

As more items can be sourced cheaply from the internet in terms of value for money it is important that the Clerk has the option to make purchases over the internet in such a way that financial regulations are not breached.

Currently the Town Council has a petty cash limit of £75 and this is used for minor cash purchases around the town. It is time consuming to top up petty cash levels regularly as it involves a visit to Nat West in Oswestry, therefore larger purchases have been made on the Clerk's credit card and claimed back at the monthly meeting.

Recent examples of this have included – purchase of items through Amazon for the Jubilee and Zoom membership

The Internal Audit completed February 2022 made the following recommendation

<p>The Clerk was reimbursed in the year for a zoom subscription paid for with a personal credit card.</p> <p>The financial regulations state:</p> <p>6.18. Any corporate credit card or trade card account opened by the council will be specifically restricted to use by the Clerk and shall be subject to automatic payment in full at each month-end. Personal credit or debit cards of members or staff shall not be used under any circumstances.</p>	<p><i>Personal debit or credit cards should not be used to make purchases for the Council.</i></p> <p><i>The Council should consider the use of a Council credit card for instances where payments cannot be made by other means.</i></p>
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Charge cards work in a similar way to credit cards but, unlike credit cards, they do not extend credit, making it compulsory for users to pay in full each month.

As the Unity Trust offers a corporate charge card it would make sense to use this rather than a new provider as the cost of £36 a year is relatively low.

If the Council were to agree to this, it is recommended that conditions are placed on the card's use

- **Card to be used by Clerk only.**
- **A maximum limit of £500 is set on the card.**
- **Any other conditions Councillors consider necessary**

Authority to use

The Clerk has delegated authority to place orders for goods and services below £500 in the administration and staffing budget codes, provided it is within budget and reported to the next full council meeting (financial regulation 4.1).

Under financial regulation 4.5 there is also the authority to make the following expenditure, however it is unlikely that a corporate card would be used for this type of expenditure

In cases of extreme risk to the delivery of council services, the clerk may authorise revenue expenditure on behalf of the council which in the clerk's judgement it is necessary to carry out. Such expenditure includes repair, replacement or other work, whether or not there is any budgetary provision for the expenditure, subject to a limit of £5000. The Clerk shall report such action to the Mayor, Deputy Mayor and appropriate Committee Chairman as soon as possible and to the council as soon as practicable thereafter.

Unity Trust Multi Pay corporate Card (Information from website)

Full information can be found here

[MultiPay Corporate Card | Ethical Bank Business Card UK \(unity.co.uk\)](#)

We have partnered with Lloyds Bank to bring you the Unity Corporate MultiPay Card – a charge card designed for Unity Trust Bank customers.

Please be advised that provision for this facility is subject to credit approval. For existing customers, we require evidence of 12 months account activity. For new customers, as part of the application process you will need to provide us with the last 2 years of audited/certified financial accounts. Please include this with your completed application form.

Benefits include:

Improved control of spend and day-to-day purchases

- Tailor cardholder spend on goods and services to suit the requirements of your business or organisation, as well as individual cardholders
- Set single transaction, as well as monthly, spending limits for a greater level of control
- Optional merchant category blocking available, at company and cardholder level
- Greater visibility of spend across all cardholders

Single online account management tool

- Amend individual card limits
- Update cardholder addresses and other personal details
- Easily extract transaction data
- View online statements
- Manage on the move, access via URL
- Control access for audit purposes