

BERE FERRERS PARISH COUNCIL

Policy for the use of the Council's Debit Card

Introduction

The Council recognizes the benefits of online shopping for procuring goods necessary for delivering Council services. In the absence of a business debit card, staff members and Councillors have previously used their own personal cards for purchases and later sought reimbursement. This practice is not advisable, as it involves personal finances in Council transactions. To address this issue, the Council has resolved to obtain a debit card for use by the Clerk/Responsible Financial Officer (RFO). This policy outlines the rules and procedures governing the use of the Council's debit card.

Rules of Use

1. The Council's debit card may only be used when payment by BACS is not possible or practical, or when suppliers do not offer a credit account.
2. The debit card shall only be used by the Clerk/RFO. No other individuals are authorized to use the card.
3. The Clerk/RFO must not disclose the PIN to anyone.
4. Cash withdrawals using the debit card are strictly prohibited.
5. The debit card may only be used for Parish Council-related purchases. Personal or non-Council expenditure is not permitted. Misuse or fraudulent activity may result in disciplinary action.
6. Individual purchases made with the card must not exceed £500 unless pre-authorized in advance by the Parish Council, in accordance with the Council's Financial Regulations (4.2).
7. Receipts for all debit card transactions must be retained. All card payments must be recorded in the Accounts for Payments, which will be presented monthly to the Finance & General Purposes (F&GP) Committee for review and public scrutiny.
8. Debit card transactions will be subject to periodic checks as part of the Council's internal financial control procedures.
9. All purchases made with the card must be logged in the Council's financial software system.
10. If the debit card is lost or stolen, it must be reported immediately to the issuing bank and the Chair of the Council. The Council will provide all relevant information to the bank regarding the circumstances of the loss, theft, or misuse and will take necessary steps as advised by the bank to recover the missing card.
11. The issuing bank must be instructed to cancel the debit card immediately to prevent unauthorized use.
12. When not in use, the debit card must be securely stored in the Council's safe.

Approval and review	This policy was adopted by the Finance & General-Purpose Committee of the Bere Ferrers Parish Council, 18 th March 2025, minute no: 644.
Next Review date	2027