

MAIDS MORETON PARISH COUNCIL

COUNCIL DEBIT CARD 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, Maids Moreton Parish Council may authorise the issue of debit cards to employees for business use. This policy refers only to the issue and use of Council debit cards and pre-paid debit cards.

Policy Statement

The issue of a Council debit card to an employee, Chair and Vice Chairperson must be authorised by Full Council and be issued to a named employee, Chairperson and Vice Chairperson for their use only, no other individual may use the debit card.

The financial limit of each issued debit card shall not exceed £1000. Upon being issued a debit card the employee shall be advised of their individual financial limit.

Each employee issued with a debit card is solely responsible for its safe keeping and usage and for ensuring that the card is 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.

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) and Councillor responsible for Internal Controls must also be informed immediately.

In the event of any employee's termination of employment, the employee must return any issued debit card to the Responsible Financial Officer (RFO) and the card will be destroyed. The issuing bank must be advised to cancel the debit card to prevent any unauthorised usage. The same applies to any Chairperson or Vice Chairperson.

Usage:

Cash withdrawals are not permitted.

A debit card issued to an employee, Chairperson or Vice Chairperson shall be used for business purposes only and in conjunction with the employee's job role or Councillor role. It shall not be used for any non-business transactions nor for any personal purchases.

Reconciliation and Inspection

Every debit card transaction must be recorded by the cardholder on to a Debit Card Monthly Transaction spreadsheet. Receipts or all purchases must be submitted with the spreadsheet as part of the Schedule of Payments. The spreadsheet and accompanying receipts are checked by the responsible councillors and subsequently reviewed, authorised and signed by two councillors. In the event of any discrepancy, the council must be notified, and an investigation initiated.

The cardholder is responsible for obtaining and submitting 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 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 policy forms an addendum to the Council's Financial Regulations.

Adopted 19th May 2021

Amended and Reviewed 2nd February 2022

Readopted 1st March 2023

Readopted 3rd April 2024

Readopted 5th March 2025

Reviewed, adapted and readopted 3rd December 2025

Reviewed and readopted 1st April 2026

To be reviewed annually with the Financial Regulations