

Credit/Debit Card Policy

1. Introduction

- 1.1 In the absence of a council credit/debit card staff and councillors have to use their own cards to make purchases and then have to be refunded from Council funds. This is not good practice and staff and councillors should not be required to involve their own finances in serving the Council's needs.
- 1.2 The Council has resolved to obtain a debit/credit card for the Clerk and Responsible Finance Officer (RFO), if separate, and this policy sets out the rules that must be adhered to for using the card(s).

2. Rules of Use

- a. The Card must not be used to withdraw cash.
- b. The Card will be in the name of the Parish Council with the individual name of the Clerk and RFO on individual cards, if necessary
- c. The Clerk and RFO will be the only person(s) authorised to use the card and be aware of the PIN.
- d. Approved purchases of up to £1,000 only will be permitted when using the Card.
- e. A receipt for all purchases must be obtained and kept as part of the records for all purchase ledger items.
- f. All purchases will be logged as part of the Council's financial records and details of purchases reported to Council alongside other purchases in the usual way.
- g. The PIN number for the card must not be disclosed to anyone under any circumstances.
- h. The bank must be informed immediately if the Card is lost or stolen.
- i. The Council's financial regulations where relevant and which apply to the purchase of goods shall apply equally to purchases using the Card as they would any other purchase.
- j. Insurance against loss arising from the loss or theft of the Card will be maintained with the Council's insurer to the extent that cover is not provided by the card provider itself.
- k. Transactions using the Card will be subject to sample transaction checks as part of the Council's internal financial control processes and will involve specific checks to ensure that purchases are appropriately authorised with a purchase order, receipts obtained and debit amounts stated on the bank statement accord with the transaction receipt.