Bank debit card report

12 September 2021

# Overview

A bank debit card in the name of a councillor has been received from the bank. A card in the name of a councillor is not in accord with the council’s Financial Regulations.

# Background information

Financial Regulation state:

“6.18 Any Debit Card issued for use will be specifically restricted to the Clerk and will also be restricted to a single transaction maximum value of £250 unless authorised by council or finance committee in writing before any order is placed.”

# Does the council need a debit card?

Council needs to decide whether it needs a debit card to carry out its business.

Currently, the Clerk is using their personal debit card for necessary transactions, eg software subscriptions. As this information is stored online, and cannot be removed unless replaced by other card details, this is not an ideal situation.

A council card would ensure that the Clerk’s personal card is not required for council business, and would assist in continuity in the event of the current Clerk leaving. Alternatively, the council could decide to only purchase goods and services which can be paid for by cheque or bank transfer.

# Clerk recommendations

1. Destroy the current card.
2. Inform bank that the card has been destroyed and a replacement is not required.
3. Council to approve a debit card for the Clerk to use for council business following Financial Regulations.