

Saltfleetby Parish Council

Use of Credit/Debit Card Policy and Procedures 2025

Saltfleetby Parish Council authorises the use of the Parish Council Credit/Debit card by designated individuals, for Council expenditure up to agreed maximum limits.

1. Cardholders

- 1.1.** The Council Credit/Debit card will be issued for use to the Parish Clerk.
- 1.2.** The Credit/Debit card may be passed to the Chair for the purpose of covering holiday or leave of absence.
- 1.3.** No other councillor or employee is authorised to use the credit/debit card.

2. Spending

- 2.1.** The Credit/Debit card can only be used for approved Parish Council expenditure. It cannot be used for non-Parish Council or personal expenditure.
- 2.2.** Cash withdrawals are not permitted on the card.
- 2.3.** Purchases on the credit/debit card must comply with the approved delegated limits set out in the Council's Financial Regulations.
- 2.4.** Expenditure above the approved delegated limits must have been discussed and agreed by a full council or finance committee meeting.
- 2.5.** Receipts or invoices must be kept for every Credit/Debit card transaction for council and accounting reconciliation.
- 2.6.** The Clerk will check receipts against the Credit/Debit card statements and will investigate any discrepancies.

3. CardSecurity

- 3.1.** The Council Credit/Debit Card must normally be kept in the Parish Office.
- 3.2.** If it is necessary to take the card from the Parish Office to make a purchase, the card must be returned as soon as possible after the purchase has been made.
- 3.3.** PIN numbers issued to the card holder must be kept confidential.
- 3.4.** Lost and stolen cards must be reported to the card issuer immediately upon discovery that it is missing. The Chair of Finance must also be informed immediately.
- 3.5.** The Clerk must have suitable access to the on-line credit card account.
- 3.6.** In the event of termination of a card holder's employment, the card holder must immediately return the Council credit card to the Chair of Finance.

4. Misuse of a Council Credit Card

- 4.1.** If a cardholder misuses or fraudulently uses a prepaid debit card this may result in disciplinary action.
- 4.2.** Failure of provide a receipt may result in the cardholder being held liable to repay this sum.