

Card

It is perfectly legitimate for PCCs to use debit or credit cards if there is a reason to do so, as long as there are sufficient controls in place. The PCC should discuss the risks of using cards (e.g. that one person can make unauthorised purchases) and minute that they still wish to have them.

If you do need the use of one or more card sensible controls include:

- detail who is eligible for a card and what purposes they can use it for.
- church debit/credit cards should never be used for personal purchases;
- detail how much card holders can spend without approval from another bank signatory and/or the PCC;
- you may want to detail maximum spending amounts per calendar month;
- ensure receipts are kept for all transactions and provided to the bookkeeper/treasurer for the monthly bank reconciliation.
- collecting and destroying a card once its holder is no longer eligible to use it (also destroying unwanted cards sent automatically by the bank).

St Luke's Church Maidenhead

Debit Card Policy

1. Purpose & Scope

Purpose:

This policy sets out rules and responsibilities for the use of PCC-issued debit card, to ensure compliance, accountability and appropriate use of church funds.

Scope:

Applies to all employees/volunteers with access to the debit card and those who oversee card usage or manage expense reconciliation.

2. Eligibility & Issuance

- Debit cards may be used by employees/volunteers whose duties involve church-related purchases (e.g. Office supplies, food and craft for messy church and baby & toddler group, purchases for events).
 - Candidates who may use the debit card must obtain approval from two office holders from the Vicar, the Treasurer, a Churchwarden.
 - Card users must sign this policy confirming they have read, understood and will abide by it.
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3. Permitted & Prohibited Uses

Permitted Uses include:

- Office supplies, including First Aid supplies.
- Craft and food for messy church and baby& toddler group
- Items for events

Prohibited Uses:

- Personal purchases of any kind—even if reimbursement is planned
- Cash withdrawals or equivalents.

Exceptions:

May be authorised only with prior written approval by two office holders - Vicar, Churchwardens, Treasurer.

4. Spending Limits & Controls

- All expenditure must not exceed £150 by an individual for any approved purpose, unless with prior approval by two office holders - Vicar, Churchwardens, Treasurer.
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5. Expense Documentation & Reconciliation

- All receipts for transactions must be given to the treasurer via their pigeon hole and a summary provided in an excel spreadsheet,
 - Minimum monthly reconciliation is mandatory and will be carried out by the Treasurer.
 - Audits are conducted to ensure compliance.
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6. Security, Lost & Stolen Cards

- Cardholders must safeguard cards and personal details; sharing cards or leaving cards unattended is strictly forbidden. When not needed for expenditure, the card should be locked in the safe.
 - Suspected loss or theft must be reported immediately—within **24 hours**—to both the issuing bank and the Treasurer.
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7. Disputes

- Card users must verify statements as requested by the Treasurer, and dispute any unauthorised or erroneous charges promptly with the Treasurer, who will contact the card issuer.
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8. Policy Violations & Consequences

Violations of this policy may result in:

- Requirement to reimburse unauthorised transactions.
 - Temporary or permanent revocation of card privileges.
 - Disciplinary measures, up to termination and legal action for serious breaches.
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9. Card Cancellation & Return

- upon resignation, termination or change in role that removes the necessity for card access, then the card user will no longer be authorised to use the card.
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10. Policy Review

This policy will be reviewed by the PCC annually, or sooner if required, due to regulatory updates or changes.

Acknowledgment

By signing below, I confirm that I have read, understood and agree to comply with the St Luke's church Maidenhead Debit Card Policy.

Employee/ Volunteer name:

Role:

Signature:

Date: