

**AQ0600 – CORPORATE CREDIT CARD
(BMO COMMERCIAL) CODE OF RESPONSIBILITY**

Interior Health would like to recognize and acknowledge the traditional, ancestral, and unceded territories of the Dākelh Dené, Ktunaxa, Nlaka’pamux, Secwépemc, St’át’imc, Syilx, and T̓silhqot’in Nations, where we live, learn, collaborate and work together.

Interior Health recognizes that diversity in the workplace shapes values, attitudes, expectations, perception of self and others and in turn impacts behaviors in the workplace. The dimensions of a diverse workplace includes the protected characteristics under the human rights code of: race, color, ancestry, place of origin, political belief, religion, marital status, family status, physical disability, mental disability, sex, sexual orientation, gender identity or expression, age, criminal or summary conviction unrelated to employment.

1.0 PURPOSE

To provide direction for Interior Health (IH) permanent full-time/part-time staff requesting and using corporate credit cards.

2.0 DEFINITIONS

TERM	DEFINITION
Provincial Health Services Authority (PHSA)	An organization that delivers non-clinical services for health authorities and finds opportunities to improve cost effectiveness and enhance service quality.
Approver	A supervisor, manager, director or executive lead to whom the cardholder directly reports.

3.0 POLICY

1. Purchases under \$2,000 (including taxes) may be purchased on a corporate credit card provided if:
 - a. the item purchased is not minor equipment;
 - b. IH does not have a supply contract for a competitive product;
 - c. the purchase is not a capital project cost unless authorized by the Capital Planning and Projects department; or

Policy Sponsor: Chief Financial Officer & Vice President Corporate Services	1 of 5
Policy Steward: Executive Director, Capital Finance & Controller	
Date Approved: October 2004	Date(s) Reviewed-r/Revised-R: June 2024 (R)
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- d. the purchase is in compliance with [AP0300 Travel Expense Policy](#), [AP0700 Signing Authority Policy](#) and any other applicable policies.
 - Examples of purchases for which a credit card is appropriate include: books, travel, professional fees, department store purchases, incidentals, confectionary, novelties, consumer products, advertising, maintenance parts, emergent purchases, car rental and fuel, sundry.
 - The following are examples of purchases that are NOT appropriate: construction costs, medical/surgical items, personal or fleet vehicle expenses, office supplies/furniture, computer products, gift cards (for list of circumstances that would be appropriate see [AQ0500 Gift Card Policy](#)) and software.
 - If a total purchase price (including tax and delivery) exceeds a cardholder's transaction limit, the cardholder may not split a purchase into multiple transactions.
- 2. Approvers are responsible for approval of new credit card requests and to notify Accounting & Treasury of changes to departmental staffing that affect the assignment of cards. They are also responsible for the destruction of cards assigned to terminated staff. Staff changing departments may retain their card with the new manager's approval but must notify PHSA Supply Chain to change the default department assigned to the card. [Corporate Commercial Credit Card Change Request](#).
- 3. Approvers will review transactions for appropriateness and compliance with relevant policies and ensure that travel expenses are being captured and recorded to the appropriate individual. Approvers are also responsible for ensuring that credit card statements are completed, approved, and submitted in alignment with monthly reporting timelines.
- 4. Corporate credit cards will be issued to specific permanent full-time/part-time staff as approved by Approvers. PHSA's Materials Services Representatives will review and initial applications for completeness for card requests with limits up to a maximum of \$10,000 per month. Applications will be approved based on meeting the rationale of either:
 - a. frequent purchases under \$500; or
 - b. frequent overnight travel.
- 5. IH Accounting will be responsible for administering the program including merchant blocking and card controls and will act as the liaison between BMO and IH.

Policy Sponsor: Chief Financial Officer & Vice President Corporate Services	2 of 5
Policy Steward: Executive Director, Capital Finance & Controller	
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- 6. Cards will be restricted to a maximum monthly credit limit of up to \$10,000. Higher limits must be approved by the cardholder’s Director and the Manager, Accounting & Treasury.
- 7. Cardholders must attach electronic receipt images to transactions in BMO Spend Dynamics and retain all original detailed hard-copy receipts for 18 months. Original receipts may be requested and must be provided if the scanned image quality is poor or for audit purposes.
- 8. The corporate credit card is provided to permanent full-time/part-time staff based on their need to purchase business-related goods and services. A card may be revoked at any time based on change of assignment or location. The card is not an entitlement nor reflective of title or position.
- 9. The card is for business-related purchases only. Personal purchases made using the corporate purchase card are a direct violation of this policy and can result in suspension of card privileges. If a personal transaction occurs inadvertently it must be reported immediately to Supply Chain IHNH at 1-877-979-7780 or email supplychainihnh@interiorhealth.ca. Supply Chain IHNH will provide coding and repayment instructions.
- 10. Unauthorized or inappropriate use of the card may be considered improper use of IH funds, which may result in disciplinary action up to and including termination. The card is for the sole use of the cardholder and they should be present when it is used. Sharing of cards is not permitted.
- 11. Cardholders are expected to comply with internal control procedures in order to protect IH assets. This includes safekeeping of receipts, timely reconciliation of monthly card statements and following proper card security measures.
- 12. Failure by the corporate credit cardholder to submit a timely and approved reconciliation for two consecutive months will result in the suspension or cancellation of the corporate credit card.
- 13. A cardholder must surrender his or her card upon termination of employment (i.e. retirement or voluntary/involuntary termination). At this point, no further use of the account is authorized.
- 14. A lost or stolen card or disputed transactions should be reported immediately by telephone to BMO Commercial Card Service Centre at 1-800-263-2263 and to the Supply Chain IHNH on the next business day at 1-877-979-7780, or email to supplychainihnh@interiorhealth.ca. The cardholder will be considered

Policy Sponsor: Chief Financial Officer & Vice President Corporate Services	3 of 5
Policy Steward: Executive Director, Capital Finance & Controller	
Date Approved: October 2004	Date(s) Reviewed-r/Revised-R: June 2024 (R)
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accountable for fraudulent transactions charged to the card if they fail to report the transaction within 60 days of the billing cycle date.

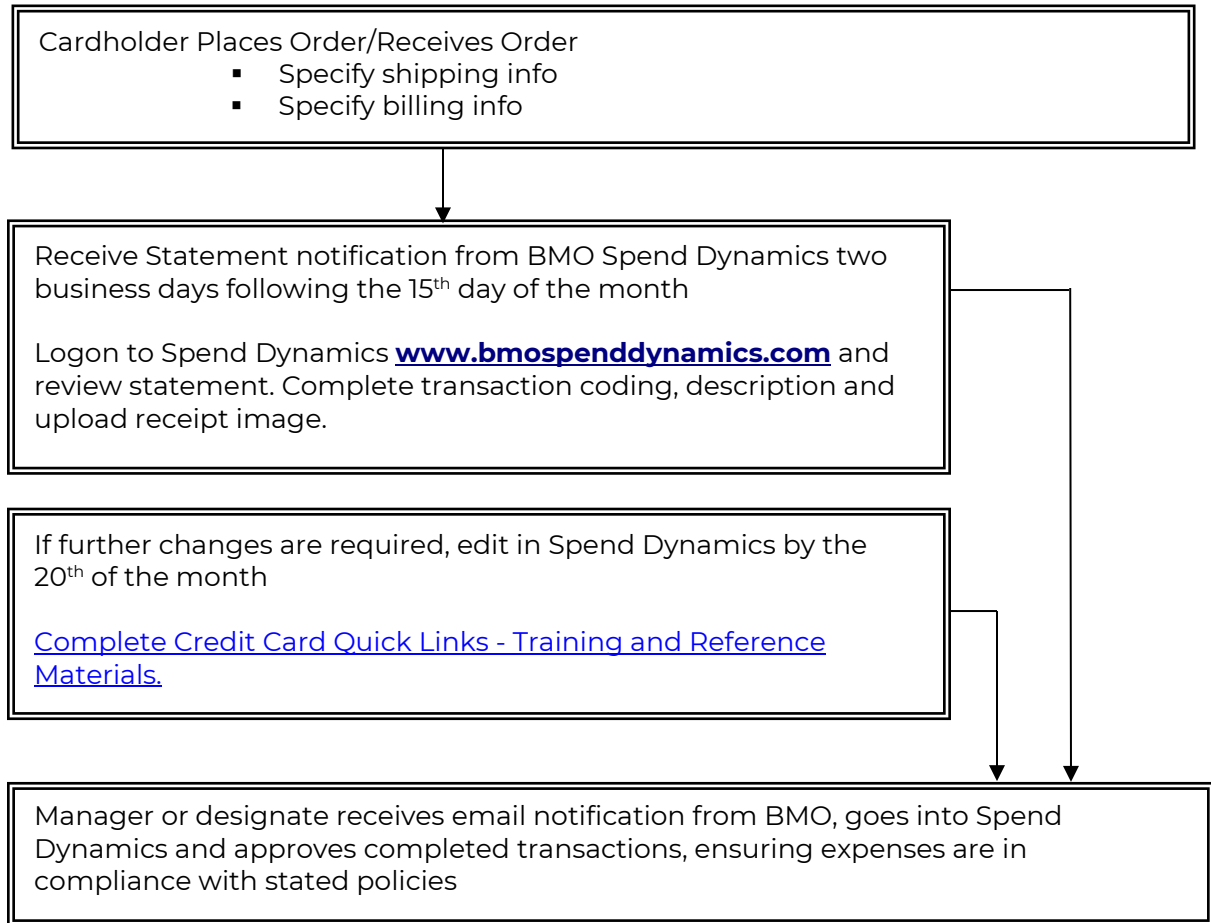
15. Cardholders may not accept cash or a cheque from a vendor who is providing a refund pertaining to a transaction previously charged to the corporate credit card account. The credit must be applied directly to the card account in all cases.
16. Cardholders are required to sign the IH Corporate Credit Card Cardholder Agreement and use this link for the [Corporate Credit Card Request](#).
17. Cardholders and managers can find all the relevant information about corporate credit card usage in the [Complete Credit Card Quick Links - Training and Reference Materials](#).
18. The [Complete Credit Card Training Manual](#) includes all detailed instructions on how to use the BMO Spend Dynamics system based on Corporate Card requirements.

Policy Sponsor: Chief Financial Officer & Vice President Corporate Services	4 of 5
Policy Steward: Executive Director, Capital Finance & Controller	
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4.0 PROCEDURE

CORPORATE CREDIT CARD PROCEDURE SUMMARY



Policy Sponsor: Chief Financial Officer & Vice President Corporate Services	5 of 5
Policy Steward: Executive Director, Capital Finance & Controller	
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