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in India to discover a brighter future.

Friends of Calcutta Cathedral Relief Service (“the Charity”)

Policy for using a Bank Card

Charity Commission No: 2663022

Inland Revenue No XN33280

Introduction:

There is a regular need for the Trustees of the Friends of CRS (“the Charity”) to pay recurring fees, such as those due to 123 Reg for maintaining the internet domains and websites. A bank card would avoid the need for these and other expenses to be debited to the credit or debit cards of individual Trustees, and for them to seek reimbursement. Accordingly, it has been agreed that the Trustees may authorise the issue of bank cards (other than credit cards) for business use to the General Secretary, or to any other Trustee who is a signatory of the Charity’s bank accounts.

Issuing of the Bank Card:

The issue of a bank card to the General Secretary or other signatory Trustee must be authorised by the Trustees and the card issued only to the person so authorised. No other individual may use the bank card.

The General Secretary or other authorised person is solely responsible for the safe keeping and usage of the card and for ensuring that the card is not used by others. In particular, the PIN will only be issued to the card holder and must be kept confidential, as must the card security number. Lost or stolen cards must be reported to the issuing bank immediately upon discovery that the card is missing.

In the event of the card holder ceasing to be a Trustee, or should the authority of the card holder be terminated by the Trustees, the card holder must return any issued bank card to the Trustees and the card will be destroyed. The issuing bank must be advised to cancel the bank card to prevent any unauthorised usage.

Usage:

A bank card issued to the General Secretary or other signatory Trustee shall only be used for the purposes of the Charity and with the written agreement (including by e mail) of the Treasurer or another signatory Trustee. It shall not be used for any non-Charity transactions nor for any personal purchases. Cash withdrawals are not permitted.

Reconciliation and Inspection:

Every bank card transaction must be notified to the Treasurer by the cardholder and recorded in the accounts of the Charity. Receipts and invoices for all purchases must be provided to the Treasurer.

Bank card transactions shall be reconciled regularly with the bank statement.

In the event of any discrepancy which cannot be reconciled, the General Secretary and the Treasurer must notify the Trustees and an investigation initiated.

The cardholder is responsible for obtaining and submitting receipts and invoices for all transactions. Failure to produce transaction receipts may result in the cardholder being held liable for the sums involved.

Adopted: 27 February 2025