



## EVESHAM TOWN COUNCIL



Finance and General Purposes Committee meeting **MONDAY 7<sup>TH</sup> NOVEMBER 2022** at 6.30 p.m. in the Council Chamber at the Town Hall

### **Item 8 – Credit Card**

The Council's usual method of payment is to pay for purchases against invoices, via a Faster Payment bank transfer.

Occasionally, this is more difficult to do, particularly when paying for goods online. With some retailers a proforma invoice can be requested to pay in advance but with other companies this is not possible. A payment card would also enable the Almonry to be more responsive when purchasing stock for museum sales and to secure any sales prices.

- Unity Trust Bank offer a "Corporate MultiPay Card"
- This costs £3 per month to operate.
- The set-up fee is a further £50.
- Card limits can be set.

It is proposed that the Council sets up a credit card scheme with Unity Trust Bank, holding two cards, one in the name of the Almonry Manager and the other in the name of the Town Clerk. The Town Clerk and RFO would be administrators of the scheme. The cards will be used at the discretion of the Clerk for purchases that cannot be made in the traditional way.

The credit cards themselves are provided by Lloyds Bank in partnership with Unity. It is a requirement of the scheme that a direct debit be set up to clear the balance of the cards each month. Statements will be provided for scrutiny at Council.

The use of a credit card is permitted in the council's existing Financial Regulations; point 6.19 refers. It is recommended that the regulation is amended slightly to change the words 'use by the Clerk' to 'authorisation by the Clerk' to reflect practical administration. The spend limit set by the regulations is £500. The majority of transactions would be considerably lower than this.

**The Committee is asked if it wishes to set up a credit card scheme with Unity Trust Bank.**

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**Town Clerk**

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