



Catholic Archdiocese of Adelaide

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# Diocesan Offices & Agencies

## Parish Credit Card Policy

Approved by:

Moderator of the Curia

Date: June 2023

Policy Number: FINPOL001

Review Date: June 2025

## Parish Credit Card Policy

### *Policy Vision Statement of the Archdiocese of Adelaide*

*The Archdiocese of Adelaide is a community of believers drawing on our rich tradition and celebrating our diversity, striving for fullness of life in God. We seek to build a family-centred Church, strengthening community and spreading the good news of Jesus Christ, with a particular concern for those who are poor and disadvantaged.*

*The Archdiocese is a child safe organisation, which reflects Gospel values in providing children, families and individuals with a welcoming, nurturing, child-friendly environment, free from risk of harm. The Archdiocese aims to provide safe environments for all.*

# PARISH CREDIT CARD POLICY

## Overview

To enable parishes to purchase goods and services more efficiently, a *Parish Credit Card* may be obtained for business use by the Parish Priest or Senior Staff employed by the parish. This is quite distinct from the credit card issued to Parish Priests under the Diocesan Presbytery Fund arrangement for personal purposes.

## Card Issuer

Parishes may only use credit cards issued via Adelaide Catholic Development Fund (CDF) and are not authorized to use credit cards issued by other financial institutions.

## Card Holders

*Parish Credit Cards* will be issued to a parish subject to the application process detailed below. For operational purposes, *Parish Credit Cards* will be styled as a 'corporate card' – issued to an individual with the name of the parish included as the responsible entity. All *Parish Credit Cards* remain the property of the parish, but are vested in individual(s) for use on behalf of the parish.

The Parish Finance Council must approve the individuals to whom *Parish Credit Cards* are issued, and each proposed cardholder must have obtained a clearance from the Diocesan Police Check office. Cardholders must sign a copy of this policy as acknowledgement of the issue and authority to use a *Parish Credit Card*, and Parish Finance Councils will keep a register of authorized cardholders. *Parish Credit Cards* are not transferable.

## Application

Parishes who want to avail themselves of this facility should initially minute a resolution by the Parish Finance Council authorizing the issue of a *Parish Credit Card* to nominated individuals. The resolution should include the following –

- any particular parish constraints beyond this Diocesan policy (if any)
- the limit of the card for the individual
- the fact that the card is to be used solely for parish purposes.
- **the cardholder has obtained a clearance from the Diocesan Police Check office.**

A copy of that resolution, together with the Visa Corporate Cardholder Request form and this signed Policy and Procedures form is to be submitted to the Parish Finance Liaison Office at the Diocesan Centre for evaluation before presenting to the Archbishop (or authorized representative) for approval. Once approved CDF process and then issue the card(s).

## Limits

*Parish Credit Cards* issued to approved persons will have a card limit not exceeding \$2,000. Lower limits may be imposed by parishes due to particular financial constraints, since each parish must be able to pay the balance in full each month (see below). Cardholders will agree that the card will not be used beyond the approved credit limit.

## Usage

*Parish Credit Cards* issued via CDF under this policy **will be used solely for the purchase of goods and services for the parish** (generally where it is not expedient to pay by Electronic Funds Transfer) and **must not be used for any other purpose including personal expenses of the cardholder. Cash advances are not permitted under any circumstances**, as such that function has not been enabled.

*Parish Credit Cards* may not be used for any Capital Expenditure or for Presbytery Expenses covered by the Priest's personal credit card. **A *Parish Credit Card* should only be used for minor purchases and regular payments necessary for the efficient administration of the parish.**

## Payments

The balance owing on *Parish Credit Cards* will be subject to automatic repayment from the parish account at CDF monthly.

## Processing

All receipts and invoices relating to card usage must be signed by the cardholder as proof of approval and being true and correct and then given to the parish for reconciliation against the monthly statement. **Where a cardholder and parish have access to an automated system to code, store and approve the expenditure, proof of approval will be retained within this system.**

Card transactions are to be recorded on parish accounts when the *Parish Credit Card* statement is paid.

Receipts and other documents must be retained in parish files for the statutory period of 5 years.

## Reporting

The liability for outstanding *Parish Credit Card* balances rests entirely with the parish, which should implement and maintain appropriate controls for cardholders. These controls should include reports to each Parish Finance Council meeting on the number of transactions, value of transactions, details of goods or services acquired, and tracking of card balance. The Archdiocese will not accept any responsibility for usage of *Parish Credit Cards* or balances owing.

**Lost/Stolen Cards**

Cardholders are to notify the parish immediately when a card is deemed lost or stolen, and the parish is then to notify CDF to cancel the card forthwith. The circumstances surrounding such loss are to be confirmed in writing by the cardholder to the parish.

**Revocation**

A *Parish Credit Card* issued to an individual will be immediately revoked upon notice to Diocesan Centre and CDF of the retirement, resignation, or termination of the services of the individual within that parish.

It is the responsibility of the parish to notify any such changes via email confirming that the cards have been recovered for final balance settlement and have been destroyed.

**We hereby accept the terms of these Policies and Procedures:**

**Note: If the Parish Priest is the cardholder, then the PFC Chairperson MUST sign.**

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**Card Holder to sign**

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**Date**

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**Card Holder Name**

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**Parish Priest or PFC Chairperson to sign**

---/--/--  
**Date**

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**Parish Priest or PFC Chairperson Name**