



Debit Card Use Policy

Adopted & Approved 18.07.22

Review Date: July 2024

1. Purpose of the Policy

The purpose of this policy is to:

- Facilitate the Town Clerk/Responsible Finance Officer in the conduct of their business on behalf of the council through issuing a debit card.
- The Town Council holds one debit card which is predominantly used for internet purchases, due to the potential savings that buying online can bring, and the requirement of maintaining operations at Berkeley Town Council where payment by debit card is requested opposed to payment via invoice.
- To ensure a simple, effective payment method for small amounts with better controls than petty cash.
- To ensure that purchases are in the name of the council and not in the name of the individual that purchased them.
- To enable 'shopping around' for the best value and efficient processing.
- To facilitate purchases that can only be undertaken online (ie. software subscriptions)
- To ensure good financial management and accountability controls are in place for transactions under the councils debit card.
- To protect the staff and council from the risk of fraud and unauthorised expenditure.

2. Provision

- A council debit card shall be issued in the name of the Town Clerk, for their use only, who is responsible for making all purchases with the debit card on behalf of the Town Council
- The Town Clerk is responsible for its safe keeping and usage and no other individual is to use it.
- The PIN number will only be issued to the card holder and must be kept confidential.
- Lost or stolen cards must be reported to the issuing bank immediately upon discovery that the card is missing. The Chairman must be informed immediately.
- At the end of their employment, the Town Clerk must return the issued debit card and it must be destroyed in the presence of two councillors. The bank must be advised to cancel the card.

3. Usage

- The card can only be used by the Town Clerk for Council related expenditure under the Town Clerk's delegated authority or emergency powers.
- All transactions will be reported to the Planning & Finance Committee on the monthly schedule of payments, and also on the quarterly 'Payments under delegated authority to the clerk' report.
- The debit card can be used for payments online, in-person and on the phone. When payments are made online the Town Clerk should be aware of internet security precautions. Details must not be supplied via email.

- The card is intended to be used to purchase goods where immediate payment is required and the normal payment process cannot be utilised.
 - The Council's Financial Regulations apply to all transactions made by debit card.
 - Cash withdrawals are only permitted when being made to top-up Petty Cash accounts and shall not be made for any other purpose, unless specifically agreed by the Council.
 - Original receipts are to be obtained for all card transactions to meet accounting, VAT recovery and internal control requirements.
 - The transaction receipts shall be reconciled monthly with the bank statements.
4. Unauthorised use of the debit card
- The use of the card for any purpose that is not in accordance with this policy may result in action being taken under the Council's Disciplinary policy and the withdrawal of the card.
 - Examples of unauthorised use are transactions for non-business use or use of the card without the prior authorisation of the Town Clerk and the failure to comply with the terms of this policy.
 - In the event of any suspected fraudulent use of the debit card the Town Clerk must advise the card provider as soon as they are aware of the possible fraudulent use. The Chairman must be informed immediately.
 - Transactions must only be made by the named card holder.

5. Declaration:

This policy is to be signed by the Town Clerk, to confirm understanding and acceptance of the terms of this policy and the conditions relating to unauthorised use:

Name: Justine Hopkins



Job title: Town Clerk / Responsible Finance Officer

Date: 18th July 2022