

REGISTERED THIRD PARTIES

Dedicated campaign bank accounts

Unless otherwise stated, all references to legislation are to the *Local Government Electoral Act 2011* (LGEA). The information in this fact sheet does not replace legislation. If you are concerned about your obligations, you should seek independent legal advice.

This fact sheet relates to registered third parties participating in local elections and by-elections.

All registered third parties for a local government election must:

- **establish a dedicated campaign bank account** with a financial institution
- **use the account to pay for all campaign expenses** including electoral expenditure.

The account **must not** be used for any other purposes.

Credit cards **must not** be used to pay for any campaign expenses. Debit cards linked to a dedicated campaign bank account are acceptable.

Any funds remaining in the account at the end of the election can only be dealt with in certain ways (see below for further information).

Unregistered third parties that meet the criteria for registration are also required to establish and use a dedicated campaign bank account.

See [Fact sheet 31 – Funding and disclosure overview for third parties](#) for further information on what constitutes a third party and the registration criteria.

When to open a dedicated campaign bank account

Registered third parties must open a dedicated campaign bank account within **5 business days** of registering with the ECQ, and **before** paying for any electoral expenditure.

Registered third parties that regularly participate in local elections may keep the same bank account for successive local elections. A new account does not have to be opened each time. However, all disclosure and reporting requirements must be met in full for each election.

When to notify the ECQ of bank account details

If dedicated campaign bank account details are not provided as part of the application for registration, the agent of the registered third party must notify the ECQ of the account details within **5 business days** of being registered for the election.

If any account details change, the agent must notify the ECQ within 5 business days of the change.

Bank account details can be provided and updated through the ECQ's [Self Service Portal](#).

What can go into the dedicated campaign bank account?

Registered third parties may transfer their own funds into their dedicated campaign bank account.

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More information

If you need more information relating to Funding, Disclosure and Compliance, please contact ECQ on 1300 881 665 or by emailing fad@ecq.qld.gov.au.



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However, third parties should consider only transferring their own funds on an as-needed basis, as any excess amounts deposited into the account cannot simply be withdrawn at the end of the election. Additionally, third parties cannot 'loan' themselves money to be paid back from their dedicated campaign bank account after the election.

Gifts or loans from prohibited donors must **never** be placed in a third party's dedicated campaign bank account, directly or indirectly. For further information about prohibited donors, refer to [Fact sheet 42 – Definition of prohibited donors, property developers and close associates](#) and [Fact sheet 43 – Ban on political donations from prohibited donors](#).

Third parties should consider transferring their own funds only on an as-needed basis.

Even after the election, funds **cannot** be transferred back into everyday accounts.

What can be paid from the account?

The dedicated campaign bank account **must only** be used to pay for campaign expenses relating to a local government election.

All campaign expenses including electoral expenditure **must be paid** from the dedicated bank account, and **only** in the following ways:

- via an electronic funds transfer
- using a debit card that withdraws funds directly from the dedicated account
- using cash withdrawn from the account (provided the amount withdrawn does not exceed the amount to be paid, rounded up to the nearest amount an ATM can dispense, if applicable).

Loans received into the dedicated campaign bank account can be repaid from the account, provided the loan is not from the third party themselves.

The use of a credit card to pay for any campaign expense is **strictly prohibited**, as is using funds in a dedicated campaign bank account to pay a charge incurred using a credit card. See [Fact Sheet 15](#) for further information about the ban on credit card use.

What does the third party do with the account after the election?

Any amounts remaining in the dedicated campaign bank account at the end of the election may **only** be dealt with in the following ways:

- be kept in the account for a future local election
- be paid to a charity.

Excess amounts cannot be transferred, paid or withdrawn for any other purpose.

Registered third parties that intend to participate in a future local election may keep the account open so that it can be used to pay for any electoral expenditure for subsequent elections.

More information

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Records relating to the dedicated campaign bank account must be kept and made available to the ECQ for at least 5 years after the election. For further information about record keeping requirements, refer to [Fact sheet 8 – Record keeping requirements](#).

Compliance and penalties

There are significant financial penalties for not complying with the dedicated campaign bank account requirements and for using a credit card for electoral expenditure.

Failure to comply with either requirement carries a maximum penalty of 100 penalty units (valued at \$16,690 as of 1 July 2025).

For further information

This fact sheet mainly refers to part 6, sections 126–127C of the LGEA. The Act is available in full at legislation.qld.gov.au. Participants in the electoral process should ensure they understand their obligations under the LGEA.



RELATED FACT SHEETS

Fact sheet 8 – Record keeping requirements

Fact sheet 10 – Definition of gifts and loans

Fact sheet 12 – Definition of electoral expenditure

Fact sheet 14 – Election summary returns

Fact sheet 15 – Ban on use of credit cards

Fact sheet 31 – Funding and disclosure overview for third parties

Fact sheet 42 – Definition of prohibited donors, property developers and close associates

Fact sheet 43 – Ban on political donations from prohibited donors

Fact sheets can be found on the [ECQ's website](#).

More information

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