



Kidsgrove Town Council

Credit/Debit Card Policy

Responsible Officer:	Town Clerk
Draft:	March 2025
Approved:	24 th July 2025
Minute Number:	FC/25-26/03/06
Scheduled Review	July 2028

All policies are on a scheduled review but can be updated anytime due to best practice or legislation changes

1.0 Purpose of the Policy

1.1 The purpose of this policy document is:

- To ensure strong financial management and accountability controls are in place for the Council's business credit/debit card transactions.
- To protect both staff and the Council from the risk of fraud and unauthorised expenditure.
- To ensure compliance with the Council Financial Regulations

2.0 Credit/debit Card Provision for Kidsgrove Town Council

2.1 The Council recognise that the provision of a business credit/debit card helps to achieve best value and efficient processing for some forms of minor business expenditure.

2.2 The Council has a single business credit/debit card with Unity Bank. The business credit/debit card has a credit/debit limit of £2000 (over £1000 to be authorised by Chair of Finance and Mayor). Single transaction limit of up to a £1000 as per our Financial Regs 6.17 unless authorised by Full Council or Finance Committee.

2.3 The Principal Officer is the named cardholder on the business credit/debit card account. Any requests for additional cardholders must be authorised by the FGP Committee.

2.4 The credit/debit card can only be used for Council related expenditure within the Principal Officer's delegated authority. Use of the card for personal transactions is strictly prohibited.

2.5 The credit/debit card has been set up to pay the full balance automatically each month if credit card or automatic if debit card.

3.0 Authorisation of Transactions

3.1 The Principal Officer will complete and process all credit/debit card transactions and log all requests originating from other members of staff for such purchases.

3.2 All credit/debit card transactions will be reported to the FGP Committee via the schedule of accounts presented to bank mandate holders for authorisation, at the next relevant meeting following receipt of the monthly credit/debit card statement.

3.3 The credit/debit card can be used for payments online, in-person and on the phone (if absolutely necessary). When online payments are made, the cardholder should be aware of internet security precautions and, where possible, only purchase from reputable and known suppliers with a valid website security certificate. Credit/debit card details and security information should not be supplied via email as this is not a secure method of sharing payment information.

4.0 Credit/debit Card Procedures

4.1 The credit/debit card should only be used for low value and one-off purchases requiring immediate payment and where the payment on invoice option is unavailable.

4.2 The Council's Financial Regulations apply to all transactions made by credit/debit card.

4.3 No cash withdrawals are to be made with the card.

4.4 Original receipts, including VAT receipts, are to be obtained for all card transactions. Prepaid invoices should be made out in the name of Kidsgrove Town Council showing the Council's office address.

4.5 The credit/debit card and PIN should be kept separately in a locked cabinet. If the card is lost or the PIN is compromised, the Principal Officer must inform the card provider immediately.

4.6 The Principal Officer will monitor the monthly credit/debit card balance as part of the financial monitoring process. Any anomalies identified will be followed up and in the case of a suspicious transaction, the credit card/debit company will be contacted immediately.

4.7 Any named cardholder who leaves the employment of the Town Council or ceases to be an authorised named cardholder will have their use of the card immediately revoked pending full cancellation of the card.

5.0 Unauthorised Use of the Credit/debit Card

5.1 The use of the credit/debit 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 include transactions for personal or non-business use, the use of the card without prior authorisation by the Principal Officer and the failure to comply with the terms of this policy.

5.2 Transactions must only be made by the named business credit/debit cardholder.

6.0 Council Staff Declaration

6.1 This policy is to be issued to all Town Council officers.