

January 2014



Uniting Church. **Uniting People.**

Ministers Fringe Benefits Account Handbook

These guidelines are available to Ministers,
Church Council Secretaries and Treasurers

Level 2, 212 Pirie Street,
Adelaide, SA, 5000
GPO Box 2145, Adelaide SA 5001

08 8236 4200

sa.uca.org.au

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1 ASSEMBLY DECISION

The Assembly's decision regarding the establishment and operation of a Minister's Benefit Account, utilizing the church's exemption from Fringe Benefits Tax for religious practitioners, is found in Assembly Standing Committee minute 94.77. In support of this decision are the guidelines issued November, 2008 by the Assembly Standing Committee. See Appendix 1

2 SOUTH AUSTRALIAN PRESBYTERY AND SYNOD

In South Australia the Fringe Benefits Account (FBA), also known as the Trust Account, is operated by the Synod and by some Church Councils. The FBA contains funds of the employing body and therefore should only be used as part of the remuneration package of a person to whom the employing body has an obligation to pay a stipend and/or other allowances.

A FBA must be specifically designated and remains the property of the paying body (Congregation, Presbytery/Synod or Agency). As a Church account it **must also be audited** along with other accounts and should be reported on the entity's/organisation's balance sheet.

The amount transferred into the FBA is not considered as income in the hands of the minister, but rather as a payment direct from the church funds to the supplier of goods and services. Consequently the amount is not subject to income tax but is considered to be a fringe benefit. As eligible ministers are exempt under Fringe Benefits Tax (FBT) Legislation, neither the church, nor the minister pays FBT.

It is strongly encouraged that Ministers and Congregations avail themselves of the payroll and Fringe Benefits accounting services provided by the Synod.

Financial Services staff members are professional and provide a discrete service assuring all users of absolute privacy.

3 FRINGE BENEFITS ACCOUNTS HELD BY A CONGREGATION

Congregation held accounts must be operated in accordance with the guidelines contained in this handbook. The accounts must be part of the Congregations' financial reports, audited and **administered by the Treasurer with two signatories** required for all payments.

When a minister leaves a congregation (placement) and moves to another congregation (placement) the existing Fringe Benefits Account must be cleared of funds and closed. A new account is to be opened by the new congregation if the minister is not to be a participant of the Synod Financial Services Fringe Benefit Account facility.

4 ELIGIBILITY

Necessary Conditions

In essence, a fringe benefit will be exempt from the payment of Fringe Benefits Tax where the following three conditions are met:

- 1 The benefit must be paid by a religious institution;
- 2 The benefit must be paid to a religious practitioner; and
- 3 The benefit is provided principally in respect of pastoral or other directly related religious duties.

Minister

Throughout these guidelines the term 'minister' includes Minister of the Word, Deacon, Deaconess, Lay Pastor, person accredited to the specified ministry of Youth Worker, Ministry Intern and candidate for ministry in approved placement and is a religious practitioner for the purposes of the Fringe Benefits Tax Assessment Act.

Lay person

Lay persons may also be eligible if they fit the guidelines of 'Religious Practitioner' in the Australian Taxation Laws, Fringe Benefits Tax Assessment Act.

That is, lay persons acting in the capacity of a minister of religion or equivalent position may be treated as a minister while acting in that capacity. For example a lay person may be directed to work in a church where there is no ordained minister. Provided the lay person comes within the meaning of religious practitioner and is an employee for FBT purposes, fringe benefits provided to that person are exempt.

Religious Practitioner

Australian Taxation Laws allow for the provision of tax exempt fringe benefits to 'Religious Practitioners' TR 92/17.

A 'Religious Practitioner' is defined in subsection 136 (1) of the Fringe Benefits Tax Assessment Act (FBTAA) to mean;

- A minister of religion
- A student of an institution who is undertaking a course of instruction in the duties of a minister of religion
- A full time member of a religious order
- A student at a college conducted solely for training persons to become members of religious orders

In determining whether a person is a Minister of Religion, many, if not all, of the following characteristics should be present:

- The person is a member of a religious institution
- The person is recognised officially by ordination or other admission or commissioning
- The person is recognised officially as having authority in matters of doctrine or religious practice
- The person's position is distinct from that of the ordinary adherents of the religion
- The person has acknowledged leadership in the spiritual affairs of the religious institution
- The person is authorised to discharge the duties of a minister or spiritual leader, including the conduct of religious worship and other religious ceremonies

What are pastoral duties or directly related religious activities?

Pastoral duties generally are duties associated with the spiritual care of the members of the congregation of a religious body. The following are examples of pastoral duties:

- communication of religious beliefs
- teaching and counselling adherents and members of the surrounding community
- providing adherents and members of the surrounding community with spiritual guidance and support
- attendance at an in-service training seminar by a person or persons conducting the seminar, provided that the seminar is of a spiritual nature
- meeting with and visiting adherents, the sick, the poor, or persons otherwise in need of emotional and spiritual support

The duties or activities must be related directly to the practice, study, teaching or propagation of religious beliefs to meet the requirements of paragraph 57(d) of the FBTAA. The duties or activities may include secular activities if it can be shown that there is a direct link between those activities and the religious beliefs of the person concerned.

Although a full-time member of a religious order may not be involved exclusively or predominantly in pastoral duties, he or she generally is engaged in duties or activities that are directly related to the practice, study, teaching or propagation of their religious beliefs. Missionary work, to the extent that it is not pastoral in character, is, in any event, directly related to the teaching or propagation of religious beliefs.

What are not pastoral duties or directly related religious activities?

The following examples, while not intended to be exhaustive, are duties or activities which are not pastoral duties or directly related religious activities:

- the administration of a church
- work undertaken by a director of a department of a Diocese or similar unit of ecclesiastical administration
- the administration of a school

The 'principally' test

If the benefit has not been provided principally in respect of pastoral or directly related religious activities by the religious practitioner, the benefit is not exempt.

Whether the benefit has been provided principally in respect of pastoral duties or directly related religious activities depends on the facts of each particular case. A benefit provided to a minister of religion whose duties are exclusively or predominantly pastoral generally satisfies the 'principally' test.

On the other hand, a benefit generally is not an exempt benefit if the duties of the employee to whom it is provided are exclusively or predominantly non-pastoral duties.

However, if an employee who is a religious practitioner undertakes both pastoral and non-pastoral duties (even where the non-pastoral duties predominate), it is possible for a benefit to be provided to the employee solely or principally in respect of the employee's pastoral duties, and, therefore, be exempt under section 57 of the FBTAA.

Changes since TR 92/17 re GST and ABN.

Religious practitioners will not be subject to GST for activities done in the pursuit of a vocation as a religious practitioner. They are not required or entitled to register for GST for these activities. However, these activities will still be the activities of the religious institution for GST purposes and the institution may be subject to GST.

Activities done in the pursuit of a vocation as a religious practitioner and as a member of a religious institution will not entitle a religious practitioner to an ABN. Religious practitioners will not require an ABN for these activities. The activities will still be the activities of the religious institution.

Religious practitioners who receive a stipend or other form of remuneration (including non-cash benefits) are employees for the purposes of the FBTAA. Consequently, if the requirements of section 57 of the FBTAA are satisfied, any fringe benefits provided to a religious practitioner who is an employee of a religious institution are exempt benefits.

Withholding arrangements for failure to provide an ABN will not apply to religious practitioners for activities done in pursuit of a vocation.

Because 'ordinary' employers pay fringe benefits tax on the benefits provided to their employees, the cost of those benefits is a business expense and thus employers are entitled to claim GST input credits. This entitlement belongs to the employer and in the same way, the Church is entitled to claim input credits on benefits obtained via a fringe benefit account.

5 FRINGE BENEFITS ACCOUNT INFORMATION

- Funds in a Fringe Benefit Account (FBA) can be used for the normal expenses of a minister, a minister's spouse and minister's children (dependant). There are some expenditure items which are non-approved expenses and these are highlighted below.
- The account is not a savings account, is not interest bearing and a regular drawdown is encouraged as per the 2008 National Guidelines.
- It is envisaged that some saving for particular expenses will occur during the year but a **limit of \$7,000 only should be carried over into the following year**. This limit will apply at the 31st December each year. The FBA should therefore be regularly drawn down to this balance during the year. If a special need exists to have an amount greater than \$7,000 carried over into the following year, prior approval shall be sought from the General Manager, Resources (or their delegate).
- A FBA cannot be overdrawn (reimbursement claims are not to exceed funds available). Payments will only be made up to the balance available in the FBA and it remains the minister's responsibility to ensure that any claim submitted can be met from available funds at the time.
- Claims **will not** be processed without the appropriate and correct **photocopied tax invoice**.
- Account statements are issued on a monthly basis to FBA holders.

6 NON-APPROVED EXPENSES AND DEPOSITS

Non-approved expenses

All normal expenses may be paid from a FBA, except the following:

- Personal Beneficiary Fund contributions to the defined benefit account
- Fines or penalties imposed by Federal, State or Local government; such as Traffic Infringement Notices
- Taxation levies (including payment for the preparation of annual returns)
- Child support or other Centrelink payments
- All offerings, donations and gifts of a financial nature
- Tax deductible costs (i.e. payments from Fringe Benefits accounts *cannot* be used as tax deductions with the ATO. E.g. School approved uniforms including hats, footwear and sports uniform)
- Cash withdrawals (including such things as travellers cheques, currency gift cards etc)
- Payments for home loan mortgages with offset facilities (draw downs where cash is received is not permissible)

Non-approved deposits

A FBA is held-in-trust by the church and only deposits which make up the allowable allowances (car, house, and professional development) can be deposited into the FBA. Income from wedding and funeral fees, book sales etc., which are subject to normal taxation processes, are not approved for deposit into a FBA.

7 PAYROLL OPTIONS

A minister may opt for the following treatment of stipend and allowances regardless of whether payroll processing takes place via Synod office Payroll Bureau Services or via a congregation's own pay function:

Option One

Up to 100% of stipend, plus up to 100% of allowances is paid directly into their nominated bank account.

Income tax is deducted according to the PAYG Withholding Tax instalment guides published by the Australian Taxation Office (ATO).

Option Two

For Ministers who are eligible (see page 3) the South Australian Presbytery & Synod has approved **up to 50% of the minimum stipend and up to 100% of allowable allowances** may be transferred into a FBA. This is allowable under ATO Fringe Benefit Tax ruling.

The amount transferred into the FBA can then be used to reimburse or pay appropriate expenses.

The remaining portion of stipend is deposited as per option 1.

The Stipends Committee, endorsed by Standing Committee, has determined that where a minister cashes out some of their **long service leave entitlement**, 50% of the payment can be allocated to their FBA.

Retired ministers providing **short term supply ministry** may have up to 100% of their stipend paid into their FBA provided the total annual payment does not exceed 50% of the annual minimum stipend.

The extent to which a minister may benefit from the use of a FBA will depend on a range of factors, including;

- Choosing to have a FBA
- Living in their own home or a manse
- Owning, leasing, or provided with a car
- Having significant expenses which are usually claimed on their annual tax return

All these factors are governed by personal choices made by each minister. If you are unsure as to which option will suit your needs best it is recommended that you consult your accountant or financial advisor.

8 FRINGE BENEFITS ACCOUNTS HELD BY SYNOD.

Advantages of a Fringe Benefits Account held with Synod include:

- Availability of a Corporate MasterCard as an additional method of accessing FBA funds.
- Monthly direct debits can be setup against the MasterCard.
- FBA does not have to be closed and a new one opened when moving to another congregation.
- Option to receive electronic FBA statements and to submit claims and tax invoices via email to Finance.
- Weekly reimbursement/accounts payable cycle.

9 SETTING UP A FRINGE BENEFITS ACCOUNT

An eligible minister may apply by filling in an **Application for Fringe Benefit Account form – FB002** (*Appendix 2*)

The eligible minister determines what components of the stipend package will be paid through the FBA. Currently, the maximum is 50% of the minimum stipend and 100% of allowable allowances.

Ministers' with a FBA held at the Synod Office may choose to apply for a Corporate MasterCard to access funds. (See below for details on how to apply).

Every month a FBA statement (also known as Trust statement) is emailed to the Account Holder.

10 ACCESSING FUNDS HELD IN A FRINGE BENEFITS ACCOUNT

OPTIONS for accessing your funds held in trust:

Reimbursements:

Expenses paid for by the minister can be reimbursed from their FBA via the Synod Office Financial Services Team. (See 'Non approved Expenses and Deposits' for exceptions)

Reimbursements of eligible claims will be made to the minister on the provision of a photocopied tax invoice and a signed **Fringe Benefits Account Reimbursement Claim Form – AP003** (*Appendix 3*)

Please note that tax invoices should not be more than three months old unless prior arrangement has been arranged with Financial Services

- When an expense is incurred and paid for by the minister, a tax invoice must be requested and obtained at the time of payment (*see below for information on what constitutes a tax invoice*).
- Complete the **Fringe Benefits Account Reimbursement Claim Form – AP003**

(available online). Please be sure to print your name at the top of the form, as well as sign the form authorising reimbursement.

List all expenses to be reimbursed on the form and ensure each expense has a photocopied tax invoice(s) securely attached to the claim form.

- Send in the claim form and attached **photocopies** of tax invoices to the Synod Office Financial Services Team. This can be done through the post, or scanned and emailed to finance@sa.uca.org.au

Claims received by close of business (5pm) each Tuesday will be credited to the minister's nominated bank account via direct deposit (EFT) each Friday.

When a claim has been made and the photocopied tax invoice is lodged with the Synod Office, ministers are not required to keep copies except for warranty and guarantee purposes.

Payments to a third party:

An account can be paid on a minister's behalf directly from the FBA to a third party. Use the form **Fringe Benefits Account Payment of Expense- AP004** (*Appendix 4*)

- Don't forget to **attach the photocopy of the tax invoice.**
- Complete the top section of the form, including your own name, the payee, the amount to be paid and your signature as authority to pay.

Payment request received by close of business (5pm) each Tuesday will be credited to the supplier's nominated bank account via direct deposit (EFT) when due.

Using a MasterCard:

Applying for a MasterCard:

- Ministers holding a FBA with the Synod office and who are in a long term permanent placement have the option to apply for a MasterCard as an additional method of accessing FBA funds.
- Request an application form from Finance or indicate on **Application for Fringe Benefit Account form – FB002** (*Appendix 2*) that a card is requested.
- Credit limits are set to a maximum of the amount credited to the FBA each month (rounded down to the nearest \$100).
- A PIN (Personal Identification Number) is issued by Westpac Banking Corporation for each card. The Account holder can visit a Westpac branch with the card and photographic identification to change the PIN to one of their choosing.

- A MasterCard credit card policy must be signed by the cardholder to acknowledge the terms and conditions of use (*Appendix 6*)

Using the MasterCard:

- The card can be used with most Merchants which display the MasterCard sign.
- Cash advances are not available through branches or ATM's with the Corporate MasterCard facility.
- When using the card, be sure to request a tax invoice (an EFTPOS docket issued from a card swipe machine is NOT a tax invoice)
- A monthly MasterCard Expense report is emailed to the account holder on the same day as the FBA statement. Accountholders must print the report, check that all transactions are their own, then sign and return the report along with photocopy tax invoices relating to each transaction on the statement.
- The Expense report and photocopy tax invoices should be returned to Financial Services (either electronically or via Australia Post) within 10 business days of receipt of the report.
- The MasterCard statement period runs from the 28th to the 27th of each month. The Expense report is issued shortly after this. The total expended on your card is cleared and charged to your FBA during the three day processing window at the end of each month.

11 WHAT IS A TAX INVOICE?

A tax invoice is an important document for the operation of the GST system, and allows a congregation or the Synod office to claim GST credits (if registered for GST concessions with the ATO).

To be valid, the tax invoice must contain certain information:

- Must be issued by the supplier
- Contain enough information to enable the following to be clearly identified:
 - **Supplier's identity and ABN**
 - Brief **description** of what is sold including quantity (if applicable) and **price**
 - Whether each sale is a **taxable sale** – either shown separately, or if the GST is one eleventh of the total price, should state '**total price includes GST**'.
 - **Date** of issue
 - That the document is **intended to be a tax invoice** (not a quote or estimate or purchase order).

On some accounts the terms tax invoice and GST inclusive are not on the front of the form. Please attach photocopies of all relevant pages to verify the claim.

12 DEPOSIT OF A REFUND/REBATE

If a refund/rebate is received against a payment made from a FBA (typically medical refunds and travel reimbursements), it must be deposited into the FBA using **Fringe Benefits Account Deposit slip – AR005** (*Appendix 5*)

This form is also used for allowable allowances that are to be paid into the FBA.

13 CONTACT US:

Financial Services Team	
New Fringe Benefits Accounts and Applying for a MasterCard	
08 8236 4267	
Reimbursements and Payments:	
Accounts Payable:	08 8236 4211 finance@sa.uca.org.au
Payroll:	08 8236 4241 payroll@sa.uca.org.au
Website:	www.sa.uca.org.au/finance/fringe-benefits-account
Postal Address:	Financial Services, Uniting Church SA, GPO Box 2145, Adelaide SA 5001
Presbytery and Synod Office Reception:	
Phone:	08 8236 4200
Fax:	08 8236 4280

Uniting Church in Australia - National Assembly

**OPERATION OF THE MINISTER'S BENEFIT ACCOUNT
[WHICH UTILISES THE CHURCH'S EXEMPTION FROM
FRINGE BENEFITS TAX FOR RELIGIOUS PRACTITIONERS]**

1. The Assembly's decisions in relation to the establishment and operation of Minister's Benefit Accounts are found in Assembly Standing Committee minutes, most importantly minute 94.77.
2. These Guidelines only apply to persons who qualify as religious practitioners for the purposes of the Fringe Benefits Tax legislation. Other persons who may be eligible to consider the receiving of Fringe Benefits need to be addressed under the provisions of normal employment tax provisions.
3. Synods have responsibility for the setting of stipends and the terms and conditions for the Specified Ministries that operate within their bounds. These Guidelines are offered to the church by the Assembly as a resource to assist the church to operate within the requirements of the relevant legislation and the church's ethical framework. Ministers and Church Council Treasurers are advised to contact their Synod office if they need to clarify whether the Synod is following the Assembly's policy.
4. Minister's Benefit Accounts are funds of the employing body and therefore should only be used as part of the remuneration package of a person to whom the employing body has an obligation to pay a stipend or other allowances. Accordingly it is appropriate to ensure that all money in a Minister's Benefit Account is expended before a person moves to another placement. In synods where the management of Fringe Benefit Accounts are handled centrally it may be possible to consider the possibility of continuing access across placements.
5. It is important to understand that these accounts are not intended as savings accounts for Ministers, etc and as such the regular draw down of balances should be encouraged.
6. 100% of travelling, housing, book and other work-related allowances and up to 30% of the minimum stipend (or pro rata in the case of limited placements) may be paid into a benefit account.
7. The Minister's Benefit Account is operated by the church – ie. by the Church Council Treasurer, or the Presbytery Treasurer, or in some Synods by the Synod office, or for ministers in Assembly placements by the Assembly office. Money is paid out as the minister requests it, generally with written evidence of the requested expenditure and generally to a third party, in accordance with the approved list of eligible expenditures.
8. All expenses may be paid from a Minister's Benefit Account, except the following:
 - Fines or penalties imposed by Federal, State or Local Government; Traffic infringement notices;
 - Taxation levies, (including payment for the preparation of annual returns);
 - Child support or other Centre Link payments;
 - Offerings and donations to Deductible Gift Recipients;
 - Tax deductible costs (ie payments from these accounts cannot be used as tax deductions); and
 - Cash withdrawals;
9. These Guidelines replace the Guidelines that were issued by the Assembly in 1999.

Terence Corkin
Assembly General Secretary
November 2008



Application to open a FRINGE BENEFITS ACCOUNT

(Form FB002)

Uniting Church SA ABN 25 068 897 781

Applicant Details:

Name: _____

Mailing Address: _____

Email Address: _____ Phone: _____

- | | YES | NO |
|---|--------------------------|--------------------------|
| 1. Do you hold another Fringe Benefit Account?
<small>(If so, any balance must be acquitted or transferred to the Presbytery & Synod Fringe Benefit Account)</small> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Is your payroll processed through the Presbytery & Synod office? | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. If yes to Q2, do you wish to hold a Uniting Church MasterCard? | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. If no to Q2, is your Treasurer aware that you will now hold a Presbytery & Synod Fringe Benefits Account and they will therefore need to send through the fringe benefit portion of your Stipend to this office? | <input type="checkbox"/> | <input type="checkbox"/> |

I wish to participate in the packaging of my stipend and allowances to the Fringe Benefit Account as indicated below (please tick to select option):

Please indicate:

OPTION 1: Maximum allowable % of the minimum Stipend
(as per Fringe Benefits Account handbook, Revised January 2014)
and 100% of allowable allowances

OR

OPTION 2: Fixed amount of _____ per month

- I authorise the stipend & allowance package (Option 1) to be adjusted to reflect movements in the Stipend & Allowance Schedule A as approved at the Presbytery & Synod meeting unless Option 2 (Fixed monthly amount) is selected above.
- I also understand the limit available on the MasterCard provided by Presbytery & Synod held against my account will be automatically reviewed and adjusted as applicable in accordance with my Fringe Benefit amount unless I advise finance@sa.uca.org.au of a lower amount.
- I understand this instruction is to remain until I give written notification that says otherwise (to be actioned at the next payroll cycle) or is withdrawn when I am no longer eligible to hold Ministers Fringe Benefit Account and/or MasterCard with Uniting Church SA.
- I undertake to adhere to the current 'Guidelines in the Fringe Benefits Account Handbook'.
- I certify that I am a RELIGIOUS PRACTITIONER within the terms described in Section 57 of the Fringe Benefits Tax Assessment Act and understand that claims represent benefits provided principally in respect of pastoral duties directly related to the practice, study, teaching or propagation of religious beliefs.
- I note the maximum amount set aside for fringe benefits is 30% of the minimum stipend (or 50% if classified Rural by Pastoral Relations) and 100% of allowable allowances.
- I understand eligible monthly payroll deductions will reduce the amount credited to my Fringe Benefit Account. E.g. BUPA and loans.

Signed: _____ Date: _____

Please complete, print and sign this form then either scan and email or post to:

Payroll Bureau Service

Uniting Church SA, GPO Box 2145, Adelaide SA 5001

Email: payroll@sa.uca.org.au Fax: (08) 82364286

OFFICE USE ONLY:

Congregation		Rural Classification (circle) YES / NO
Placement Position		FTE
Authorised: Pastoral Relations	Sign	Date
Authorised: Finance	Sign	Date

Fringe Benefit Account Reimbursement Claim AP003

Uniting Church SA



Fringe Benefit Account Name: _____

The following accounts have been paid. **Please reimburse:**

PHOTOCOPIED Tax Invoices/receipts are attached.

Account to be reimbursed	Amount
TOTAL	(please total this page) \$

SAMPLE

I declare this claim is in accordance with the Fringe Benefit Accounts Handbook and that the above have either:

- . not been paid through Corporate Mastercard; or
- . previously reimbursed.

Signed by Fringe Benefit Account Holder: _____ Date: _____

Please Note: _____

Forward the completed form with photocopied tax invoices to
 postal address - Financial Services Team at GPO Box 2145, Adelaide SA 5001
 or scan and email to - finance@sa.uca.org.au

Fringe Benefit Account Payment of Expense_{AP004}

Uniting Church SA



Please pay the following account on my behalf (one supplier per form)

Fringe Benefit Account Name:

PAYABLE TO: _____

ADDRESS: _____

AMOUNT TO BE PAID: _____

Date: _____

I declare this claim is in accordance with the Fringe Benefit Accounts Handbook and that the above have either: * not been paid through Corporate Mastercard or * previously reimbursed

AUTHORISATION BY
FRINGE BENEFIT
ACCOUNT HOLDER: _____

Below is for Office Use Only

DEBIT:						
Account Name	Account Code	Reporting Entity	Ministry Centre	GST Amount	GST Code	Total
		100	999			
	TOTAL	Inclusive of GST				\$
Customer/Invoice No: _____						
Detail of payment: _____ _____						
Approved: _____						
GST Verified by: _____						
Cheque/Data Processing No: _____				Date: _____		

Forward the completed form with photocopied tax invoices to
postal address - Financial Services Team at GPO Box 2145, Adelaide SA 5001
or scan and email to - finance@sa.uca.org.au

Fringe Benefit Account Deposit Form_{AR005}

Uniting Church SA



Fringe Benefit Account Name:

Please bank the following cheque/s into my Fringe Benefit Account:

Payer	Description of Deposit	Amount
		\$
		\$
		\$
		\$

I declare this deposit is in accordance with the Fringe Benefit Accounts Handbook.

Name

Signed

Date

Forward the completed form with your cheque to
postal address - Financial Services Team at GPO Box 2145, Adelaide SA 5001

Issued:	<u>01 / 12 / 2011</u>
Replaces:	<u> / / </u>
First Issued:	<u>01 / 08 / 2010</u>

Fringe Benefit Account Credit Card Policy

The Fringe Benefit Account MasterCard credit card policy has been developed to provide a means for Uniting Church SA (UCSA) Fringe Benefit Account (FBA) holders to pay for eligible personal expenses through the use of a corporate MasterCard credit card. FBA holders who receive a corporate MasterCard credit card must agree to the terms and conditions set out below prior to being issued with a card.

Qualifying for a Fringe Benefit Account MasterCard

To qualify for a Corporate MasterCard Credit Card, UCSA personnel must meet **all** of the following criteria:

- Personnel must hold a UCSA Synod Fringe Benefit Account
- Credit card issue has been approved by Pastoral Relations Administration Officer and Deputy General Manager, Resources
- An application has been submitted to UCSA's approved credit card provider
- The corporate Mastercard credit card provider has approved the issue of a corporate MasterCard credit card
- The card holder has read and acknowledged the terms and conditions of the credit card provider
- A signed copy of this policy has been received
- The provision of the corporate MasterCard credit card facility, allocation and management is at the discretion of UCSA.

Use of the Corporate MasterCard Credit Card

Use of the Corporate MasterCard Credit card is limited to personal expenses that comply with the UCSA Fringe Benefit Account Handbook.

Use of the corporate MasterCard credit card for Fringe Benefit Account non compliant expenses is not permitted under this policy. Arrangements must be made to immediately reimburse UCSA for any unauthorised items inadvertently purchased using the corporate MasterCard credit card.

Non compliant expenses include

- Personal Beneficiary Fund contributions to the defined benefit account
- Fines or penalties imposed by Federal, State or Local government; such as Traffic Infringement Notices
- Taxation levies (including payment for the preparation of annual returns)
- Child support or other Centrelink payments
- Offerings and donations to Deductible Gift Recipients
- Tax deductible costs (i.e. repayments from these accounts cannot be used as tax deductions)
- Cash withdrawals (including such things as travellers cheques, currency gift cards etc)
- Payments from home loan mortgages with offset facilities (draw downs where cash is received is not permissible)

Personnel may also choose to use a personal credit card to cover their Fringe Benefit Account related expenses and claim reimbursement.

Appendix 6

Responsibilities of the Corporate MasterCard Credit Card Holder

It is the responsibility as the Corporate MasterCard Credit Card holder to:

- Safeguard the credit card, credit card account number and password at all times. Lost or stolen credit cards must be reported immediately (see section below on “Lost or Stolen Cards”).
- Keep the credit card in a secure location at all times.
- Protect the integrity of the corporate MasterCard credit card by not allowing anyone else to use the credit card and/or credit card account number.
- Obtain and retain original itemised tax invoices for goods and services purchased on the card. Personnel should make every attempt to obtain an original tax invoice related to the credit card transaction.
- Unless otherwise agreed, review transactions received from the credit card provider and verify all transactions comply with the UCSA Fringe Benefit Account Handbook.
- Verify transactions and submit with photocopied/scanned tax invoices for processing to Financial Services within ten (10) business days from the end of the statement period.
- Failure to meet the above condition will incur a monthly fee of \$50.00 for amounts less than \$500.00 and an amount of 10% of the incurred expenses for amounts greater than \$500.00
- These fees to be deducted from the card holders Fringe Benefit Account
- Continued non-compliance may result in cancellation of the Corporate Credit Card. The Fringe Benefit Account Holder will not be able to reapply for a Corporate MasterCard Credit Card for a period of two (2) years.

Return of the Card

If a corporate MasterCard credit card holder no longer qualifies for the card (see above – “Qualifying for a Corporate MasterCard Credit Card”) the corporate MasterCard credit card will be cancelled and FBA holders must return the card to UCSA. At that time, all outstanding transactions must be reconciled.

Lost or Stolen Cards

Should personnel lose their corporate MasterCard credit card, they must notify the credit card provider immediately in accordance with the Card Member Agreement by contacting:

Westpac Bank Card Services on 1800 650 107

The card holder should also notify Financial Services and commence the process of applying for a replacement card.

Acceptance

Credit card records will be audited for appropriate card usage from time to time.

FBA holders are required to sign this policy to indicate that they have read and understood the terms and conditions of being a card holder. A copy of the signed policy will be placed in the personnel file.

Breach of this policy may result in cancellation of the card and exclusion to reapply for two (2) years.

Signature: _____
Associate General Secretary

Date: ____/____/____

I have read and understand the Corporate MasterCard Credit Card policy and agree to be bound by the terms and conditions listed above.

Name: _____

Date: ____/____/____

Signature: _____