

Top Myths about the Travel Card Program

MYTH: I have to pay interest on my Department of Defense (DoD) Government Travel Charge Card (GTCC).

FACT: *Interest rates are never applied to the DoD GTCC.*

MYTH: I can use my personal charge card to pay for my official travel expenses.

FACT: *Use of the DoD GTCC is mandatory for all purchases related to official travel expenses, unless deemed otherwise exempt.*

MYTH: Late Fees begin to incur on my delinquent account after 60 days.

FACT: *A bill becomes delinquent 60 days after the billing due date. Late fees do not begin to incur on delinquent accounts until a total of 75 days have passed and the bill remains unpaid.*

MYTH: DoD does not have the authority to use my paycheck to pay for my undisputed delinquencies if I do not pay my delinquent bill within 120 days.

FACT: *DoD has the authority to use salary offset to pay a cardholder's delinquent bill after the bill has become 120 days delinquent. The maximum percentage that DoD can deduct from a delinquent cardholder's disposable income to pay the GTCC contractor is 15%.*

MYTH: If DoD does not reimburse me for my official travel within 30 days, there's nothing I can do about it.

FACT: *By law, DoD must pay reimbursements to travelers within 30 days. If reimbursements remain unpaid after this timeframe has passed, travelers will be paid interest on authorized reimbursement amounts.*

MYTH: If my bill is delinquent, the GTCC contractor will automatically report my delinquency to the credit bureaus, affecting my credit score.

FACT: *An outstanding bill will not be reported to the credit bureau UNLESS the bill has remained unpaid for 210 days.*

MYTH: As long as I reimburse the bank, I can use my GTCC travel card to pay for personal expenses while on official travel duty.

FACT: *Use of the travel card is limited to official travel costs only.*