



EXPENSE MANAGEMENT POLICY

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EXPENSE MANAGEMENT POLICY SUMMARY

A. BACKGROUND

If your personal credit card is being used monthly and or consistently to incur FIRSTONSITE business expenses it is mandatory to contact Treasury in order to obtain a Wells Fargo credit card. This is the only acceptable credit card platform for persons conducting business on behalf of FIRSTONSITE. It is not an entitlement nor reflective of title or position. The card may be revoked at any time.

B. PURPOSE

This policy is designed to ensure the assets of the ownership group, **DELOS MBHE**, are being used and accounted for appropriately.

C. RESPONSIBILITY

Outside of the cardholder's signature on the user agreement, the employee's manager is responsible for ensuring that the employee is familiar with this policy and they conduct themselves accordingly. The employee and manager are responsible for ensuring that all expenses adhere to this policy.

Each card holder will receive a monthly statement, which will report all purchasing activity during the statement period. The Cardholder is responsible for all charges (but not for payment) on the card. The Cardholder will reconcile and the manager will approve the statement each month. Receipts, GL codes, detailed explanations and job numbers will be required for appropriate accounting. If there is a discrepancy on a monthly statement, the cardholder will resolve by either contacting the merchant or Wells Fargo Bank. If there is a mileage claim or an employee's personal credit card charge does occur, an employee expense form would need to be filled out and approved within 30 days of the transaction date.

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1. Introduction

This expense policy has been written to establish guidelines for employees to use when conducting business on behalf of FIRSTONSITE. Successful implementation of this expense policy will require a team effort and a sense of personal responsibility from all employees.

These general guidelines form the policy for allowable expenses covering jobsite expenses directly related to FIRSTONSITE customers, clients, partners and associates. Primary examples of such are purchases of job related materials, travel, business related meals with an adjuster or claims manager. The guidelines also address reasonable and customary approved expense parameters for the same business customers, clients, partners and associates.

The following guidelines will inform you of the company's expectations. Management may apply additional restrictions as deemed appropriate.

2. Statement of Company Policy

All FIRSTONSITE employees are required to ensure that their business expenses are intended to further FIRSTONSITE business interests, and that travel and entertainment expenditures are reasonable, prudent and in accordance with company policy.

You also should be aware that as a FIRSTONSITE representative, certain venues are not appropriate for business entertainment or meetings with professional or business associates because of the nature of the entertainment or atmosphere. These venues are not acceptable even if expenses incurred are not submitted to FIRSTONSITE for reimbursement. Always use good judgment.

All company related charges should be accumulated on a FIRSTONSITE Wells Fargo CC. Personal credit card usage for FIRSTONSITE related business is deemed unnecessary as a card will be issued if required. Due to the structure of the Wells Fargo credit card program, FIRSTONSITE participates in a revenue share program. Thus, charges on personal cards do not benefit the owners of FIRSTONSITE (DELOS). If instances arise that require a personal credit card being used then that is understandable. However, routine use of personal cards will need to cease effective immediately.

It is the manager's responsibility to review expenses charged to his/her location(s) by his/her employees. If a policy violation or an unauthorized expense is identified, it should be immediately communicated to payroll, so that funds can be retrieved from the employee. In the administration of the policy, employees will be expected to follow these general guidelines:

1. Exercise good judgment with respect to every expenditure when entertaining and traveling.
2. Spend company funds as carefully and judiciously as they would their own.
3. Check the accuracy of all charges and documents before paying or accepting them.
4. Submit an expense report within the acceptable timelines referenced in section 13.
5. Attach all required support documentation to the expense report.

Employees are not to experience financial gain or loss as a result of business-related entertainment, travel, or any other expense. As an example, employees should not derive monetary gain for downgrading their class of travel.

3. Reasonable and Customary Charges

Employees are not to exceed charges which are considered reasonable and customary. Reasonable amounts are determined by the current market and establishment at which expenses are incurred.

- Entertainment meal expenses must conform to a charge of no more than \$50 per person. This amount applies to the FIRSTONSITE employee and each individual business customer, client, partner or associate that is the guest of the FIRSTONSITE employee.
- Expenses must be reasonable in nature and cost.
- Lavish and extravagant expenses will be scrutinized for suitability.

4. Business Expenses

Allowable Expenses

The following expenses, if reasonable and necessary, are deemed allowable if they are to conduct business on behalf of FIRSTONSITE:

- Overnight travel (including lodging and meals) while on approved company business;
- Reasonable entertainment consisting of professional business meals including beverages, appetizers and dessert. Must include at least one non-FIRSTONSITE employees i.e. customers and/or business partners. (For FIRSTONSITE employee only events refer to Team Events section 10);
- Transportation to business entertainment gatherings (if company vehicles are not an option). The preference is a personal vehicle with a mileage plan. However, if the employee does not have a personal vehicle or not capable of driving, then a taxi fare will be acceptable;
- Books, periodicals and subscriptions, education, and professional dues approved in advance by the employee's supervisor;
- Charitable donations approved in advance by the employee's supervisor AND the CAO or the SVP of Finance;
- Air, rental car or train travel approved in advance by the employee's supervisor;
- Conference and training sessions approved in advance by the employee's supervisor
- Currency Conversion Fees;
- Ground Transportation (Most cost effective - Taxi, Bus, Shuttle) when no company vehicle or personal vehicle available;
- Reasonable Laundry and Dry-cleaning (Limited to trips in excess of 5 business days);
- Parking;
- Personal Vehicle Mileage (in excess of normal commuting mileage);
- Required Inoculations;
- Seminar Fees; - Requires approval first.
- Tips up to 15% (When customary).

Unacceptable Expenses

The following types of expenses are specifically identified as being unacceptable. However, the list is not limited to the detail shown. Employees should request pre-approval from their direct supervisor before incurring any questionable expenses. Any illegal activity or expense is strictly prohibited and will be scrutinized and charged to the employee's payroll:

- Non-compliant Airfare - In Excess of Lowest Logical Airfare (Exceptions require SENIOR VICE PRESIDENT/VICE PRESIDENT approval or his/her delegates). Business Class is not an acceptable form of travel.
- Airline Club Memberships
- Flight Upgrades
- Airplane Phone Charges (Except in an emergency)
- Cash advances
- Child care
- Alcohol (Unless entertaining customers or on a limited basis with employee meals)
- Personal Expenses such as: Briefcases, Clothing, Health Club Fees, Spa Treatments and Hair Cutting/Styling (also prohibited for clients/customers), Lottery Tickets, Magazines, Toiletries,

Tobacco Products, Personal Entertainment (including in-room movies), Personal Travel, Life Insurance

- Medical expenses of any type. Such expenses are served through the company Extended Medical plan
- Capital Assets – Capital Asset process to be adhered to for these purchases
- Wireless data plans, cellular equipment & accessories and computer hardware/software
 - This requires IT support if material. Otherwise, purchase through your Staples EWAY account
- Expenses, without receipt
- Expenses for family members, friends, spouses and other non-employees
- Fuel – when achievable the JPL fuel card should be used.
- Golf dues (without VP approval)
- Limousine rental
- Meals (not related to business)
- Non-approved lodging, meals and events incurred to attend resorts and other type locations
- Relocation Expenses (Must be submitted directly to Human Resources)
- Safety equipment – these are issued by FIRSTONSITE and are part of the departmental budget
- Sponsorships/Charitable Contributions – unless pre-approved
- Sporting Events greater than \$50/person (requires pre-approval of Senior Vice President/Vice President)
- Team Building - >\$50/permanent employee - Subject to Senior Vice President/Vice President approval
- Theatre/Concert or any other show without Supervisor pre-approval
- Traffic Fines, Parking Fines
- Travel not related to business
- Vehicle Towing

Please note that this should be used as a guide. Specific items not listed as allowable should **ALWAYS** be discussed with your manager prior to incurring the expense.

5. Transportation

FIRSTONSITE offers a few transportation reimbursement options each having their own guidelines.

- Company Vehicle and Fleet Card
- Personal Vehicle use – Mileage Plan
- Taxi/Uber

If an employee has a fleet card or a company vehicle they do not qualify for the personal mileage plan.

Fleet Card & Company Vehicle

FIRSTONSITE requires all fuel for company vehicles to be purchased through the Jim Pattison Group fleet card. This card is to be used only for the vehicle for which it is registered. FIRSTONSITE has been able to negotiate preferred pricing with Canada's largest gas station chains. (See chart on page 7)

Use of Fleet Card

FIRSTONSITE participates in a special fleet card program with the Jim Pattison Group. It is essential that employees use provided fleet cards as FIRSTONSITE has negotiated discounts that are tied to these cards.

- Fuel is to be purchased for company business only.
- Fleet Cards may not be used for any purchases other than fuel and maintenance. All other types of purchases must be made to the **Wells Fargo, Wells ONE Credit card.**

These discounts are not consistent amongst vendors and so we want to be specific about which station you should choose over another:

How to Choose a Gas Station		
Fas Gas	1	Priority Tier: Choose one of these stations first - in the order presented.
Husky	2	
Canadian Tire	3	
Ultramar	4	
Shell	1	Preferred Tier: Choose one of these stations if the above are not available - in the order presented.
Federated Co-op	2	
Esso	3	
Petro Canada	1	Tier 3: Choose <u>only</u> if choices above not available.
IMPORTANT: Use JPL FLEET CARD for all fuel purchases & provide accurate mileage when prompted.		

- We have requested JPL to add Irving Oil as another alternative. We will notify when completed.

Personal Vehicle – Occasional use

FIRSTONSITE will reimburse the employee at the local government mileage rates, which are subject to change with gas price fluctuations. Mileage incurred for all company requested business including seminars and meetings that are out of town and courses taken at the manager's discretion may be claimed.

The number of kilometers driven for business use must be recorded accurately on a daily basis and submitted monthly on an Expense Report form. All mileage must be referenced from the employee's primary business location (to be clear, mileage travelled by an employee as part of their daily commute is not reimbursable for mileage – unless agreed to by area vice president)

The Company's legal liability in connection with the operation by employees of their own automobiles on company business is covered by the employee's insurance.

Parking, tolls and automobile storage at airports will be reimbursed if properly supported by receipts.

The following are basic examples of purchases that are not allowed:

- Fuel purchases for your personal use (non FIRSTONSITE business).
- Fuel purchased for anyone else's purposes, including for example, family members, customers, clients, partners and associates.
- Fuel purchased via a personal credit card.
- Fuel purchased on a company credit card for company vehicles. (JPL gas card must be used – the only exception is if the gas card is not accepted at that service station, in which case a personal credit card or **Wells Fargo, Wells ONE Credit card** can be used, and the employee should submit an expense report for reimbursement within 30 days).

Taxi/Uber Fares

Taxis are to be used as a last resort. An example for this would be if the employee has no personal vehicle or is incapable of driving safely.

6. TRAVEL

Travel includes airplane, rail, car rental and hotel accommodation.

General

Prior to making any travel arrangements, teleconferencing or other forms of communication should be considered in place of a business trip. The Company's Policy is to ensure cost-effective pre-approved travel. All airfare will be paid for by the company in advance using our designated Travel Provider. The airline tickets will be billed to the Company's Business Travel Account (on file with travel provider). Air Travel should not be billed/ charged to the **Wells Fargo, Wells ONE Credit card** or personal credit cards unless prior approval/authorization is provided.

Travel Provider Contact Information

Peerless Travel

Contact: Karen Levy

Phone: 416.456.1795

Email: karen@peerlesstravel.com

For French Bilingual services, please contact:

Voyages Cortravco Inc.

7575 Trans Canada Highway, Suite 100

St. Laurent, Quebec, H4T 1V6

P : 514.387.7878

Michel Lapierre

Email: michellapierre99@gmail.com

Phone: 514-333-9132

FIRSTONSITE does understand that at times last minute travel may be unavoidable. That said, employees should make every possible effort to plan for and make travel plans in advance.

Our preferred National Hotel Program provider is IHG. All hotels require the use of a credit card to secure reservations. Employees are required to secure hotel reservations using either their **Wells Fargo, Wells ONE Credit card**. If an employee does not have a **Wells Fargo, Wells ONE Credit card** they should contact the Finance Department to discuss alternatives.

There are some key points to keep in mind when traveling:

1. The most **cost-effective** travel must be selected in all instances of travel;
2. Air fares should be purchased at the lowest possible price and once committed to, the travel plan must be adhered to
3. It is not acceptable to book changeable tickets as the cost far exceeds a non-changeable ticket;
4. Business class is not an acceptable form of travel under any circumstances (unless it is a free upgrade);

Spouse and Companion Travel

The Company will not reimburse travel and entertainment expenses incurred by a spouse or other individual accompanying an employee on business.

Flight Scheduling

Air travel reservations will be determined by the employee's required departure and arrival dates, not by the traveler's preferences or membership in a frequent flyer program. Air travel usually requires a minimum of 7-14 days advance purchase to secure the best possible fare. Sufficient notification (approximately 14 days in advance) of impending travel should be given in order to take advantage of the most economical airfares.

If the traveler agrees to stay overnight on a Saturday in order to considerably reduce the airfare, the company will cover the cost of the night's accommodations and other incremental costs associated with the extended stay, if overall costs including meals, vehicles etc. are lower.

Lowest Logical Airfare

Company travelers should accept the lowest cost carrier on a flight. Any deviation from using the lowest available airfare will require approval in advance from a Senior Vice President/Vice President or above, or his/her delegate.

An Employee who prefers to travel by rail, bus, or personal car may do so. The cost of rail or bus transportation, as well as the expenses for the use of a personal car, should not exceed the cost of the lowest applicable economy class airfare to the business destination.

Transportation to and from the Airport

The cost of transportation to and from the airport, and to and from places of business or home in connection with business travel is acceptable. The most economical form of transportation consistent with business needs should be used.

Local Transportation (Taxis and Shuttles)

Expenses to and from places of business, airports or hotels in connection with business activities are allowable. When claiming on expense form, explain all unusual amounts and include tips to taxi drivers.

Accommodation

Travelers are required to book the lowest cost hotel consistent with their business needs. With IHG being our preferred vendor please consider them as you book your hotel room. Hotel charges must be paid by the employee using the **Wells Fargo, Wells ONE Credit card**. It is the employee's responsibility to verify the accuracy of all charges on the hotel bill. Personal credit cards are acceptable for employees that do not have a **Wells Fargo, Wells ONE Credit card**. However, employee should reach out to treasury to discuss options moving forward.

Meals

Travelers should spend a maximum of \$50 per day on meals. The following is an example of typical meal spends: Breakfast \$10, Lunch \$10, Dinner \$30 (maximum of \$50 per day per traveler).

Hotel In-room Movies

FIRSTONSITE will not reimburse travelers for in-room movies.

Car Rental

The use of a rental car must be justified as an economical need and not as a matter of personal convenience. Our preferred National Program accounts are with Enterprise/National. All rentals should be made for intermediate sized cars at the best available rates. An upgrade to a larger car is acceptable when traveling in groups. When it is known that a number of employees are traveling to the same business meeting, an attempt should be made to coordinate itineraries and minimize the number of cars rented.

When picking up the rental car, verify that the lowest available rate is offered in case there may be promotional rates available which differ from the time of booking. When returning the car, employee is responsible for verifying that the correct rate is charged.

Employee should ensure that the gas tank has been filled when returning the car to avoid costly service fees by the rental company.

Car rentals should be paid for by utilizing the **Wells Fargo, Wells ONE Credit card**.

Parking and toll fees paid with cash will be reimbursed with receipts. However, the driver/renter of the car is responsible for all parking tickets, speeding tickets or any other traffic violations incurred while the car is rented.

Rental Insurance

FIRSTONSITE Restoration has insurance coverage for rental vehicles, and therefore vehicle insurance **SHOULD NOT** be purchased through vehicle rental companies. To ensure proper coverage, all vehicles must be rented under the company name of FIRSTONSITE Restoration Limited, and be used solely for business purposes.

Rentals must be short term rentals (30 days or less) and must be for COMPANY BUSINESS.

Any vehicle rentals exceeding 30 days in length must have a renewed rental agreement in order to adhere to this policy. This means that all vehicles being rented for a term longer than 30 days must be returned to the rental company prior to the 30-day mark and the vehicle must then be re-rented.

Please note: this coverage is for vehicles up to a maximum of 4500 kg and does not include heavy commercial vehicles or trailers.

If an accident occurs, treat the situation with the same concern as if it was your own vehicle. Get all the information from the other driver (name, address, telephone numbers, driver's license number, insurance company, policy number, term, broker's name). Write down any details such as the names of any passengers, conditions of the road, location of the accident, any witnesses, any injuries, etc. Since you are involved in an accident you are entitled to obtain this information from the other driver. If the other driver cannot or will not provide their details, record the license number of the vehicle, then call the local police to report the accident. Remember to obtain the police officer's name, division number, badge number and police report number.

Laundry/ Dry Cleaning

If a business trip exceeds five (5) days or is extended beyond the original return date (with proper approval), reasonable laundry expenses will be reimbursed. These expenses charged to the hotel bill should be identified separately on the expense report.

Valet Parking

Valet parking is generally discouraged. However, there are instances where hotels only provide valet parking. In this instance, the traveler will be reimbursed.

7. Gifts

Gifts are only allowed to customers. For a customer gift exceeding \$50 there must be preapproval by at least the Branch Manager. Should the gift exceed the Branch Manager's authorization limit, it must be escalated for approval to the correct level of authorization.

A gift offered to an employee is a taxable benefit and must be reported as such.

8. Donations and Sponsorships

All donations and sponsorships must be reasonable and customary.

Donations and sponsorships must be pre-approved by the CAO **AND** SVP Finance.

9. Advertising and Promotion

Advertising and promotion expenses/activities (such as: Golf tournaments, promotional merchandise and trade shows) require pre-approval as outlined in Appendix 1 on page 13

10. Team Events

All team events must be preapproved by the organizing employee's manager. The most senior FIRSTONSITE employee at the event is responsible for making the payments required and signing for any of the expenditures made.

When more than one employee attends an entertainment event, only one credit card must be used to pay the charges (i.e., the total bill should not be split among employees each using a company credit card).

11. Corporate Credit card

Card Type

FIRSTONSITE has one corporate credit card: Wells Fargo, Wells ONE Credit card. Only employees occupying positions deemed relevant for P-Card use will be provided with P-Cards.

The purpose of the P-Card is for job related expenses that are tied and billed to a specific job. Employees whose jobs may require travel or who entertain clients will have access to use their card for all business-related entertainment and travel expenses, including hotel, car and meal expenses. The card should not be used to pay for personal expenses or sub-contractor payables. The card should also not be used at any vendor where FIRSTONSITE has established a charge account.

It is the sole responsibility of the employee to ensure that all credit card transactions are reconciled and matching receipts and expense reports submitted, with the correct GL accounts referenced where applicable.

Corporate credit cards are for the sole use of the FIRSTONSITE employee who is named as the cardholder.

12. Store Credit and Credit Card use

If store credit is unavailable then expenditures must be made using your company authorized credit card.

- Receipts are required for all expenditures. The credit card receipt is not adequate on its own as substantiation of the purchase. A vendor supplied detailed receipt itemising the description of each item/service purchased and including tax amounts is required.
- For purchases relating to specific jobs each receipt must indicate the Job #, phase # and the project manager name. When a charge account is unavailable and the vendor is used frequently, a credit application should be requested and sent Finance.
- Receipts for job related materials must be provided and attached to the expense report.

13. Employee Expense Approval

Expense Approval

FIRSTONSITE requires management approval of expenses, in line with the Authorization Limits (see Appendix A), prior to reimbursement. Employees should then submit approved expense reports and detailed supporting documentation (expense form, detailed merchant provided receipts, job #'s, credit card statements, etc.) directly to Accounts Payable for processing.

Timing of Submission / Timing of Reimbursement

Expense reports that meet all the requirements and are received by Accounts Payable before close of business on the 10th of the month will be paid on the 15th of the month. Expenses turned in by the 25th of the month will be paid on the 30th (or last day) of the month

14. Meals and Entertainment

Particular care and good judgment must be exercised in incurring expenses for the entertainment of customers and/or other business associates and should be targeted at establishing, enhancing or preserving harmonious and constructive business relationships. Entertainment and business expenses shall be properly documented with a description of the expense, purpose of the meeting, client's company name, names and positions of all attendees and business affiliations of the persons entertained. Attendee names should always be written on the applicable receipt.

Please be aware and respect that certain partners and/or business associates disallow some types of entertainment for their staff. FIRSTONSITE should respect the wishes and policies of our partners and/or business associates and therefore act accordingly.

15. Other Expenses

Wherever a National program exists (e.g.- Rona, Lowes, Safety Express, Dulux, Staples EWAY), that buying program must be utilized. Details on the various National programs in place can be received from your finance business partner.

16. Disciplinary Action

In order to protect the common interest of the company and to conform with ethical and legal standards of conduct, appropriate disciplinary action, which may include but not limited to, termination, suspension with or without pay, or refusal of reimbursement, shall be taken with respect to any employee who:

- Makes a fraudulent entry in his/her expense account.
- Requests reimbursement for expenditures, which are not reasonable or properly supported by receipts.
- In expending funds in company business, engages in conduct that is detrimental to the good character of the company or may be injurious to its reputation.

Violations to policies will be promptly reported to the individual's respective Vice President & SVP Finance. Items without proper business justification will not be reimbursed by the company.

17. Policy Clarification

Any items not covered by this policy or that need further clarification can be discussed and cleared through the SVP Finance.

Appendix 1 - Authorization Limits

Job Related Expenses		No P. O	P. O
Chairman		Unlimited	Unlimited
CEO	Up to	\$1,000,000	\$1,000,000
CFO or VP LL	Up to	\$250,000	\$500,000
SVP or EVP	Up to	\$150,000	\$250,000
Branch Manager/DGM	Up to	\$50,000	\$100,000
PM/CM/EM	Up to	\$10,000	\$25,000
*Approval required for jobs cost invoices EVEN with a P.O - starting at \$25,000.00			
*All invoices that differ from P.O amount to invoice amount need to be approved using the limits above.			
Non-Job-Related Expenses			
Miscellaneous Expenses		Max. Amount	
Chairman		Unlimited	
CEO	Up to	\$100,000	
CFO or VP LL	Up to	\$50,000	
SVP or EVP	Up to	\$25,000	
Branch Manager/DGM	Up to	\$7,500	
Manager	Up to	\$2,500	
Office Manager/Admin	Up to	\$500	
Legal Expenses		Operations/Mgmt.	Finance
Unlimited Amount		Chairman	Chairman
Up to \$250,000		CEO	CAO
Up to \$100,000		Regional Lead	CAO
Recruiting Expenses		Operations/Mgmt.	Finance
Unlimited Amount		Chairman	Chairman
Up to \$250,000		VP of HR	CAO/CEO
Up to \$100,000		VP of HR	CAO
Marketing Expenses		Operations/Mgmt.	Marketing
Unlimited Amount		CEO	CEO
Up to \$50,000		CAO	VP of Marketing
Up to \$2,500		Regional Lead	VP of Marketing
Up to \$500		Branch Manager	VP of Marketing
IT Expenses		Operations/Mgmt.	Marketing
Unlimited Amount		CEO	CEO
Up to \$50,000		CAO	VP of IT
Up to \$3,000		Regional Lead	VP of IT
Up to \$1,500		Branch Manager	VP of IT

Rent Expenses

Approved at Beginning of Year

Rent Amount Changes

Operations/Mgmt.

Regional Lead

Marketing

SVP of Finance

Controller/SVP of Finance

Any change in rent requires a new statement of rent from the landlord for our records.*Expense Reports****Max. Amount**

Chairman		Unlimited
CEO	Up to	\$50,000
CFO	Up to	\$25,000
SVP or EVP or VP LL	Up to	\$15,000
Branch Manager/DGM/Functional Lead	Up to	\$7,500
Manager	Up to	\$2,500

Per Diems**Operations/Mgmt.****Finance**

Chairman	Unlimited	Unlimited
Up to \$100,000	Regional Lead	CAO
Up to \$20,000 pp	Regional Lead	FBP & SVP of Finance
Up to \$5,000 pp	Branch Manager	FBP
Up to \$2,500 pp	Manager	FBP

Cheque Requests**AR Reimbursements****Operations/Mgmt.****Finance**

Unlimited Amount	Chairman	Chairman
Up to \$100,000	AR Manager	CAO
Up to \$50,000	AR Manager	FBP & SVP of Finance
Up to \$10,000	AR Manager	FBP

Vendor Payments**Operations/Mgmt.****Finance**

Unlimited Amount	Chairman	Chairman
Up to \$100,000	Regional Lead	CAO
Up to \$50,000	Regional Lead	FBP & SVP of Finance
Up to \$10,000	Branch Manager	FBP

Capital Expenditures**Planned/Budgeted****Operations/Mgmt.****Finance**

Unlimited Amount	Chairman	Chairman
Up to \$250,000	CEO	CAO
Up to \$100,000	SVP/EVP/VP	SVP of Finance
Up to \$25,000	Functional Lead/BM/DGM	SVP of Finance

Unplanned/Unbudgeted**Operations/Mgmt.****Finance**

Unlimited Amount	Chairman	Chairman
Up to \$100,000	CEO	CAO
Up to \$50,000	SVP/EVP/VP	SVP of Finance