



Credit Card Policy & Procedure

Executive Council Approval: March 12, 2026

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Purpose

The purpose of this policy is to ensure that NSUPE's credit cards are used for appropriate purchases and to establish controls for oversight and reconciliation.

Credit cards are not a requirement for any position and are considered a privilege. NSUPE credit cards are the preferred purchase method for Union related expenses.

Misuse of NSUPE credit cards is considered a serious offence to the Union. Misuse could result in the cancellation of the credit card. Staff who misuse a NSUPE credit cards could be subject to disciplinary action, dismissal, or criminal prosecution. Members who misuse a NSUPE credit card are subject to Articles 10.1.1(b) and Article 10.2 of the Constitution, which may also include criminal prosecution.

Credit card reconciliation reports will be submitted and reviewed monthly.

Eligibility

Executive Council will determine whether there is a need for a member to be issued a NSUPE Credit Card.

Office Staff who are required to make regular Union purchases as part of their job will be issued a NSUPE Credit Card.

Generally, credit cards are issued to NSUPE staff and NSUPE Executive Council only.

Usage of Purchase Card

Purchase Cards can be used for most Union related purchases except for the following:

1. Fuel
2. Alcohol/Tobacco and other controlled substances
3. Cash Advances
4. Any other purchase that Executive Council deems inappropriate

Purchase of gift cards requires a pre-approval of Executive Council. Exceptions may be made to the above where circumstances permit. This decision will be made by Executive Council.



Lost or Stolen Cards

If your credit card has been lost or stolen, the cardholder should contact the service provider at 1-855-341-4643 immediately. The cardholder should then notify the Executive Director, Office Administrator, and Treasurer.

Purchasing Errors

If a personal purchase was made on a NSUPE credit card in error, this should be reported to the Executive Director, Office Administrator, and Treasurer immediately. The cardholder will be responsible for reimbursement of funds to NSUPE within the reconciliation period.

Limits/Restrictions

Member credit card limits will be determined by Executive Council based on the reasons for needing the card.

Staff credit card limits shall not exceed the following:

1. Office Administrator - \$20 000
2. Other Office Staff - \$5 000

Card limits may be adjusted based on circumstances. Increasing credit limits are subject to approval by Executive Council.

While NSUPE credit cards are under the Nova Scotia Union of Public & Private Employees' account, credit cards are issued under NSUPE and with the member or staff member's name. The cardholder will be held accountable for all charges on their card. Only the cardholder can use the credit card – it is not transferrable.

Monthly Statement Reconciliation

Credit Card Statements will be made available on the card holders "CardWise" account through Collabria, which will be set up upon receiving the card.

The Office Administrator will be considered the "master account" and will have access to the Consolidated Control Account where they will be able to see all card statements and purchases. At the start of each month, credit card balances will automatically be reset and owing amounts will be transferred to the master account for payment.

Monthly Statement Reconciliation Reports are due by the 15th of the following month.



Process for Reconciliation

1. Check over statement for any abnormalities or errors
2. Match purchase receipts with transactions on the statement
3. Fill out the Reconciliation Report. On the Reconciliation Report, cardholders will give a brief description for each purchase.
4. Sign the Reconciliation Report
5. Scan the credit card statement, all receipts and the reconciliation report in one file and email it to the Office Administrator
6. The Office Administrator will look over the Reconciliation Report and reconcile the purchases within NSUPE's accounting software
7. The Office Administrator will provide the report for review by two other signing authorities of the NSUPE account.

It is the responsibility of the cardholder to hold on to itemized receipts. The non-itemized credit slip on its own is not acceptable as proof of purchase; itemized receipts that show exact items purchased is required. Cardholders will be held financially responsible for purchases made with no receipt.

Cancellation of Credit Cards

A cardholder who is no longer a member of the Union or who no longer works for the Union is required to return the physical card and all outstanding receipts.

Active cards belonging to active members and staff that have not been used for a period of 6 months will be subject to cancellation as decided by Executive Council.

Late or unsubmitted reports may result in the cancellation of a credit card.