



Credit Card Use Policy

Document Version Control

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1. Authorisation and Governance

Introduction

This policy sets out the principles and procedures governing the use of credit cards within Great Chart with Singleton Parish Council. It is designed to ensure that all transactions made using council-issued credit cards are conducted with integrity, transparency, and accountability, in accordance with the council's financial regulations and public sector best practices.

The use of credit cards can provide an efficient and flexible method for procuring goods and services, particularly for low-value or urgent purchases. However, it also carries inherent risks that must be managed through clear controls, proper authorisation, and regular oversight.

This document outlines the responsibilities of cardholders and provides a framework for the secure and appropriate use of credit cards. It applies to all employees, councillors, and officers who are issued with or have access to a council credit card.

Council Approval: The use of credit cards must be formally approved by the council. This includes setting up the account, defining spending limits, and approving the list of authorised cardholders.

Mandate and Signatories: Every bank mandate must be approved, including the list of authorised signatories and their transaction limits.

Policy Reference: Refer to the council's adopted financial regulations (e.g. NALC model financial regulations 2024) for specific rules on card use.

2. Issuing and Holding the Card

Eligibility: Cards may only be issued to permanent staff or councillors with a genuine business need, subject to approval by the Finance Committee or a designated officer.

Training: Cardholders must complete training on procurement card policies, including security and permitted use.

Security: Cards are personal to the holder and must not be shared. PINs and passwords must never be disclosed. Loss or theft of the card must be reported immediately.

3. Permitted Use

Scope: Cards should be used for ad-hoc purchases where traditional procurement routes are impractical. They must not be used for personal expenses or cash withdrawals.

Limits: Each card must have a defined transaction and monthly limit. These limits must be inclusive of VAT and delivery charges.

4. Transaction Process

Setup and Approval:

The RFO (Responsible Financial Officer) sets up payments.

Two authorised signatories must approve each transaction, verifying it against the invoice.

Documentation:

A printout of the transaction and evidence of approval must be appended to the invoice for audit purposes.

A full list of monthly payments must be presented to the council and appended to the minutes.

5. Reconciliation and Oversight

Monthly Reconciliation: Credit card balances must be cleared monthly by direct debit from the main account. They must not be used as reconciling items in bank reconciliations.

Audit Trail: Maintain a clear audit trail with supporting documentation for each transaction.

Internal Controls: Regular internal checks and risk assessments must be conducted to ensure compliance and safeguard public funds.

6. Misuse and Disciplinary Action

Monitoring: Usage is subject to review by internal audit and management.

Misuse: Any breach of policy may result in disciplinary action and withdrawal of card privileges.