



Paper 17 – Use of Debit and Credit Card for Payments for 2026-2027

Thurston Parish Council

Paper: Paper 17 – Debit card and credit card usage

Reason: To approve the usage of credit and debit card to incur expenditure

Period covered: 1st April 2026 to 31st March 2027

Presented to Council: Full Council Meeting 6th May 2026.

Date: 06.05.2026

Author: Responsible Financial Officer (RFO)

Debit Card

The Council's debit card may only be used when payment by BACS is not possible or practical, or when suppliers do not offer a credit account.

In accordance with Thurston Financial Regulation FR 8, the use of the debit card is restricted to the Responsible Financial Officer (RFO) and in their absence the Clerk. The PIN and card security number are kept secure, and the card is not used to withdraw cash. When not in use, the debit card must be securely stored in the Council's safe.

Use is restricted to a single transaction at the maximum value of £500 unless authorized by the council in writing before any order is placed.

Receipts for all debit card transactions are to be retained. All card payments will be recorded in the Accounts for Retrospective Approval.

All purchases made with the card will be logged in the Council's financial software system.

If the debit card is lost or stolen, it will be reported immediately to the issuing bank and the Chair of the Council. The Council will provide all relevant information to the bank regarding the circumstances of the loss, theft, or misuse and will take necessary steps as advised by the bank to recover the missing card.

The issuing bank will be instructed to cancel the debit card immediately to prevent unauthorized use.

Credit Card

In accordance with Financial Regulation FR 8.3 the use of the Lloyds Corporate Credit Card will be specifically restricted to use by the RFO, and all balances are paid in full each month.

The council has one business credit card with Lloyds Bank. The Business credit card has a limit of £1,000. The RFO is the named cardholder on the business credit card account.

Receipts for all credit card transactions are to be retained. All card payments will be recorded in the Accounts for Retrospective Approval.

All purchases made with the card will be logged in the Council's financial software system.

The credit 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 card details and security information will not be supplied via email as this is not a secure method of sharing payment information.

If the credit card is lost or stolen, it will be reported immediately to the issuing bank and the Chair of the Council. The Council will provide all relevant information to the bank regarding the circumstances of the loss, theft, or misuse and will take necessary steps as advised by the bank to recover the missing card.

The issuing bank will be instructed to cancel the debit card immediately to prevent unauthorized use.

Council should note that the use of personal credit or debit cards of members or staff shall not be used under any circumstances except for expenses incurred in accordance with council policy.

Recommendation

Council is asked to approve the continued use of the Lloyds Debit Card and Lloyds Credit Card in accordance with the above terms.

Approved at meeting of: 6th May 2026

Signed..... Chair of Thurston Parish Council

Submitted by..... Responsible Financial Officer