



Credit Card Policy C-284-26

Effective Date:
September 23, 2026

Part 1 Purpose

- 1.1 The purpose of this policy is to provide guidelines for the use of the Municipal credit card and to ensure the cardholder is responsible and accountable in regard to Municipal credit card purchases.

Part 2 Objectives

- 2.1 The objectives are to:
- 2.1.1 provide the cardholder with a convenient tool for conducting routine purchases;
 - 2.1.2 improve accountability of the cardholder in credit card usage;
 - 2.1.3 improve efficiencies in the monthly accounting for and account settlement of the Municipal Credit Card statement(s); and
 - 2.1.4 provide guidance to cardholders on the acceptable and the unacceptable uses of the individual credit and fuel cards.

Part 3 Allocation of Credit Cards

- 3.1 The Warden shall be issued a Municipal credit card.
- 3.2 The credit card shall be issued to a specific person and the cardholder shall sign the attached agreement (Appendix A).
- 3.3 No more than one Municipal credit card shall be issued per cardholder.
- 3.4 The maximum credit card limit shall be \$4,000.

Part 4 Security

- 4.1 The cardholder is responsible for the security of the credit card that bears their name, and the transactions made with the card.

Part 5 Acceptable Use of a Credit Card

- 5.1 The Municipal credit card may be used for procuring both goods and services for the Municipality in situations where vendor invoicing is not available, or where the use of the

MUNICIPALITY OF THE DISTRICT OF YARMOUTH



Credit Card Policy C-284-26

Effective Date:
September 23, 2026

credit card is the most efficient method of paying for goods and services.

- 5.2 The use of the Municipal credit card is not intended to circumvent the Municipality's Procurement and Purchasing Policy. Credit card transactions shall not be split or divided in order to obtain the purchase.
- 5.3 The credit card shall not be used to obtain personal cash advances, or to make any personal purchases. Although the card is issued in the cardholder's name, it is the property of the Municipality and is for Municipal purchases only. If a personal purchase is made on the Municipal credit card in error, the user shall take the following steps immediately:
 - 5.3.1 The CAO shall be notified immediately in writing.
 - 5.3.2 Payment is to be provided to the Municipality immediately.
 - 5.3.3 If repayment is not made immediately, the Municipality reserves the right to deduct the amount from payroll.
- 5.4 Credit card information shall not be saved with online user accounts (i.e. Amazon, Staples, etc.), with the exception of ongoing subscriptions that require credit card information.
- 5.5 The following circumstances would be considered unacceptable for credit card use (this list is for example purposes only and is not intended to be all-inclusive):
 - 5.5.1 Expenses for mileage where a personal vehicle is used and is eligible for reimbursement under Municipal Travel Policy.
 - 5.5.2 Personal purchases of any nature whatsoever.
 - 5.5.3 Any expenses that would be prohibited for reimbursement by virtue of the Municipal Travel and Expense Policy.
 - 5.5.4 No transaction that violates the Municipal Procurement and Purchase Policy.
 - 5.5.5 Cash advances.
- 5.6 Council shall be notified of misuse of the credit card and shall determine a course of action.

Part 6 Procedures



Credit Card Policy C-284-26

Effective Date:
September 23, 2026

- 6.1 In all cases, the credit card holder shall obtain sufficient supporting documentation, as determined by the Director of Finance, to validate the expense. In the case where it is not possible to obtain a receipt, this must be reported to the Director of Finance within 5 days.
- 6.2 The cardholder shall submit a Credit Card Expense form to accounts payable within 5 business days. If this fails to happen, the following steps shall be taken:
 - 6.2.1 The Director of Finance shall report it to the CAO;
 - 6.2.2 Upon receiving notification in 6.2.1, the CAO shall remind the cardholder to submit the Credit Card Expense form within 5 days.
 - 6.2.3 If the cardholder fails to submit the Credit Card Expense Form in section 6.2.2, the CAO shall notify the Council in writing, who shall determine next steps.
- 6.3 Failure to abide by the financial controls required to manage the privilege of holding a municipal credit card contravenes the fundamental practices of responsible financial management and conflicts with the guiding values of the Municipality.
- 6.4 The cardholder must sign the attached agreement (Appendix A).

Part 7 Lost or Stolen Credit Card

- 7.1 The credit card is the property of the Municipality of Yarmouth and shall be kept secure. If the credit card is lost or stolen, or if the number becomes the knowledge of someone else, the named cardholder must notify the card company, CAO and Director of Finance immediately.
- 7.2 Once a credit card has been reported lost or stolen, the card will be deactivated by the Director of Finance. Prompt action in these circumstances can reduce the Municipality's liability for fraudulent charges.

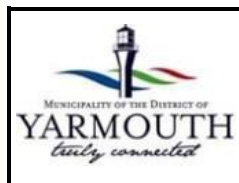
Part 8 Credit Card-Issued Points and Rewards Programs

- 8.1 The benefits of any such program offered from time to time by the credit card issuer remain the property of the Municipality.

Part 9 Loss of Credit Card Privileges

- 9.1 A credit card not used in compliance with this policy shall result in loss of card privileges and may result in a Code of Conduct investigation, as well as possible legal action to

MUNICIPALITY OF THE DISTRICT OF YARMOUTH



Credit Card Policy C-284-26

Effective Date:

September 23, 2026

recover any amounts owed to the Municipality where fraud or negligence are evident.

Part 10 Fraud

- 10.1 Suspected fraud must be reported immediately to the cardholder, the Director of Finance and the CAO.

Part 11 Audit

- 11.1 The Municipality of the District of Yarmouth reserves the right to internally audit any credit card transactions at any time.

Chief Administrative Officer's Annotation for Official Policy Book	
Date of Notice to Council members of Intent to Consider (7 days Min)	September 14, 2026
Date of Passage of current Policy	September 23, 2026
I certify that this Credit Card Policy C-284-26 was adopted by Council as indicated above.	
 _____ Chief Administrative Officer <u>October 5, 2026</u> Date	

Date last reviewed by Council:

Date last amended:

Amendment Log

Date	Amendment Description

MUNICIPALITY OF THE DISTRICT OF YARMOUTH



**Credit Card Policy
C-284-26**

Effective Date:
September 23, 2026

Appendix A

Municipality of the District of Yarmouth
Credit Card Agreement

Cardholder name: _____

Credit card number: _____

Purchase limit: _____

Enclosed is your new Credit Card. Although this card is issued in your name, it is the property of the Municipality of the District of Yarmouth and must be used in accordance with the Municipality's policies, procedures and guidelines.

By signing this Agreement, you acknowledge that you have received the card indicated above and agree to comply with the following terms and conditions:

- This card is provided to you based upon your need to purchase business-related goods and services in the course of your term as Warden of the Municipality.
- This card is for business-related purchases only. Any use of this card for purchases of a personal nature is strictly prohibited.
- You are responsible for all charges made against this credit card.
- Any unauthorized use of this card will be considered an improper use of municipal funds and may result in loss of the card privileges.
- If you use the credit card in a manner prohibited by this policy, you give the Municipality permission to recoup these amounts through payroll deduction.
- Credit cards must be returned to the Director of Finance immediately upon request and upon the end of your term as Warden. Once a card has been returned, no further use of the card will be authorized. (Credit cards may be returned to the Finance Officer in the absence of the Director of Finance.)

As the holder of this card, you are responsible for its protection and safekeeping. If this card is lost or stolen, you are required to immediately call **1-855-341-4643**, and to inform the CAO and Director of Finance as soon as possible.

I acknowledge that I have read the Municipality of the District of Yarmouth Council Credit Card Policy and have also read and agree to follow the guidelines and procedures above related to the use of credit cards.

Signature

Date

CAO

Date