



Christ Church SELLY PARK
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Debit Card Policy

v230918

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1 Preamble

- 1.1 The Parochial Church Council of Christ Church Selly Park ('the Parish') will authorise the issue of debit cards ('bank cards') to certain named individuals for use in their work for the Parish as they undertake specific agreed roles (the 'role'). This policy sets out the acceptable and unacceptable uses of such bank cards.
- 1.2 Use of parish-issued bank cards is a privilege that the Parish may withdraw at any time, with or without cause. Upon the termination of the role at the Parish, a Parish bank card must be returned to the Vicar or Treasurer.
- 1.3 Misuse of the Parish bank card could lead to withdrawal of the card, termination of the individual's role or, in the case of an employee, disciplinary action.
- 1.4 This policy will remain in effect as long as the individual has a Parish bank card or until a new policy has been issued.

2 Security

- 2.1 The individual in possession of a Parish bank card is solely responsible for all purchases on the card and for ensuring that the bank card is not used by unauthorised personnel.
- 2.2 To protect the Parish it is essential that bank card users are not negligent or careless regarding security of the bank card, its PIN or any other aspect of card security. Security details should not be written down; if details are stored this should only be on the password vault software maintained by the Parish or similar software if agreed by the Vicar and treasurer.
- 2.3 The Bank and the PCC require card users to report lost or stolen bank cards or security information to the Bank immediately and similarly to report to the Bank if there is any suspicion that the bank card has been misused. Once a report has been made to the bank the user should immediately email the Vicar and the Treasurer to inform them.
- 2.4 When a bank card user is absent from work (e.g. on annual leave) the Parish expects the user to arrange for the bank card to be left in the church safe or an equivalent secure location.

3 Transactions

- 3.1 Any Parish bank card issued to an individual must be used for parish purposes only, for purposes directly related to the individual's role. Individuals with such Parish bank cards shall not use them for any non-parish purpose. Non-parish purchases are considered to be any purchases that are not for the benefit of the Parish.
- 3.2 If any individual uses a Parish bank card for a personal purchase, the cost of such purchase(s) will be the financial responsibility of the individual and steps will be taken to recover the amount.
- 3.3 In normal circumstances bank card users should not need to withdraw cash. If a user anticipates needing to withdraw cash they should notify the Treasurer in advance.
- 3.4 The PCC has decided not to place a limit on transactions so that users are not unduly restricted in the performance of their duties. However, users should remember that any expenditure on a bank card results in an immediate charge to the Parish bank account so if the Treasurer and Finance Committee decide that a temporary limit needs to be applied to manage cashflow they are authorised to do so between PCC meetings and users must follow the instructions given.

4 Records

- 4.1 The individual in possession of the bank card is responsible for receiving and retaining all receipts related to purchases made on the Parish bank card. If a receipt is lost, a written description of the items and cost of the purchase must be maintained and submitted. The individual may be responsible for the cost of purchase(s) where no receipt is retained.
- 4.2 All receipts should carry a description of what the purchase was for in sufficient detail to enable proper accounting of the purchase and to demonstrate the expenditure is wholly related to the Parish's charitable purposes.