Set of rules for AAU credit cards with corporate liability - staff

Disclaimer

This set of rules for AAU credit cards with corporate liability has been translated into English from the Danish language. However, the original Danish text shall be the governing text for all purposes and in any discrepancies.
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1. **Introduction**

Aalborg University has made an agreement with SEB Group on the issuance of credit cards with corporate liability for AAU employees. These rules include credit cards issued for use by employees at AAU on contracts of 18½ hours or more per week.

The agreement concerns Eurocard credit card (a MasterCard) and is based on the agreement made between SEB and the Agency for the Modernisation of Public Administration.

2. **Who can obtain an AAU credit card with corporate liability?**

The credit card can be issued to all academic and technical-administrative staff (including PhD fellows) who are employed at AAU on a contract of a minimum of 18½ hours a week, and who are considered by the University to have a regular work-related need for this service. This also includes members of the University Board (see examples of employees who are not entitled to credit cards in annex 1.)

AAU (in practice, the managers of the financially responsible units, hereafter called ‘head of the unit’) determines who will need a credit card.

3. **Application for a credit card with corporate liability**

An online application form must be filled in and then printed and signed by the applicant and their head of unit. Find the application form here: http://www.aauhaandbog.aau.dk/faces/viewDocument/6363

By signing the application, the applicant (card holder) declares that:

- Aalborg University may communicate card holder’s civil registration number (CPR No.) to the card issuer for the purpose of obtaining address information.
- In accordance with section 6, the card holder is aware that SEB will send their credit card bill for the expenditure of a period to their home address, and that the card holder is responsible for paying this bill.
- The card holder has read the “Set of rules for AAU credit cards with corporate liability - staff” and accepts the terms and conditions stated for the use of the credit card.

When the application form has been completed and signed, it must be scanned and sent as a PDF file to the Finance and Accounts Department at kreditkort@adm.aau.dk. If you have any questions, please contact Rikke Aabel at extension No. 3953 or Liselotte Guul at extension No. 7428.

4. **Personal data**

The card holder’s CPR No. will be used in connection with the issuance of the credit card. Filing and processing of CPR-Nos. are made according to the Danish Act on Processing of Personal Data.
No personal credit assessment will be made of the applicant, as the credit card is subject to corporate liability.

5. **Receipt of credit card and PIN**
In the course of about two weeks, the card holder will receive a PIN letter at their home address; this will instruct them of how to choose their PIN. Immediately following the card holder’s choice of PIN, SEB will forward a credit card to the card holder’s home address.

6. **Card holder's obligations**
Upon receipt of the credit card, the card holder must sign the signature panel on the back of the card.

Card holders must keep the card securely and check periodically that the card has not been lost or misused.

Card holders must not keep the PIN together with the card, or write the PIN on the card. The PIN must be memorised, and the PIN letter must be destroyed.

Card holders are responsible for paying the bill forwarded to their home addresses by SEB. (Credit card usage in June 2014 will be billed at the beginning of July 2014 and will be payable on 1 August 2014).

Card holders are requested to register SEB bills for direct debit services.

7. **User guide for holders of credit cards with corporate liability**
The credit card may only be used in cases where payment cannot be made in the normal way by an invoice (from Danish suppliers, an electronic invoice).

- **The credit card must never be used to pay for personal expenses.**
- **Cash withdrawals in Denmark are not allowed.**

The credit card must be used only for the following:

- In connection with the payment of work-related additional costs incurred on work-related travel and, in exceptional cases, for low-value purchases (petty cash expenditure) made for AAU.
- In connection with work-related travel abroad, currency may be withdrawn **abroad**, however only equivalent to DKK 200 per day of the work-related travel (for petty cash purchases that cannot be paid by credit card)

Examples of expenses payable by credit card:

- train and air travel, but only travel that could not be bought from Via Egencia
- taxi bills
- hotels
- subsistence expenses
- representation during work-related travel
- ferries
- bridge and road toll expenses
- parking charges

Examples of work-related petty cash expenditure:
- representation expenses
- subsistence expenses
- gifts
- purchases made on the Internet, provided the items purchased are only available on the Internet, or Internet prices are significantly lower than prices in traditional shops
- minor purchases of items that cannot (appropriately) be purchased on credit (invoice)

Individual petty cash purchases by card must not exceed DKK 5,000. Any exceeding of this limit must be approved in advance by the Finance and Accounts Department (Chief Accountant).

If the card holder’s travel is AAU-related and covered by the main rule, i.e. the principle of “hourly and daily subsistence allowance”, the card holder may only in exceptional cases use the credit card to pay for minor subsistence expenses during travel. Expenses paid by card must not exceed the hourly and daily subsistence allowance of each day of travel. Derived e-transactions of such payments must not be included in the travel reimbursement form, and the e-transactions must therefore be deleted by the card holder (the traveller) in the travel reimbursement system; however, the payments must still be settled by the card holder when paying the bill from SEB.

In the exceptional case of documented lost baggage, the credit card may be used for the purchase of necessary clothing etc., but this amount must not be included in the travel reimbursement form as such costs will subsequently be settled by Europæiske ERV (travel insurance) directly with the traveller. The e-transactions of these amounts must therefore be deleted by the card holder (the traveller) in the travel reimbursement system; however, the payments must still be settled by the card holder when paying the bill from SEB.

8. Settlement of e-transactions on credit cards with corporate liability
Payment transactions on the credit card (e-transactions) are transferred on a daily basis to RUS (travel and other expenses reimbursement system).
In RUS, the individual employee - the holder of the credit card - must ensure that individual items are listed as expenditure, i.e. are inserted in an appropriate travel or expenditure reimbursement report.

Original documents received when using the credit card for purchasing purposes must be submitted to the secretary in charge of travel reimbursement approval, together with the printed, accepted travel/petty cash expenditure reimbursement report. Sufficient documentation of expenditure is not available in the information which is transferred as e-transactions to RUS.
Only e-transactions relating to additional work-related expenditure should be included. This means that if the credit card has erroneously been used for private purchases, these e-transactions must be deleted from RUS. However, card holders must remember to settle such e-transactions with SEB.

9. Reimbursement of work-related expenses paid by credit card
According to the instructions of the travel and expenditure reimbursement system, the traveller/card holder must complete and submit their travel reimbursement form no later than 14 days after their return.

The refundable additional work-related costs will be transferred to the card holder's EASY account, and this will take place before the invoice from SEB is payable by the card holder. SEB calculates the expenditure of each month and forwards a bill at the beginning of the following month for payment by the first day of the next month (expenditure in June 2014 will be billed at the beginning of July 2014 and is due for payment by 1 August 2014). Travellers will not normally need to spend private money on expenditure incurred by AAU.

If, on return, the card holder is in possession of excess foreign currency, the card holder must exchange this themselves. The University does not accept cash repayment of excess currency from cash withdrawals in connection with the settlement of expenditure.

Since only e-transactions pertaining to additional work-related travel expenses are includable, excess currency from credit card withdrawals abroad should not be included in the settlement; such e-transactions should therefore be deleted from RUS. However, card holders must remember to settle such e-transactions with SEB.

Any exchange rate differences when re-exchanging foreign currency withdrawals will be refunded by the individual cost centre, provided sufficient documentation of withdrawals and exchange rate are submitted (must be included in the Travel Reimbursement form).

11. Private credit card withdrawals
As specified in item 8, the credit card must not be used for private purchases.

Only additional work-related expenses are refundable in a travel/petty cash expenditure reimbursement report. This means that if the credit card has erroneously been used for private purchases, these e-transactions must be deleted from RUS (excluding the two examples of petty cash expenditure mentioned in item 8). However, card holders must remember to settle such e-transactions with SEB.

12. Reordering of PIN
Card holders who forget their PIN must call the support team at Eurocard/SEB at Tel.: (+45) 36 73 74 50. This is due to the fact that the PIN is personal. The card holder should have their credit card at hand, since the support team will need information printed on the card. Usually the new PIN will arrive at the card holder’s home address three working days after it has been ordered.
13. Disputes
In case an incorrect amount is charged to the card holder or if the card holder does not receive the goods ordered, the card holder must first contact the company/shop from which the purchase was made. The company/shop is responsible for any mistakes made, and the card holder must make contact to them before SEB is able to assist.

If the request to the company/shop is fruitless, a complaint may be filed with SEB, cf. http://eurocard.dk/Kundeservice/Kontakt-os/Indsigelse/.

14. Card holder’s non-payment of bill from SEB
In case a card holder does not pay a bill from SEB, SEB will

If a bill has not been paid on the first day of a month, SEB will forward a first reminder after ten days. After a further 10 days of non-payment, SEB will send a second reminder. If payment is not received by SEB, a claim for debt collection will be sent. This will result in inconvenience to AAU, including payment of the bill.

After the second reminder has been sent, the card will be cancelled by AAU.

If the card holder has not paid the bill, AAU will deduct the amount paid by AAU to SEB from the card holder’s salary the following month. The card holder will receive advance information of this deduction in salary.

The card holder’s department, unit etc. will be liable for any expenses incurred by the misuse of the credit card, in case deduction from the salary is not possible, or a new card needs to be purchased.

15. Cancellation of credit card and issuance of replacement card
If a card holder loses their card, if the PIN is revealed to another person, or in case of suspected credit card fraud, the card holder must make sure the card is cancelled by contacting SEB by telephone (+ 45) 36 73 71 00 as soon as possible; this line is open 24 hours a day.

When a credit card has been cancelled, SEB will automatically order a replacement card and a new PIN.

If a credit card has been destroyed or damaged, the card holder must receive a replacement card. This is ordered by choosing “Replacement card” in the application form. The application procedure for a replacement card is identical to that of the original card. The application must be filled in online, signed by the applicant and their head of unit, scanned and mailed to the Finances and Accounts department at kreditkort@adm.aau.dk. The replacement card will be issued with the same card number and PIN as the original card. The replacement card will be sent to the card holder’s home address and will normally arrive three working days after it was applied for.

SEB charges a fee for the replacement card (currently DKK 150).

16. Cancellation of credit card
Aalborg University may cancel a credit card without prior notice or explanation.
17. Cancellation of credit card on termination of employment
When a card holder resigns from their position at AAU, the card holder’s unit is obliged to reclaim the card (as is the practice regarding for instance keys, telephone and equipment). The unit will shred the card and instruct the Finance and Accounts Department by email to kreditkort@adm.aau.dk to cancel the credit card. The Finance and Accounts Department is responsible for notifying Eurocard/SEB of the cancellation.

When a card holder’s employment at AAU is terminated, final settlement including documentation of expenses must be performed.

18. Double card (for private expenditure)
Employees who have received a credit card with corporate liability may also order a double card (private card) from Eurocard; in practice, this is an extra plastic card which may be used for the payment of private expenses. An annual fee of DKK 95 will be charged to the employee for this card. Further information in Danish and booking form are available at http://www.eurocard.dk/Firma/For-kortholder/Vores-kort/Privatkort/Private-fordele/.

19. Questions
Questions regarding credit cards/Eurocard subject to corporate liability should be directed to kreditkort@adm.aau.dk or Rikke Aabel at extension No. 3953 or Liselotte Guul at extension No. 7428.

20. Commencement
5 May 2014
ANNEX 1 – the following individuals cannot obtain a credit card

Examples of people who cannot obtain a credit card:

- Scholarship recipients
- Guest lecturers
- Assistant lecturers
- Student teachers/teacher’s assistants
- Part-time lecturers
- External examiners
- Chairs of the external examiners
- Academic staff/academic officers paid by the hour
- Examination supervisors/invigilators
- Student assistants
- Student programmers
- Student counsellors (students)
- Student instructors for Introduction Week