



Queenborough Town Council Pre-paid/Charge Card Policy

The Bank Card Policy was proposed by Finance and General Purposes Committee on 15th April 2024 and adopted by Full Council at its Full Council Meeting held on 29TH April 2024 minute reference FC.29/4/2024.9v.

Introduction

In view of the increase of internet purchasing due to the potential savings that online purchasing may offer in maintaining these operations and the operations of the Queenborough Town Council Emergency Food Bank requirements of maintaining operations, Queenborough Town Council may authorise the issue of pre-paid bank cards to Officers and Councillors for business use only.

In the absence of a Bank debit/credit/charge card Officers and Councillors have found themselves using their own bank cards to make purchases and obtaining a refund from the Parish Council funds, sometimes weeks after a payment has left their own account. This is not good practice, and Officers/Councillors should not be forced to involve their own finances in serving the Council's needs.

Queenborough Town Council does not currently accept payments made by debit/credit card; this will be reviewed during 2024.

Policy Statement

The Council's preferred method for taking individual payments for goods and services is on-line via Bank Transfer, however cash and cheques are currently acceptable. No debit, charge or credit cards are accepted for payments of services by the Town Council this will be reviewed during 2024.

Adherence to this policy and the associated procedures is mandatory for all Officers and Councillors who undertake card purchases on behalf of the Council. The issue of a Council pre-paid Card to an Employee or Councillor must be authorised by the Finance and General Purposes Committee and be issued to a named Employee or Councillor for their use only, no other individual(s) may use the bank card. Any purchases made by The Clerk are to be authorised by email from the Clerk to Chairman/Vice Chairman. All Pre-paid Card Payments to be reported to Full Council via authorisation for payments sheet.

Adopted 29th April 2024 To be reviewed April 2025



It is the view of the Full Council that the lowest risk amongst the available business debit/credit or charge cards issued as it comes with a predetermined agreed total spending limit for the month (currently £300) rather than allowing access to the entire bank account balance.

The financial limit of each issued Prepaid card shall not exceed £300 at any one time, except in exceptional circumstances. Any additional and top-up amounts must be approved by the Finance and General Purposes Committee. Upon being issued a prepaid card the Officer/Councillor shall be advised of their individual financial limit by Finance and General Purposes Committee

The Queenborough Town Council Emergency Food Bank has access to:

- A prepaid card and is for use of food purchase for the Town Council Food Bank only, which is kept in the food bank kitchen and

The Town Clerk has access to.

- A prepaid card and is for items for Town Council use only, agreed for purchase by the Council prior to expenditure or expenditure within the Town Clerk delegation limit which is kept in the Office Safe.

Procurement prepaid Card

The Town Council's prepaid Card is available primarily to take advantage of approved on-line purchases offering better pricing than traditional suppliers.

The following procedures apply for the use of the procurement prepaid Card:

- All procurement card purchases must be for the Town Council and no personal purchases can be made.
- The Town Council's prepaid card account is settled by the prepayment on account which is transferred from the Town Council's main bank account.
- Only the Clerk/Signatories/Mayor of the Council can authorise placement of orders using the card. Each purchase is to be backed up by a receipt or internet confirmation of payment.
- Only secure websites must be used to make purchases.
- If any purchases contain any charges for VAT; a proper VAT receipt or invoice should be obtained.
- Each purchase must follow the normal purchasing procedure.
- Sales vouchers, invoices and requisition forms are checked by the RFO against the amounts entered and reconciled with the bank statements and card statements.

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- The balance on the card is checked each month.

Security of the Procurement Card

- All transactions to be recorded and authorised and entered onto the Cashbook.
- The safety of the card will be the responsibility of the named person.
- The card number will not be disclosed to any third party except for the purpose of a card transaction or to report the loss or theft of the card.
- The named person will provide the Council with all the information in its possession as to the circumstances of the theft, misuse, loss of the card or disclosure of any PIN number and take all steps deemed necessary by the Council to assist in the recovery of the missing card.
- 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 and written confirmation of its destruction will be recorded in the minutes of the Council.

- Cardholders will surrender their procurement prepaid Card when the cardholder leaves the employment of the Parish Council or is no longer an elected Councillor.