DIG Personnel & Training Solutions Pty Ltd
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CREDIT CARD POLICY

1. SCOPE

This policy applies to all DIG PTS ("**DIG PTS**") personnel ("**cardholder**") who use a DIG PTS provided credit card or debit card ("**card**") and employees who are responsible for approving credit card transactions.

2. ELIGIBILITY

The Managing Director of DIG PTS will at their discretion provide access to, or issue cards to DIG PTS employees. Cards will only be provided where there is an ongoing and significant need for the card i.e. where other means of procurement or re-imbursement are impractical or not possible. Ad hoc expenditure is not a reason to be provided with a card, and any such expenditure should be claimed via the re-imbursement process.

When the company provides an employee with a card, the employee is required to sign and abide by this agreement prior to any use of the card.

3. RESPONSIBILITIES

The card belongs to DIG PTS however the cardholder is personally responsible for the security, confidentiality, and observance of conditions (both this policy and the relevant card issuer) for the use of the card.

The cardholder:

- is required to keep the card safe and secure at all times
- Is under no circumstances to provide the card, or card details, to any other person (other than the Managing Director of DIG PTS or the Group CFO of Hallett Group).
- in the event that the card is stolen or lost, must immediately upon becoming aware:
    - advise CBA (dial 13 2221); and
    - advise the Managing Director of DIG PTS
- must only use the card for approved purposes as outlined in this policy.

4. ISSUING OF CARDS

The Managing Director of DIG PTS is the only person authorised to issue a card.

5. CARD USEAGE

Cardholders and Expense Approvers must comply with the below. Any non-compliance with the below will result in actions as outlined in Section 8.

Allowable Expenditure
Cards are only to be used for work-related purposes, including:

- Purchasing urgent and minor goods and services for operational purposes where the normal procurement process is impractical.
- Expenses involved in regular meetings with current or prospective clients.
- Food and local transportation (taxis, Ubers) during work-related travel
- Other minor expenses that have been approved by the cardholder's manager.

Prohibited Expenditure
The card is not to be used for personal expenditure. If the cardholder incurs personal or unauthorised expenses, these will need to be repaid by the cardholder.

The card must not be used to withdraw cash.

Cards are only for the use of the designated cardholder and must not be provided to any other person. It is permissible for employees who do not have credit card to request a cardholder to incur legitimate business expenses on their behalf, however such use must be pre-approved by the Managing Director.

When the card is used for entertainment (lunches, dinners, etc.) the expenditure incurred should be reasonable and not excessive, and receipts obtained.

The card is not to be used to purchase fuel when an employee is using their personal vehicle for work purposes. In those circumstances, re-imbursement should be claimed based on kilometres travelled at the ATO approved per km rate.

6. EXPENSE MANAGEMENT

The cardholder must ensure a tax invoice is obtained each time the card is used. An EFTPOS printout is not an acceptable form of documentation.

In rare cases where a receipt or tax invoice cannot be obtained or is lost cardholders must advise their approver and include a detailed description of the expense within the 'Notes and Comments' section of the expenses claim form.

Where expenses are incurred for multiple attendees (e.g. a lunch or dinner) the cardholder must list all attendees and their relation to DIG PTS. This is to ensure that any taxation implications are managed correctly.

Where entertainment expenses are incurred (i.e. lunches and dinners) the purpose of the entertainment must be included.

Where expenditure is incurred for a project, the cardholder must include the project name and number with the claim to enable the expense to be allocated to the correct project.

All card receipts/tax invoices for a calendar month must be submitted and approved by COB of the 1st working day of the next month.

Approvers must review and approve / decline all transactions before COB of the 1st working day of each month.

Where Uber transactions are incurred by a cardholder, be aware that Uber receipts do not itemise the GST. On the emailed Uber receipt, cardholders must click on 'Visit the trip page for more information, including invoices (where available)' and then 'Download invoice'. The invoice must be attached and the GST itemised correctly.

7. RETURN OF CARD

Cardholder must return their card to the Managing Director of DIG PTS upon request or upon cessation of employment.

8. NON-COMPLIANCE AND DISCIPLINARY ACTION

Except for minor and once off breaches, non-compliance with this policy will result immediate removal of the card from cardholder and disciplinary action per the relevant policy.

Edwin Davey - Managing Director

Signed: EDavey.
Date: 15/4/2026

Read and understand

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Employee Name Date