



# Policy: Bank account signatories

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Authorised by:	Gordon Mayne	Review date:	13 February 2025

## Introduction

To ensure financial accountability and security, Cairns City Kennel Club's bank accounts signatories are only granted to specific positions in the organisation.

## Purpose

The purpose of this policy is to define the signatories for each of the club's bank accounts.

## Policy

- All cheques or bank transfers must be authorised by any two of the following individuals:
  - the club president
  - the club secretary
  - the club treasurer
  - the Senior Vice-President, or the dog show treasurer, or the dog sports treasurer
- However, one of the persons who authorises a cheque/bank transfer must be the club president, the club secretary or the club treasurer.
- The following positions are approved signatories on accounts, however only persons listed in (1.) may authorise cheques and bank transfers:

Account	Signatories
General	President, Secretary, Treasurer, Senior Vice-President
Dog Shows	President, Secretary, Treasurer, Senior Vice-President, Dog Show Treasurer, Show Secretary*
Dog Sports	President, Secretary, Treasurer, Senior Vice-President, Dog Sports Treasurer, Trial Secretary*
Debit Card Holders	President, Treasurer, Supply officer
Term Deposit	President, Secretary, Treasurer

\* The dog show secretary and trial secretary are listed as signatories for the purpose of allowing view only access to the relevant club bank account.

4. Debit card use is restricted due to debit card use being inherently higher risk than cheques or bank transfers. Debit cards holders may make the purchases in the following circumstances and with prior approval from the relevant committee:

Card holder	Authorised purchases
President, Secretary, Treasurer	Judges' accommodation and travel expenses to dog shows & trials. As approved by the Management Committee.
Supply officer	Supply of consumables, food and drinks. As approved by the Management Committee.

5. Bank transfer

- 5.1. Bank transfer risk is associated with incorrect account details and money transferred to an incorrect account number is not always recoverable.
- 5.2. When doing a transfer for the first time to any bank account, the account details must be obtained in writing from the account holder, and signed.
- 5.3. If possible, a copy of the account details from a bank statement or letter from the bank is preferred to ensure accuracy.
- 5.4. When paying invoices with the bank account details printed on them, no further confirmation of the account details are required.
- 5.5. The persons authorising the bank transfers are responsible for ensuring the account details are accurately input into the banking software.

## Related documents

- Associations Incorporation Regulation 1999 (Qld), Section 11.

## Version control

Version	Date	Comments
0.1	5 March 2022	Initial draft
1.0	11 April 2022	New document approved
2.0	13 February 2022	Approved: amendments to account signatories, debit card holders, inclusion of bank transfers.