

PLAISTOW AND IFOLD PARISH COUNCIL



## Debit Card Use Policy

1. A debit card may only be issued with prior authorisation from the Parish Council.
2. Only one (1) debit card may be held by the Council at any time, in relation to its current account.
3. Use of the Council's debit card is limited to occasions when it is not possible or practical to pay by BACS, or where suppliers are unable to offer a credit account.
4. The Clerk is the only person authorised to use the debit card and make payments. No other individuals may use the card.
5. The Parish Clerk is solely responsible for the safe keeping of the debit card.
6. The Clerk shall be permitted to use the debit card for making online and/or telephone payments only. For online purchases, only secure websites must be used.
7. Cash withdrawals are not permitted on the card.
8. The PIN will remain the knowledge of the Clerk only and must be kept confidential, as must the card security number.
9. Purchases on the debit card must comply with the Council's Financial Regulations.
10. Each transaction is limited to £500 at any time in accordance with Council's Financial Regulations, unless preauthorised by the Parish Council in advance.
11. Receipts of debit card transactions must be kept, and all card payments must be included on the payments listing for presentation to Council for noting and public scrutiny.
12. If any purchases contain any charges for VAT, a proper VAT receipt or invoice should be obtained.
13. The Parish Clerk will check receipts against the debit card statements and will investigate any discrepancies.

14. The debit card cannot be used for non-Parish Council or personal expenditure. Any misuse or fraudulent uses may result in disciplinary action.
15. If the card becomes lost or stolen, it must be reported to the issuing bank immediately upon discovery and the Chair of the Parish Council. The Council will provide the bank with all the information in its possession as to the circumstances of the theft, misuse, loss of the card or disclosure of the PIN number and take all steps deemed necessary by the bank to assist in the recovery of the missing card.
16. The issuing bank must be told to cancel the debit card to prevent any unauthorised usage. A card that is reported as lost, stolen or liable to misuse will not be subsequently used, but will be destroyed by cutting it up into pieces. Written confirmation of its destruction will be forwarded to the bank and notified to the Council.
17. In the event of the Clerk's termination of employment, the Clerk must return any issued debit card to the Chair of the Parish Council and the card will be destroyed by cutting it up into pieces. Written confirmation of its destruction will be forwarded to the bank and notified to the Council.