



# MELTON PARISH COUNCIL

**MPC(22)07.09**

## **Use of Debit Card**

There have been several occasions recently when purchases using the Debit Card have been restricted due to the £500 limit as determined by Financial Reg 6.16:

“6.16. Any Debit Card issued for use will be specifically restricted to the RFO / Assistant Clerk and will also be restricted to a single transaction maximum value of £500 unless authorised by council or Finance, Employment and Risk Management Committee in writing before any order is placed. As from May 2021 both the RFO and Assistant Clerk will be signatories and card holders on both the Barclays Accounts and the Lloyds Treasurer’s Account. Any use of the debit card will be recorded on the form designed for such purpose to which the invoice or voucher is attached and signed by the user and countersigned by a designated member signatory.”

Some purchases cannot be made by BACs and payments by BACs for goods is not considered to be as safe as paying by card. If you pay by bank transfer and something goes wrong, you're not covered by the same protection offered to card and Paypal payments.

A purchase of a hedge strimmer for the Maintenance Officer was made on 13<sup>th</sup> December 2021 for £680. The office could not pay by BACs and it was the last strimmer available at this price and they could not guarantee availability next year at this price.

It has been suggested that the Debit Card limit should be increased to allow the office to make essential purchases, where there is already agreed budget, without having to seek emergency approval.

## **Recommendation**

**Councillors are asked to retrospectively approve the purchase of the hedge strimmer and agree to increase the purchase limit on the Debit Card to either £750 or £1k and amend Financial Reg 6.16 accordingly.**

Pip Alder

Clerk and Executive Officer

13 January 2022