



FINANCE **COUNCIL DEBIT CARD USAGE POLICY**

Introduction

In view of the increase of internet purchasing due to the potential savings that online purchasing may offer and the requirements of maintaining operations, Marden Parish Council uses a debit card for its business use.

Marden Parish Council holds a Unity Trust Bank Corporate Multi-pay debit card which is operated through Lloyds Bank.

Two cards are held on the account one by the Clerk and one by the Deputy Clerk and only these two officers are permitted to use cards.

Payments by the Council's debit card may only be made when it is not possible or practical to pay by bank transfer or cheque.

This policy refers only to the use of the aforementioned debit card.

Policy Statement

The issue of a Council debit card to the Clerk and Deputy Clerk is authorised by the Finance Committee and issued in the name of the Clerk and Deputy Clerk.

Should a new card request be made, a business case must be made prior approval.

The financial limit of the debit card shall not exceed £500 per transaction /£1,500 total transactions in one month.

The Clerk is solely responsible for both cards safe keeping and usage and for ensuring that the cards are not used by others. In particular, PIN numbers will only be issued to the card holder and must be kept confidential, as must the card security (CSC/CVN) number. The card must be kept in the locked fire safe at all times, unless the Clerk/Deputy Clerk needs to take it physically out of the office for purchase reasons. It should be returned immediately after use.

Lost or stolen cards must be reported to the issuing bank immediately upon discovery that the card is missing. With no exceptions the Responsible Financial Officer (RFO), if different to the Clerk, must also be informed immediately. In the event of the Clerk's/Deputy Clerk's termination of employment, the debit card must be returned to the Chairman/Clerk and the card destroyed. The issuing bank must be advised to cancel the debit card to prevent any unauthorised usage.

Office Opening Times:

Mondays, Tuesdays & Fridays 10am - 12 noon

Email: clerk@mardenkent-pc.gov.uk

Website: www.mardenkent-pc.gov.uk

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Usage

Cash withdrawals are only permitted by prior approval by the Full Council or Finance Committee and cannot exceed the financial limit. When making a cash withdrawal the amount must be reconciled with the monthly card statement.

The debit card shall be used for business purposes only and in conjunction with the Clerk's/Deputy Clerk's job role. It shall not be used for any non-business transactions nor for any personal purchases.

Marden Parish Council Debit Card Policy Reconciliation and Inspection

Every pre-paid debit card transaction must be recorded on to a debit card Monthly Transaction spreadsheet. Receipts of all purchases must be submitted with the spreadsheet monthly. The spreadsheet and accompanying receipts are filed with the relevant month's invoices and available for checks by Cllrs if required. The transaction receipts shall be reconciled monthly with the bank statements.

In the event of any discrepancy, the chair of the Finance Committee must be notified and an investigation initiated.

The cardholder is responsible for obtaining and submitting VAT receipts for all transactions. Failure to produce transaction receipts may result in the cardholder being held liable for the sum of the said transactions.

Fraudulent Misuse of a Debit Card

If the cardholder misuses the debit card or fraudulently uses the card, this will result in disciplinary action being taken against the cardholder.

This policy forms an addendum to the Councils Financial Regulations

Adopted by Marden Parish Council on: 12th September 2023

Reviewed/Amended on: 12th March 2024 / 21st January 2025

Review date: March 2026

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