

Date ratified at
Directors Meeting
17 July 2023

St John the Baptist



Catholic Multi Academy Trust

Review
Resources Committee

DEBIT CARD and CHARGE CARD POLICY

THE TRUST MISSION STATEMENT

Inspired by the life of Christ we provide an exceptional education in our Catholic schools which enables our children:

- to fully embrace all possibilities
- to flourish
- to develop their faith

and therefore to choose a path that enables them to be a positive influence upon our world.

'Prepare the Way' *The Gospel of St Mark 1:3*

St John the Baptist Catholic Multi Academy Trust
Company No: 7913261
Registered Office: Surrey Street, Norwich NR1 3PB



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INTRODUCTION

It is recognised that there may be occasions when the schools in the Trust will need to make direct payment for goods through internet/telephone services to companies that offer best value. In addition, there are identified departments who may require urgent purchases for same day use and cannot rely on timely delivery.

To address these situations the Directors have approved the use of Trust registered debit and charge cards.

The primary method of payment remains invoicing and this will generally be used in preference to card purchases where such is offered by the supplier. Where possible the finance office will seek to establish trade accounts with suppliers.

POLICY: DEBIT CARD & CHARGE CARD

- The Directors have delegated the operation of the whole school debit card to the Director of Finance and Operations. The operation of the debit card is governed by procedures outlined in Appendix B. – Notre Dame High School Only.
- The governing body have delegated the operation of the school charge cards to specific staff in schools across the Trust. A list of staff holding school charge cards is maintained by the Trust Senior Finance Officer.
- Cards are issued by Lloyds Banking Group & transactions debited from the central Trust bank account. Charge card balances are repaid in full, monthly, by direct debit.
- The debit card is stored in the school safe when not in use. The charge cards are held under the personal responsibility of authorised named personnel within the schools.
- The cards shall not be used for personal expenditure in any circumstances.
- Cash withdrawals will only be allowed by school debit cards following prior approval by the Head teacher / Director of Finance and Operations / Trust Finance Manager or Trip Leader (for NDHS only). It is anticipated that cash withdrawals will only be approved for the support of foreign exchange purchases for pre-approved school trips. A dated transaction receipt must be obtained for all cash withdrawals. (NDHS only)
- Due to transaction charges, cash withdrawals are not allowed for school charge cards unless approved by the Director of Finance and Operations where the debit card is unavailable.
- Supporting receipts and transaction details will be maintained for all use of the debit card and school charge cards, authorised in accordance with the usual procurement procedures of the school.
- Order transactions will be printed immediately and a charge card transaction log will be completed for all purchases on the school charge cards including copies of all invoices/ till receipts.
- The school debit card will only be used within the supervision of the NDHS school finance office or the Director of Finance and Operations.
- At the end of each month, once the charge card statement is available from Lloyds, the charge card transaction log will be reconciled to the statement and all the corresponding invoices/receipts attached. The log must include all transactions for that month that appear on the statement and have receipts for all transactions attached.
- A copy of these documents will be provided to the Trust Senior Finance Officer timely once the statements are available. All orders (telephone or internet) must be delivered to the school address.

- Charge card limits are agreed verbally with the Director of Finance and Operations when the card is initially set up.
- In-month temporary increases to a charge card limit can be requested by the Cardholder or School Finance Officer to the Trust Senior Finance Officer where urgent purchases are required (but the card does not have a sufficient balance remaining) or to pay charity donations online which exceed the card limit. The Trust Senior Finance Officer can approve these increases at their discretion, returning the limit to the originally agreed amount after the next direct debit payment.
- Permanent increases to charge card limits must be approved by the Director of Finance and Operations.
- The cardholder shall authorise the school to recover the cost of any unauthorised transactions and where reimbursement is not received, then the school is authorised to make a salary deduction for the unauthorised amount.
- Responsibility for the use and operation of the school charge card is explained and agreed by the card holder when the card is initially set up (see Appendix A - Cardholder consent form).

APPENDIX A

ST JOHN THE BAPTIST CATHOLIC MULTI ACADEMY TRUST CHARGE CARD (“the Card”) CARDHOLDER CONSENT FORM

I consent to be a cardholder on the following charge card held by St John the Baptist Catholic Multi Academy Trust [“the Trust”]

Charge Card Holder name: _____

Charge Card Issuer: _____

Card Number (last 4 digits): _____

I confirm that I have read the School Charge/Debit Card Policy [“the Policy”] and that I will abide by its terms and conditions.

In particular I acknowledge and agree that:

1. I will use the account only to purchase items/services on behalf of the Trust and not use the account for any personal expenditure.
2. I will only purchase items/services in accordance with the Policy.
3. I will take care of the card whilst in my possession to avoid its loss or theft.
4. I will not disclose to any other person, or write down, the Card PIN number.
5. I will not use the Card to withdraw cash unless approved by the Director of Finance and Operations. .
6. I will reconcile the transactions on the charge card to a monthly statement providing all supporting receipts and documentation to the School Finance Officer.
7. I will ensure that transactions do not exceed the authorised limit on the card.
8. I understand that upon discovery of loss or theft of the Card, I must as soon as possible notify:
 - i. the issuing bank; and
 - ii. the finance office or Head teacher; and
 - iii. the police (only in the event of theft)
9. I understand that I am personally liable for all charges on the Account which
 - i. relate to transactions which have not been conducted in accordance with the Policy.
10. I accept that I must reimburse the Trust promptly should I cause the Account to incur any unauthorised charges and in the absence of prompt reimbursement, I authorise the School to recover all unauthorised Charges by deduction from any amounts otherwise owing to me by the School, including but not limited to salary and expenses.
11. I agree that if I cease to be employed by the school, I will return the card to the school finance office immediately and provide any outstanding documentation relating to transactions already on the card.

Agreed By Cardholder	Authorised By Director of Finance and Operations
Name:	Name:
Date:	Date:
Signature:	Signature:

APPENDIX B

FLOW CHART FOR OPERATION OF SCHOOL DEBIT CARD

