

SUNNINGWELL PARISH COUNCIL

Policy for using a bank Debit Card

Introduction:

In view of recurring subscription for services such as Microsoft 365 and MailerLite email marketing, plus the increase of Internet purchasing due to the potential savings that online purchasing may offer, Sunningwell Parish Council may authorise the issue of a debit card to the clerk and responsible financial officer for business use. This policy refers only to the issue and use of Council debit cards.

Policy Statement

Issuing:

The issue of a Council debit card to an employee must be authorised by the Council and the card issued to the Clerk and responsible Financial Officer. No other individual may use the debit card.

The Clerk is solely responsible for its safe keeping and usage and for ensuring that the card is not used by others. In particular, the PIN will only be issued to the card holder and must be kept confidential, as must the card security number. Lost or stolen cards must be reported to the issuing bank immediately upon discovery that the card is missing.

In the event of termination of employment, the Clerk must return any issued debit card to the Council and the card will be destroyed. The issuing bank must be advised to cancel the debit card to prevent any unauthorised usage.

Usage:

A debit card issued to the Clerk shall be used for parish council purposes only and in conjunction with the role. It shall not be used for any non-parish council transactions nor for any personal purchases. Cash withdrawals are not permitted.

Reconciliation and Inspection:

Every debit card transaction must be entered by the cardholder in the Sunningwell Annual Accounts Spreadsheet and noted in the monthly Clerk's Financial Report. Receipts and invoices for all purchases must be included.

The transaction receipts and invoices shall be reconciled monthly with the bank statement.

In the event of any discrepancy, the Clerk and Responsible Financial Officer must notify the Council and an investigation initiated.

The cardholder is responsible for obtaining and submitting receipts and invoices for all transactions. Failure to produce transaction receipts may result in the cardholder being held liable for the sums involved.

Fraudulent Use, or Misuse, of a Debit Card:

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

This document and guidance should be read in conjunction with adopted Financial Regulations and Standing Orders.

The policy was adopted at a meeting on 29 February 2024 (minute reference 24/24) and will be reviewed in two years or sooner should legislation dictate.