

# CHARGE CARD POLICY



Document Record	
Policy title	Charge Card Policy
Date approved	March 2023
Approved by	CEO
Purpose of policy	The purpose of this 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
Author	CFOO
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## **1. Introduction**

- i. The Corpus Christi Catholic Academy Trust (referred to hereafter as the Trust) has developed a number of key policies to ensure that the principles of Catholic Social Teaching in relation to respect, objectivity and belief in the dignity of the individual become embedded into every aspect of school life and these policies are reviewed regularly in this regard.
- ii. The distinctiveness of a Catholic school is lived out through the care and respect shown for each other. All staff are principally responsible for a Catholic school's ability to put into effect its ethos, aims and projects.
- iii. The Trust supports the creation of a safer culture to ensure the schools are an environment where everyone is safe and happy by reinforcing the safeguarding and well-being of children and young people in its care.
- iv. The Trust is mindful of its obligations and duties under the Equality Act 2010 and will be mindful of the protected characteristics in the Equality Act (i.e. age, disability, gender, gender reassignment, race, religion or belief, sexual orientation, pregnancy, maternity and marriage or civil partnership) in the application of this code of conduct.
- v. The Trust may take positive action to help redress any imbalances that may have arisen as a result of past discrimination or disadvantage. The aim of this positive action is to ensure that people from previously excluded groups are included.
- vi. This policy complies with the Data Protection Act 2018 (DPA 2018).
- vii. This policy meets the requirements of the UK General Data Protection Regulations (UK GDPR) – the EU GDPR was incorporated into UK legislation, with some amendments by The Data Protection, Privacy and Electronic Communications (Amendments etc) (EU Exit) Regulations 2020
- viii. This policy meets the requirements of the Protection of Freedoms Act 2012 when referring to the use of biometric data. This policy reflects the ICO's code of practice for the use of surveillance cameras and personal information.

## **2. Scope of the policy**

- a. This policy applies to all employees who work at schools within the Trust and is incorporated into the Trust's Financial Handbook.
- b. This policy applies to self-employed staff, trainees, contractors, external consultants, volunteers, agency staff and governors, whether by direct contract with the Trust or otherwise. This policy also applies to parents, students, members of the public and users of the school or Trust website.
- c. This policy should be read alongside relevant Trust Policies and Procedures.
- d. This policy complies with the Trust's funding agreement and articles of association.
- e. Unless indicated otherwise, all references to "Governing Body" apply to school's Local Governing Body or Interim Management Board.
- f. 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.
- g. 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).

- h. 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 CFOO for the Trust.

### 3. Issue

- 3.1 Charge cards may be requested for prospective cardholders by written request to the Business Manager in the first instance. The decision to issue a new card will be made in consultation with the Head Teacher and the Chief Finance & Operations Officer
- 3.2 The Headteacher *shall* communicate the names of card holders to the Academy's LGB or Finance Committee.
- 3.3 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.
- 3.4 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
- 3.5 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.
- 3.6 Any costs incurred as a result the card being misused may be charged to the person responsible.

### 4. Usage

- 4.1 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).
- 4.2 The card **must** only be used **in** accordance with this policy and exclusively for business purchases.
- 4.3 The delivery address **must** always be that of the Academy using the card.
- 4.4 The use of the card **must** be pre-approved and noted on the Purchase Order authorised by the School Business Manager or Headteacher.
- 4.5 The monthly limit may be set for each Academy and shall not exceed £10,000 or £3,000 for any single transaction.
- 4.6 There must be clear segregation of duties between the nominated cardholders and the officer responsible for reconciling the monthly card statement.

### 5. Restrictions

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

## **6. Record Keeping, Reconciliation and Payment**

- a. 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.
- b. 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.
- c. The card statement **must** be paid off in full and reconciled before the application of any interest.

## **7. Card Security**

- a. The card is deemed to be 'controlled stationery' and therefore **must** be stored in a locked drawer, office safe, or filing cabinet.
- b. 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.
- c. The Bank, Headteacher and CFOO **must** be notified immediately if the card is lost or stolen or fraudulent use is suspected.
- d. 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.
- e. The Charge Card system is managed by the Trust Finance Manager

**Corpus Christi Catholic Academy Trust**

**Multipay Card Agreement**

I understand and agree that the Lloyds Multipay Card is issued to me on the express condition that I will at all times use the card in accordance to the following

1. I will only use the card for official purposes and not for private purposes
2. I will account for each expense in accordance to the finance procedures
  - Complete requisition form
  - Requisition form is to be agreed and signed by the budget holder
  - After each purchase is made the requisition and receipts are to be sent to the finance team for processing
3. If the card is lost or stolen I must report this immediately to the Finance Manager (Lauren Ellis) [lauren.ellis@corpuschristitrust.co.uk](mailto:lauren.ellis@corpuschristitrust.co.uk)
4. If I leave my employment, I will return the card immediately to the Finance Manager

I understand that failure to comply with this agreement and the misuse of the card may result in disciplinary and/or criminal action.

Printed Full Name

School

Signature

Date

Finance Manager – Lauren Ellis

Signature

Date

Chief Finance & Operations Officer – Mike Fowler

Signature

Date

