



Controlled Document

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Version Control

Version	Date	Author	Description of Change	Sign
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Purchase Card Use Policy

Purpose of the Policy

The purpose of this policy document is:

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

Credit Card Provision

- The Council recognise that the provision of a business card helps to achieve best value and efficient processing for some forms of minor business expenditure.
- The Council has one business card with a limit of £500. And only £250 can be spent per transaction.
- The Parish Clerk is the named card holder on the business card account. Any requests for additional cardholders must be authorised by the Parish Council.
- The card can only be used for Council related expenditure within the Parish Clerk's delegated authority. Use of the card for personal transactions is strictly prohibited.
- The card has been set up to pay the full balance automatically each month by direct debit.

Authorisation of Transactions

- The Parish Clerk/ Financial Officer will process all credit transactions.
- All card transactions will be reported to the Council for authorisation via the schedule of accounts at the next relevant meeting. (following receipt of the monthly card statement)
- The 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. Card details and security information should not be supplied via email as this is not a secure method of sharing payment information.



Purchase Card Procedures

- The card should only be used for low value and one-off purchases requiring immediate payment and where the payment on invoice option is unavailable.
- The Council's Financial Regulations apply to all transactions made by credit card.
- No cash withdrawals are to be made with the card.
- Original receipts, including VAT receipts, are to be obtained for all card transactions. Prepaid invoices should be made out in the name of Lenham Parish Council showing the office address.
- The card and PIN should be kept separately in a locked cabinet. If the card is lost or the PIN is compromised, the Parish Clerk/ Financial Officer must inform the card provider immediately.
- The Parish Clerk/Financial Officer will monitor the monthly card balance as part of the financial monitoring process. Any anomalies identified will be followed up.

