

**To review the Town Council banking system and direct debits and consider any actions
and associated expenditure**

Report to: Annual Full Town Council

Date of Report: 30 April 2026

Officer Writing the Report: Finance Officer

Purpose of Report:

This report explains the Town Council's current banking and payment arrangements, outlining recommended use of Faster Payments, limited use of CHAPS, and providing transparency over existing direct debits for members' information and noting.

Officers Recommendations

It is recommended for the members to note the Town Council bank system and direct debits.

Report Summary

Saltash Town Council's preferred method of payment is via online Faster Payments, which offer near-instantaneous transfer of funds to beneficiary accounts. This method provides an efficient, secure, and cost-effective means of making payments, with a single transaction limit of £50,000 and a daily limit of £100,000.

The Council currently does not operate a BACS facility, which would otherwise enable standard three-day payments.

Although the Council has access to the CHAPS payment system—used for same-day guaranteed payments at a cost of £15 per transaction—it is recommended that CHAPS be reserved for exceptional circumstances, such as urgent or high-value project-related payments that cannot be accommodated through the Faster Payments schedule.

To manage payments exceeding the £50,000 single transaction limit, it is further recommended that these be planned and staged in advance through multiple Faster Payments, where possible, to avoid unnecessary CHAPS charges.

The table below lists the current Direct Debits made from Saltash Town Council's Barclays Current Account (e-payments) for reference and transparency.

All banking arrangements are made in full accordance with the Town Council's latest Financial Regulations, ensuring proper authorisation, compliance, and sound financial governance.

SUPPLIER	LAST PAYMENT DATE	AMOUNT	SERVICE PROVIDED
All stars	21/04/2026	£57.08	Fuel for Saltash Town Council vehicles
Barclaycard Commercial	22/04/2026	£962.00	Company credit card
Blizzard Utilities Ltd (Efficient Comms Ltd)	15/04/2026	£90.00	Starlink monthly rental for internet at Longstone Depot
Blizzard Utilities Ltd (Efficient Comms Ltd)	01/04/2026	£301.34	Telephone Call and Service Charges
BrightHR	14/04/2026	£93.60	Monthly software for HR management
Cornwall Council	01/04/2026	£388.60	Business Rates, Isambard House
Cornwall Council	01/04/2026	£972.00	Business Rates, The Guildhall
Cornwall Council	09/04/2026	£375.00	Monthly rent Longstone Depot
Cornwall Council	09/04/2026	£15.00	Monthly insurance Longstone Depot
Cornwall Council	01/04/2026	£56.00	Business Rates, Maurice Huggins
Cornwall Council	01/04/2026	£1,176.00	Business Rates, Library
Dainton Group Services Ltd	15/04/2026	£385.70	Monthly rent for Waterside cabin
EE Limited	07/04/2026	£229.93	Monthly mobile phone charges
Anglotech Group Limited (Print Copy Scan Ltd)	13/04/2026	£127.54	Monthly photocopier charges
Information Commissioner (ICO)	19/06/2025	£73.00	Annual fee for data protection
Peac (Uk) Ltd	26/01/2026	£779.14	Quarterly invoice for photocopier lease
Pennon Water Services Limited	03/11/2025	£319.69	Water charges The Guildhall
Pennon Water Services Limited	01/04/2026	£26.26	Water charges Fairmead allotment
Public Works Loan Brd Gbs	01/04/2026	£11,573.00	Loan repayment for The Library

Signature of Officer:

Finance Officer