

Approval for Application for Lloyds Credit Card for Administrative Use

Background

Many transactions are most easily undertaken using a credit card in normal times, and this has been especially the case during Lockdown. The previous Clerk was unable to transfer the card to the me, as it was allocated to her, personally. I have been unable to set one up due to an apparent discrepancy between what the application process requires and our current Financial Regulations.

Under the restrictions of Covid-19, to allow for important and urgent purchases such as the Zoom and VoIP phone subscriptions, I have felt obliged to use my personal credit card. It should be noted that this is in breach of Fin Regs 6.20: "Personal credit or debit cards of members or staff shall not be used under any circumstances", and therefore needs to be rectified as soon as possible.

Approval is sought to proceed to apply for a Lloyds Bank "Multi-Pay" card, with the two specific approvals as below.

Detail of Approvals required

1. Secondary Programme Administrator (Section 2)

Lloyds "require at least 2 programme administrators".

Our current Financial Regulations, at 6.20 has: "Any corporate credit card or trade card account opened by the council will be specifically restricted to use by the Clerk".

Approval is sought to **nominate the Chairman of the Finance Committee as the Secondary Programme Administrator**, with the clear understanding that she will not use the card. As Programme Administrator she will be able to undertake review, authorisation and verifications tasks more easily, providing a higher level of confidence.

2. Cardholder Limits (Section 6)

"Cardholder single transaction limit" needs to be set, ideally at a value that allows for the majority of purchases, such as stationery, equipment, etc.

Our Financial Regulations have two relevant clauses:

"6.20. Any corporate credit card ... The card limit is set at £400."

"1.14. In addition the council must ... approve any grant or a single commitment in excess of [£100]"

I propose that the limit for a **single transaction is set at £250**, noting that clause of 1.14 would require that Council has specifically authorised any expenditure over £100.

Cash Access will not be requested.

Richard Maccabee, Clerk to Council, 18th August 2020