



# The Wythenshawe Catholic Academy Trust

Journeying together with Jesus Christ, we learn to love and love to learn.

## WCAT CHARGE CARD POLICY

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Saint Paul's Catholic High School

St Elizabeth's Catholic Primary School

St Anthony's Catholic Primary School

SS John Fisher & Thomas More Catholic Primary School

<b>Document Management</b>	
Title	Charge Card Policy
Date	April 2021
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Purpose	The purpose of Policy is to ensure the Trust and its Academies maintains and develops systems of good financial control which comply with the requirements of propriety and good financial management. It is essential that these systems operate properly to meet the requirements of the funding agreement with the DfE
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This policy will be published on the Trust's website in the Governance section under Finance Policies

Schools within The Wythenshawe Catholic Academy Trust:

- Saint Paul's Catholic High School
- St Anthony's Catholic Primary School
- SS John Fisher and Thomas More Catholic Primary School
- St Elizabeth's Catholic Primary School

## CONTENTS

<b>Section</b>		<b>Page</b>
	Introduction	4
	Policy Statement	4
1	Issue	4
2	Usage	4
3	Restrictions	4
4	Record Keeping	5
5	Card Security	5
6	Card holder Agreement	6

## INTRODUCTION

The purpose of this policy is to set out the basis under which Academies may operate a charge card facility that ensures the smooth running of the Academy and does not expose the Trust to unacceptable financial risk.

### Policy

This policy is incorporated into the Trust's Financial Handbook.

The Trust is committed to ensuring that its systems of financial governance conform to the highest standards of propriety and sound financial management. This includes making sure there are effective controls in place over the issue and maintenance of charge cards.

Charge cards are an effective means of making purchases of relatively low value where it can be demonstrated the supplier being used provides the best value but an invoice cannot be raised or a credit account cannot be set up (eg on-line shopping from reputable businesses).

Charge cards *shall* be in the name of the person using them. This will normally be the School Business Manager or Finance Officer in Academies and the SFO for the Trust.

#### 1 Issue

- 1.1 Charge cards may be requested for prospective cardholders by written request to the School Business Manager in the first instance. The decision to issue a new card will be made in consultation with the Head Teacher and the Strategic Finance Officer
- 1.2 The Headteacher *shall* communicate the names of card holders to the Academy's LGB or Finance Committee.
- 1.3 The Committee *shall* formally minute the agreement by which each named user accepts responsibility for its use and terms and conditions outline in this policy.
- 1.4 This agreement *shall* be recorded by signing the attached cardholder agreement and counter signed by the Headteacher. A signed copy of the agreement shall be filed on the staff member's personnel file
- 1.5 Cardholders will be required to sign a Cardholder Agreement indicating they accept these terms. Individuals who do not adhere to these policies and procedures risk revocation of their credit card privileges and possible disciplinary action.
- 1.6 Any costs incurred as a result the card being misused may be charged to the person responsible.

#### 2 Usage

- 2.1 The card **must** only be used by the cardholder or with the cardholder's permission and supervision. (eg the Finance Assistant processing the card purchase under the direct supervision of the cardholder).
- 2.2 The card **must** only be used **in** accordance with this policy and exclusively for business purchases.
- 2.3 The delivery address **must** always be that of the Academy using the card.
- 2.4 The use of the card **must** be pre-approved and noted on the Purchase Order authorised by the School Business Manager or Headteacher.
- 2.5 The monthly limit may be set for each Academy and shall not exceed £10,000 or £3,000 for any single transaction.

- 2.6 There must be clear segregation of duties between the nominated cardholders and the officer responsible for reconciling the monthly card statement.

### **3 Restrictions**

- 3.1 The card **must never** be used for any non-business or personal expense.
- 3.2 The card **must never** be used for standing order payments or direct debits.
- 3.3 The card **must never** be used to obtain cash.
- 3.4 The card *should not* be used to obtain goods or services which could be procured via the Trust's Purchase Ordering system.
- 3.5 The card *should not* be used to purchase fuel unless in an emergency situation.
- 3.6 When using the card on-line, only secure sites may be used.
- 3.7 Personal loyalty cards **must not** be used in conjunction with the card.
- 3.8 Card insurance or subscriptions for card protection services **must not** be purchased.

### **4 Record Keeping, Reconciliation and Payment**

- 4.1 The School Business Manager is responsible for ensuring there is a robust system in place to accurately record and monitor all expenditure incurred on the card.
- 4.2 Receipts and/or invoices (including VAT receipts where appropriate) are required to support every item of expenditure. These **must** be provided to the Headteacher to authorise the card payment.
- 4.3 The card statement **must** be paid off in full and reconciled before the application of any interest.

### **5 Card Security**

- 5.1 The card is deemed to be 'controlled stationery' and therefore **must** be stored in a locked drawer, office safe, or filing cabinet.
- 5.2 PIN numbers should not be stored in the same place as the card. It is the responsibility of the person named on the card to ensure the PIN number is memorised and protected.
- 5.3 The Bank, Headteacher and SFO **must** be notified immediately if the card is lost or stolen or fraudulent use is suspected.
- 5.4 The card is the property of the Trust and in the event of termination of employment, or change in circumstance preventing the card holder meeting these terms, the cardholder will surrender the card to the Headteacher on their last day of employment or the applicable date of change.

I hereby acknowledge receipt of the following charge card:

Lloyds Business Charge Card    \_\_\_\_ - \_\_\_\_ - \_\_\_\_ - \_\_\_\_  
(credit card number)

I understand that improper use of this card may result in disciplinary action as well as personal liability for any improper use.

As the cardholder, I agree to comply with the terms and conditions of this agreement.

I acknowledge receipt of the said Policy and Procedures and confirm that I have read and understand the terms and conditions. I understand that by using this card, I will be making financial commitments on behalf of the Academy and that the Academy will be liable to Lloyds Bank for all charges made on this card.

I will strive to obtain the best value for the Academy when purchasing goods with this card.

I will return the card to the Finance Office upon demand, during the period of my employment.

I further agree to return the card upon termination of my employment.

I understand that the card is not to be used for personal purchases. If the card is used for personal purchases or for purchases for any other entity, the Academy will be entitled to reimbursement from me of such purchases. The Academy shall be entitled to pursue legal action, if required, to recover the cost of such purchases, together with costs of collection and reasonable legal fees.

**Cardholder**

Signature ..... Dated .....

**Business Manager / Strategic Finance Officer**

Signature ..... Dated .....

**Headteacher**

Signature ..... Dated .....