

Resolution No. (8) of 2022

Amending certain provisions of Resolution No. (128) of 2011

Regarding the adoption of the Financial Policies and Procedures Manual for the Government of Ajman

The Ruler's Representative for Administrative and Financial Affairs

- Having reviewed the Financial Law of the Government of Ajman, issued by Emiri Decree No. (11) of 2011 and its executive regulations.
- And Emiri Decree No. (15) of 2012 regarding the Department of Finance in Ajman and its amendments.
- And the Resolution of the Ruler's Representative for Administrative and Financial Affairs No. (128) of 2011 regarding the adoption of the Financial Policies and Procedures Manual for the Government of Ajman and its amendments.
- And based on the submission by the Director General of the Department of Finance and our approval thereof, and for the requirements and necessities of the public interest, we have decided the following:

Article No. (1) Addition

Item No. 8.5.4 "Government Credit Card" is added to the "Payments" section, approved under Resolution (128) of 2011, as follows:

8.5.4: Government Credit Card

8.5.4.1 The Government Credit Card is a credit card that creates a financial obligation on the government, issued by the concerned bank or financial institution based on the agreement concluded between it and the Department of Finance.

8.5.4.2: Policy for Issuing and Canceling the Government Credit Card

1. The Department of Finance is responsible for negotiating and contracting with banking institutions to issue government credit cards for paying the expenses of government departments made via the internet, as required by work needs.

2. The credit limit tiers for the Government Credit Card shall be as follows:

Job Title	Maximum Credit Limit
Occupants of positions below Section Manager	AED 20,000
Occupants of Section Manager positions	AED 30,000
Occupants of positions above Section Manager	AED 50,000

The Director General of the Department of Finance may amend the above-mentioned credit limit tiers for some government departments according to their volume of work and as necessity dictates.

3. No more than one government credit card may be issued to a single employee, and it may not be issued to non-permanent employees of government departments.

4. Government credit cards are granted for the purpose of paying expenses related to the job function or the government department only. They may not be used under any circumstances for personal purposes and payments, and the cardholding employee bears full responsibility in case of violation.

5. The government credit card must bear the name of the employee entrusted with the responsibility of carrying and using this card to pay expenses on behalf of the government department, provided that the employee pledges in writing to comply with the policies and conditions contained in this resolution.

6. The government credit card may not be used by any person other than the employee whose name appears on it, and this employee is solely responsible for expenditures from this card.

7. The cardholder must keep proof of payment documents, whether paper or electronic, to be submitted to the financial unit monthly or upon settlement. In all cases, all payment documents must be submitted within two working days from the date of receiving the card statement, for registration, auditing, and review purposes.

8. The areas of expenditure permitted from the government credit card are all expenses related to the government department made via the internet, including (but not limited to):

- General Directorate of Residency and Foreigners Affairs fees.
- Embassy, consulate, and residency fees.

- Airline tickets, hotels, and travel expenses. Hospitality expenses of all kinds.
- Subscriptions and professional memberships.
- Telecommunication company bills, Etihad Water and Electricity, sewage, and Salik.
- Training courses.
- Electronic licenses.

9. The use of the government credit card is prohibited for the following purposes:

- Cash withdrawal.
- Transferring funds from the government credit card account to personal accounts.
- Paying for purchases not related to the government department.
- Paying for personal purchases, regardless of their amount or type.
- Paying for unauthorized purchases.
- Any purchases that conflict with applicable laws, regulations, and systems.

10. The financial unit in the concerned government department must review all expenditure items made with the card monthly and ensure they comply with the conditions and do not include any items prohibited from being paid by the card.

11. Expenses paid via the government credit card must not exceed the authorized credit limit for this instrument. Otherwise, the cardholder will bear all resulting fees and costs.

12. The government department is obligated to pay the full amount due on the government credit card before the specified due date for the debit balance, to avoid incurring interest charges resulting from late payment.

13. The government department must cancel the government credit card if the purpose for its issuance has ended or for any other reason, for example, the termination of the employment relationship of the cardholding employee with the government department, after ensuring all dues on the government credit card have been paid.

14. The concerned government department must cancel the government credit card if it finds that its users are not complying with the controls and conditions, without prejudice to the liability arising therefrom.

15. The employee nominated to hold the card must meet the following conditions:

- a. Must be a permanent employee of the government entity.
- b. The nature of their work must require the use of a credit card to carry out daily operational tasks.
- c. Must not have a prior conviction for a crime involving breach of trust, unless they have been rehabilitated.
- d. The acceptance and use of the government credit card by the cardholder is considered their implicit consent, full understanding without ignorance, and commitment to the following:
 - The terms of use set by the card-issuing entity.
 - All related policies, circulars, and procedures.
 - Any instructions issued regarding the use of the card.

8.5.4.3 Procedures for Issuing or Canceling the Government Credit Card

1. The government entity shall contact the concerned bank to provide it with its requirements.
2. Upon receiving the card, the employee shall sign an acknowledgment of receipt, sign the card, and activate it with the concerned bank.
3. To cancel the card, the government department shall contact the bank directly and submit a request to the bank to cancel the card.
4. If the cardholder makes purchases in violation of this resolution, the government department shall cancel the card, hold the employee liable for all amounts resulting from such transactions and all other expenses imposed by the bank, take disciplinary action against the employee, and inform the Financial Audit Authority in accordance with applicable laws and regulations.

8.5.4.4 Settlement of Government Credit Card Payments

1. The payments unit in the government department shall review the submitted invoices and all expenditure items listed in the card statement and verify their accuracy by:
 - a- Matching the amounts in the card statement with the submitted invoices.
 - b- Ensuring that the head of the concerned organizational unit has signed all attached supporting documents, confirming the validity of the expenditure.
 - c- Ensuring that the paid expenses are within the items permitted to be paid by the government credit card and do not include any payments in violation of this resolution.
 - d- Ensuring that the invoices meet the requirements of a tax invoice if the supplier is registered for tax purposes.
2. The payments unit shall prepare a consolidated invoice on the Mawared system, allocate the deducted amounts to the relevant items, and stamp all attachments with a "Paid" stamp.
3. Within five working days, the payments unit shall prepare a disbursement voucher for an amount equal to the settled amount and pay the amount as agreed with the card-issuing bank.

Article No. (2) Repeal

Any text or provision contained in any previously issued resolution that contradicts or conflicts with the provisions of this resolution is hereby repealed.

Article No. (3) Entry into Force and Circulation

This resolution shall enter into force from the date of its issuance. The Department of Finance shall circulate it to all concerned government entities for its application, and the concerned government entities must adhere to its provisions.

Issued on March 11, 2022

Ahmed bin Humaid Al Nuaimi

Ruler's Representative for Administrative and Financial Affairs