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## Council Policy

Policy Name	<b>OAA Credit Card Policy</b>
Issue Date	<b>September 19, 2013</b>
Revision Dates	<b>January 3, 2019</b> <b>July 14, 2021</b> <b>August 20, 2025</b>

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### **STAFF RESPONSIBLE: All Holding an OAA Credit Card**

The Ontario Association of Architects (OAA) will issue Ontario Association of Architects credit cards to specific staff (cardholders) for use in their positions. This policy sets out the acceptable and unacceptable uses of such credit cards. A credit card is provided strictly for use as required by the position you hold at the OAA or on behalf of the OAA. The OAA may withdraw use of the credit card in the event of serious or repeated abuse.

OAA credit cards may only be used for business expenses and may not be used for expenses of a personal nature.

Individuals holding an OAA Credit Card are responsible for:

- Using the card only for approved OAA business defined as OAA travel (including accommodation), goods and services.
- Obtaining transactional evidence to support all charges which should include an acceptable receipt for reimbursements of claimable business expenses on the OAA credit card.
- Submitting receipts to the designated Finance staff, within the required timeframe to facilitate payment and avoid late payment charges (see Use of Credit Cards below) and ensuring all credit card transactions/receipts are properly coded.
- Following all guidelines as set out in the Purchasing/Procurement Policy and the Delegation of Authority Policy where goods or services, as set out in that policy, are being procured.
- Storing their card in a safe place and knowing of its whereabouts at all times.

Finance staff is responsible for:

- Processing payments for credit card invoices on a timely basis to avoid late payment charges

The Manager, Finance is responsible for:

- Submitting applications to the credit card company for issuance of credit cards
- Arranging credit or transaction level limits for individual cards as determined by the position on a basis of need and budget(s). Exemptions to this limit will be made on a case by case basis by the Executive Director.

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**PURPOSE:**

The purpose of this policy and procedure is to ensure that OAA credit cards are used for appropriate purposes and adequate controls are established for day-to-day use.

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**PROCEDURE:***Use of Credit Cards*

- Credit cards are to be used for approved OAA travel or goods and services when the time frame does not permit the completion of the process to issue a cheque or e-transfer of funds, the transaction will be a one-time event or the payment is required in a different currency than Canadian Dollars. Credit cards may also be used for recurring expenses that support the operation of individual service areas or programs of the OAA i.e. subscription services.
- Credit cards cannot be used to obtain cash advances.
- The 'tap' function for OAA issued credit cards is not available.
- The Cardholder must report their lost or stolen credit card to the credit card company and the Finance department immediately to avoid fraudulent use of their card. The cardholder may be responsible for debts, including accrued interest, resulting from fraudulent use of the lost or stolen credit card if not reported immediately upon knowledge of the loss of the card.
- The cardholder shall submit all itemized receipts (reflecting any tip) and payment receipts (reflecting HST) to the designated Finance staff immediately on completion of the transaction or on return to the office, whichever comes first to avoid late payment fees by the credit card company.
- Scanned or photo image documents are acceptable as proof of receipt. Cardholders must initial and note the purpose of the expense on the submitted receipt such as travel, meals, accommodation, services and goods obtained. Details regarding who the expense was for and under which OAA program are required.
- Reimbursement for return of goods and/or services must be credited directly to the Card account.
- Disputed transactions must be resolved with the supplier and the bank by the Cardholder. The Cardholder must notify the Bank immediately for resolution and advise Finance for bill reconciliation purposes.
- Use of OAA credit cards for expenses of a personal nature of any kind is not permitted. If, by mistake, a personal transaction occurs reimbursement must be made in a timely manner to the OAA. Should the reimbursement not be received in a timely manner the OAA reserves the right to consider such purchase(s) as an advance of future wages payable to that cardholder and will be recovered in full from the cardholder's next pay; any balance remaining will be deducted in full from subsequent payroll until the personal charge is fully repaid.
- Misuse of the OAA credit cards of any kind may result in disciplinary action up to and including dismissal.

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**AGREEMENT:**

I have read, understood and agree to the terms of the Ontario Association of Architects Credit Card Policy.

Employee/Cardholder Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Card Number: \_\_\_\_\_ Expiration Date: \_\_\_\_\_

