

Rules on the use of credit cards at Aarhus University

These rules cover credit cards issued to persons affiliated with Aarhus University. The card must carry the name of the cardholder in question and the words 'Aarhus Universitet' (Aarhus University). The credit card is a personal card and must never be transferred to others.

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Who can obtain a credit card?

Credit cards may be issued to persons affiliated with Aarhus University who have a Danish civil registration number (CPR no.). Aarhus University's local units decide and are responsible for which persons are entitled to a credit card.

Type of credit card

The credit card is a Eurocard (Corporate) issued via SEB Kort. The credit card is issued as a company credit card with company liability. The university is bound by the state credit card agreement concluded by the Agency for Modernisation Ministry of Finance, which determines the type of card and provider used.

Credit limit

Aarhus University's local units may determine individual credit card limits. The standard credit limit is DKK 50,000 during any 30-day period, but the credit card offer the possibility of different credit limits ranging from DKK 5,000 to DKK 50,000. Applications for a credit limit exceeding DKK 50,000 must state special grounds. Regardless of the credit limit, cardholders may not make isolated purchases exceeding their general authorisation to make purchases on behalf of the university under the general purchasing rules set out by the faculties.

Temporary increase

If a cardholder needs a temporary increase of his/her credit limit, the responsible local manager (often the head of department (Aarhus BSS/ST/HE)/head of school (Arts)) must submit a request to kreditkort@au.dk. The name and civil registration number of the cardholder must be stated in the request. Requests for temporary increases received before 14:00 will be processed and granted on the same day.

Permanent increase

Cardholders who travel extensively may need a permanent increase of their credit limit. In such cases, the [Application and empowering statement form](#) must be used. As always, the application must be signed by the cardholder and the responsible local manager (often the head of department (Aarhus BSS, ST, HE)/head of school (Arts)) and subsequently scanned and sent via email to kreditkort@au.dk.

Applications will be processed within 24 hours.

Applying for a credit card

Before you can apply for a credit card, you must be set up as a user in the university's travel and expense claim system AURUS. The credit card applicant must fill in all details in the [Application and empowering statement form](#).

The application form must be completed directly online and then printed and signed by the credit card applicant and the applicant's responsible local manager (often the head of department (Aarhus BSS, ST, HE)/head of school (Arts)).

By signing the completed application form, the applicant confirms having read the 'Rules on the use of credit cards at Aarhus University' and accepts the terms and conditions for use of the credit card as specified in the authorisation statement.

Issuance of credit cards

The signed [Application and empowering statement form](#) must be scanned and sent by email to the following email address: kreditkort@au.dk. Within approximately two weeks, the credit card provider SEB Kort will send the PIN number and credit card directly to the applicant's home address. If it is necessary to have a credit card delivered sooner than that, a rush order can be placed, and the card will then be delivered within 1-2 working days. Please note that SEB Kort charges a fee of DKK 250 for rush orders. You will receive a text message with instructions on how to create your PIN-number.

Personal information

The applicant's civil registration number will be used in connection with the issuance of credit cards. Civil registration numbers are stored and processed pursuant to the Danish Act on Processing of Personal Data (*Persondataloven*). No personal credit rating is carried out for the applicant as the credit card is a company credit card with company liability.

Cardholder's obligations

Immediately upon receipt of the credit card, the cardholder must sign the card in the signature strip on the back of the credit card. The cardholder must keep the credit card in a safe place and regularly check that it has not been lost or misused. The cardholder must not store the PIN number together with the credit card or write the PIN number on the credit card. The PIN number must be memorised, and the letter with the PIN number destroyed.

Blocking credit cards

If the cardholder loses the card, if another person learns the cardholder's PIN number or if credit card fraud is otherwise suspected, the cardholder must block the card by calling **SEB Kort on tel. +45 3673 7450 as soon as possible. SEB Kort is open 24/7**. When a credit card has been blocked, SEB Kort will automatically order a replacement card and a new PIN number. Please note that SEB Kort charges a fee of DKK 150 for a replacement card. If the cardholder urgently needs a means of payment, SEB Kort may in some cases provide the cardholder with emergency cash.

Cardholder dispute

Have you not received the products you ordered? Have you been charged for the same purchase more than once? In both cases, you must first contact the shop where you bought the product. The shop or the company where you bought the product is responsible for any errors. You must therefore start by contacting the shop or company before SEB Kort can help you. The problem will often be solved by talking to the shop or company, but if your enquiry does not help, you can file a complaint about the error with SEB Kort:

<http://www.eurocardinternational.com/customer-service/contact-us/cardholder-disputes/#main>

Re-ordering PIN number

As the PIN number is personal, the cardholder him/herself must call the **support team on tel. +45 3673 7450**. The cardholder should have his/her credit card at hand, as the support team needs the information on the card. It normally takes three working days for the new PIN number to be delivered to the cardholder's home address.

Replacement card

If a cardholder's credit card is destroyed or damaged, the cardholder needs a replacement card.

In order to obtain a replacement card, the cardholder must fill in the [Application and empowering statement form](#) and select the menu item 'Replacement card'. The application must be completed directly online and then printed and signed by the credit card applicant and the applicant's responsible local manager (often the head of department (Aarhus BSS, ST, HE)/head of school (Arts)). The signed application must be scanned and sent by email to the following email address: kreditkort@au.dk.

A replacement card will be issued with the same card number and the same PIN number as before. The applicant will normally receive a replacement card after three working days at his/her home address. Please note that SEB Kort charges a fee of DKK 150 for a replacement card.

Using credit cards

The credit card must be used for paying:

- Expenses relating to or incurred while travelling; the traveller thus only needs to report travel expenses in AURUS.
- Minor private expenses during trips which are directly related to the trip or accommodation during the trip and which the cardholder must pay him/herself when settling the travel expenses. The expenses may not exceed the hourly and daily allowance per day.
- Expenses in connection with minor purchases (outlays) on behalf of the university and in connection with special online purchases where payment cannot be made (or is difficult to make) in the normal way by means of an electronic invoice.

Examples of travel expenses that must be paid by credit card include:

- Ticket purchases carried out via Aarhus University's travel supplier CWT and/or directly via the airlines
- Taxis, unless a local taxi voucher scheme is in place
- Parking fees
- Hotel accommodation, including advance reservations and deposits
- Meals
- Entertainment expenses
- Ferry tickets
- Bridge tolls, unless there is a local agreement on the use of the Danish BroBizz scheme
- Fuel in connection with travel by university-owned cars, unless a 'fuel card' is used.

Examples of minor private expenses during trips include:

- Meal expenses which must be covered by the hourly and daily allowance
- The credit card must never be used to purchase goods for private use.

Examples of expenses in connection with minor purchases on behalf of the university include:

- Entertainment expenses
- Meal expenses
- Books purchased at conferences.

It is not permitted to make cash withdrawals in Denmark.

The credit card may be used for cash withdrawals abroad (including at international airports in Denmark immediately prior to departure); however, such withdrawals may generally not exceed DKK 2,000. A special reason must be provided when settling the travel expenses if it has been necessary, in exceptional cases, to withdraw a higher amount.

In connection with documented lost luggage, the credit card may be used to purchase necessary clothing etc., but the amount spent must be regarded as a private expense and must be repaid as the travel insurance provider Europæiske Rejseforsikring will subsequently refund these expenses directly to the traveller.

Repaying excess amounts

Cash withdrawals abroad must be limited as far as possible. Any excess foreign currency may be deposited at Danske Bank's branch at Copenhagen Airport or at Exchange* m at Billund Airport. In addition, Aarhus University has established a special payment procedure which allows cardholders to deposit any excess amounts into an Aarhus University bank account, **registration no. 4387, account number 11280234**. It is important that cardholders state their Aarhus University ID or their name and the AURUS document number as reference for such deposits. The university thus does not accept cash repayment of any excess foreign currency withdrawn abroad in connection with the settlement of expenses.

Airport lounges

Eurocards issued under the Agency for Modernisation Ministry of Finance's credit card agreement are provided without lounge access. If necessary, the employees therefore need to show their private credit cards to gain access to airport lounges, or they may pay for admission to lounges for their own account.

Settling credit card transactions

The cardholder must settle the credit card transactions via the university's travel and expense claim system, and the cardholder must attach scanned documentation for all expenses incurred. In exceptional cases, lost vouchers may be replaced by a solemn declaration.

Settlement in the university's travel and expense claim system may be carried out by cardholders themselves from a computer with Internet access or by a secretary.

The travel expense report is handled and approved in accordance with the standard procedure.

If plane, train or hotel reservations are made long before the trip, a travel expense report must be started in AURUS to which the credit card transactions are imported. The travel expense report must not be completed until all expenses for the trip have been paid, thus ensuring a total overview of the travel expenses relating to the trip.

Credit card transactions involving several minor outlays must generally be gathered in one travel expense report to minimise administration.

At faculty level, reminder procedures have been prepared in connection with non-settled credit card transactions which date back further than two months and which have not been imported into an open travel expense report.

Salary deduction

Based on a request from a local manager, AU Accounts may initiate the collection of non-settled credit card transactions from a cardholder.

Cancelling credit cards

The university may cancel a credit card without notice and without stating reasons if warranted.

Upon termination of a cardholder's affiliation with Aarhus University, the local unit involved is responsible for demanding the return of the credit card (along with keys, phone, equipment etc.). The unit cuts the card in half and notifies AU Accounts via email to kreditkort@au.dk, which then handles the cancellation of the card vis-à-vis the credit card provider. A final expense report accompanied by vouchers and documentation must always be submitted upon cancellation of a credit card.

In the event of any inconsistency between the Danish and English language versions of the document, the Danish version prevails.