (WHS) implications, particularly in relation to work-related travel, remote work, fatigue management, psychosocial hazards and safe procurement of goods and services.

This policy applies to:

- All workers, including employees, contractors, labour hire workers, interns and volunteers who incur, approve or process expenses on behalf of [Company Name].
- All corporate credit cards, purchasing cards and virtual cards issued by [Company Name].
- All expenses claimed for reimbursement, whether paid by card, cash, personal card or other methods.

The policy should be read in conjunction with:

- WHS Policy and WHS Management System
- Travel Policy and Fatigue Management procedures
- Procurement Policy
- Code of Conduct
- Fraud and Corruption Control procedures

WHS Objectives of this Policy

The WHS-related objectives of this policy are to:

- Ensure that travel and work-related expenditure supports, rather than undermines, safe work practices.
- Reduce WHS risks associated with work travel, accommodation, vehicle use and remote work.
- Prevent psychosocial hazards linked to financial pressure, unclear expectations, or conflict over expenses.
- Ensure that goods and services purchased with corporate funds meet WHS standards and do not introduce uncontrolled hazards into the workplace.
- Provide clear responsibilities and decision-making criteria so workers can make safe, lawful and reasonable spending decisions.

By linking financial decision-making to WHS risk management, [Company Name] aims to ensure that cost-saving measures never compromise worker health and safety.

Definitions

For the purposes of this policy:

- **Corporate Credit Card / Card** – Any credit, purchasing or virtual card issued by [Company Name] for authorised business use.
- **Cardholder** – A worker who has been issued a corporate credit card in their name.
- **Approver** – A manager or delegated officer authorised to approve expenses and card transactions.
- **Business Expense** – Costs that are necessary, reasonable and directly related to carrying out work duties.
- **Reasonable Expense** – An expense that is proportionate to the work requirement, reflects value for money and complies with this policy and WHS requirements.
- **Work-Related Travel** – Any travel approved by [Company Name] for work purposes, including meetings, conferences, site visits and training.
- **Psychosocial Hazard** – A hazard that arises from the design or management of work, including excessive workload, low role clarity, or conflict about expenses and entitlements.

Roles and Responsibilities

Officers (e.g. Directors, Executive Team)

Officers have a due diligence duty under WHS legislation to ensure that [Company Name] has appropriate resources and processes in place. In relation to this policy, Officers must:

- Ensure adequate budget allocation for safe work-related travel, accommodation and equipment.
- Support procurement decisions that prioritise WHS performance over lowest cost.
- Monitor reports on travel, expenses and related WHS incidents or near misses.
- Ensure this policy is integrated into the broader WHS Management System.

Managers and Supervisors

Managers and supervisors must:

- Authorise travel and expenses only where WHS risks have been identified and controlled.
- Ensure workers are not pressured to choose cheaper but unsafe options (e.g. driving long distances late at night to save on accommodation).
- Review and approve expenses with WHS considerations in mind, including fatigue, manual handling, vehicle safety and psychosocial risks.

- Ensure workers have access to safe transport, accommodation and equipment required for their role.
- Address any unsafe or unreasonable expense practices promptly.

Cardholders and Workers

Workers who incur or approve expenses must:

- Follow this policy and all related WHS procedures when planning and undertaking travel or purchases.
- Refuse to undertake travel or activities that present unacceptable WHS risks, even if they appear cheaper.
- Select accommodation, transport and services that meet basic WHS and security standards.
- Report hazards, incidents or near misses experienced during travel or while using goods/services purchased with corporate funds.
- Seek clarification where WHS and cost considerations appear to conflict.

Finance and Procurement Team

The Finance and Procurement team must:

- Provide clear guidance on allowable expenses that supports WHS compliance.
- Ensure supplier selection and contracts include WHS requirements where relevant (e.g. vehicle safety standards, accommodation safety, ergonomic equipment).
- Monitor expenditure patterns for indicators of WHS risk (e.g. repeated late-night travel, excessive driving distances, low-cost but unsafe suppliers).
- Work with WHS representatives to review and improve controls where expense patterns indicate emerging risks.

Issue and Use of Corporate Credit Cards

Corporate credit cards are issued to support efficient operations while maintaining safe work practices. Cards are not an entitlement and may be withdrawn where misused or where WHS risks are not adequately managed.

Eligibility and Approval

- Cards may be issued to workers whose roles require regular business expenditure (e.g. travel, client meetings, procurement of minor items).
- Approval must consider the worker's WHS responsibilities (e.g. travel frequency, remote work, after-hours duties) and ensure they receive appropriate WHS training related to travel and procurement.
- Card limits must be set at the minimum practical level and reviewed regularly, taking into account the types of WHS-related expenses required (e.g. safe accommodation, ergonomic equipment).