

Subject: Replacement for the use of the Clerk's Personal Credit Card

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1. Recommendations

- i. Try to open an ANNA account
- ii. If the ANNA account is not possible try to open a Tide account, and Wise as a third option
- iii. Report back to the November meeting of BPC
- iv. Implement the controls described in BPC Financial Regulations and update the Financial Regulations to correspond if the payment account is opened

2. Background

- 2.1. The Clerk currently uses their personal credit card for payment when required.
 - a) Ad hoc payments: eg online purchase paper, Gardentime pegs for Cemetery
 - b) Regular payments:
 - Jottacloud approximately £10/month – monthly fixed Euro credit card payment, varies by exchange rate
 - Website domain
 - ESET Internet security
 - c) The pre-paid card should cover the payments currently made by the Clerk and reimbursed by BPC monthly.
 - d) The September 2026 meeting agreed to set up direct debits for Jottacloud and mobile SIM monthly charges. However a payment card was required and this was not possible.
 - e) The March 2025 meeting of BPC agreed to open a Zempler account if possible. Zempler did not open the account.
 - f) It may be that in practice the business accounts are not available to Parish Councils.

3. Extracts from BPC Financial Regulations

7.8 The Clerk and RFO shall have delegated authority to authorise payments {only} in the following circumstances: i. any payments of up to [£500] excluding VAT, within an agreed budget.

10. Payment cards

10.1. Any Debit Card issued for use will be specifically restricted to [the Clerk and the RFO] and will also be restricted to a single transaction maximum value of [£500] unless authorised by council or finance committee in writing before any order is placed.'

10.4. Personal credit or debit cards of members or staff shall not be used {except for expenses of up to [£250] including VAT, incurred in accordance with council policy.}

4. Transparency & Controls

- 4.1. Clerk to be the signatory if required
- 4.2. hold a balance of £100 in the account
- 4.3. delegate to the Clerk authority to make a transfer to the payment card of up to £100
- 4.4. delegate to the Clerk authority to authorise a transfer to the payment card £500 with the support of the Chair
- 4.5. larger transfer than £500 to be authorised by the Council eg for purchase of a new laptop

- 4.6. report to the monthly meetings of BPC – current balance and payments made since the last meeting

5. Options

5.1. Lloyds Bank

- a) Debit card – No limit cap. No annual fee¹ Funds taken from Treasurers Account.

- b) Business Credit Card

After the first year ongoing annual fee of £32 per cardholder.

- c) Business Charge Card

Mastercard. Annual card fee: After the first year, charge an annual fee of £32 per cardholder, unless you spend £6,000 or more across all cards each year.

5.2. Stand-alone Accounts

Bypasses control problems related to issuing a payment card on the main bank account.

	Wise ²	Tide ³	Anna ⁴
Initial cost	£50	free	free
Annual cost	free	free	free
Fees	Free to spend funds in your account in the same currency online, in-store and abroad safely	UK bank transfer 5 free/mth, then 20p UK card txns free	⁵ first £1,000/month incoming free, then 0.95% after Unlimited outgoing transfers
FSCS	no	yes	no. <i>'not loaned out anywhere, and is covered by a procedure called safeguarding, which is applied to all e-money institutions'</i>
Card	virtual	virtual debit card	Mastercard. One free
Customer support	In-app chat, phone/email available	App or email on free plan App	In-app chat, phone/email available App or online
Trust Pilot	4.3/5	4.4/5	4.5/5

¹ [Lloyds Bank debit card Weblink](#)

² <https://wise.com/gb/pricing/business>

³ [Tide Business Account Weblink](#)

⁴ <https://anna.money/business-account/>

⁵ <https://anna.money/pricing/>