



Debit Card Policy

This policy was adopted by the Council at its meeting held on 8 February 2024 and was last reviewed at its meeting held on 13 February 2025

1. Purpose

The Council authorises the use of debit cards by designated individuals, for Council expenditure up to an agreed maximum balance.

2. Card Holders

- 2.1 A debit card will be issued for use by the Responsible Financial Officer (RFO) and two prepaid debit cards will be issued for Councillors (each Councillor to have a nominated card which is for their sole use). No other individuals may use the cards.
- 2.2 The maximum balance on the debit cards, agreed by the Council, is currently £500 for the RFO's card and £100 for each of the Councillors' cards.

3. Spending and Top-up Procedures

- 3.1 Debit cards can be used for approved Council expenditure only. They cannot be used for non-Council or personal expenditure.
- 3.2 Cash withdrawals are not permitted on the cards.
- 3.3 Purchases on the debit cards must comply with the approval limits set out in the Council's Financial Regulations.
- 3.4 Expenditure over these limits must be approved by the Council before the purchase is made.
- 3.5 Receipts or invoices must be kept for every debit card transaction for approval by the RFO. The card holders are responsible for obtaining and submitting receipts.
- 3.6 The RFO will check receipts against the debit card statements and will investigate any discrepancies.
- 3.7 Details of the card transactions will be reported to the next Council meeting for approval.

4. Card Security

- 4.1 The RFO and the debit card holders will each be responsible for the card allocated to them.
- 4.2 PIN numbers will be issued to the card holders and must be kept confidential. Card holders must not allow unauthorised individuals to use the cards.
- 4.3 Lost and stolen cards must be reported to the card issuer immediately upon discovery that it is missing. The RFO must also be informed immediately and will, in turn, advise the Chair.
- 4.4 The RFO and the Chair must have suitable access to the on-line debit card account (capable of adding and removing users, blocking cards and reporting lost and stolen cards).
- 4.5 In the event of termination of a card holder's holding of office, the card holder must immediately return any Council debit card in their possession to the RFO.

5. Misuse of a Debit Card

- 5.1 If a card holder misuses or fraudulently uses a debit card this may result in criminal action.
- 5.2 Failure to provide a receipt may result in the card holder being held liable to repay this sum.