Non- Statutory Policy

Credit Card

Responsibility of	**Finance & Buildings Committee**
Reviewed	**October 2026**
To be reviewed by	**October 2028**

Last updated: 1st July 2026

A Debit/Credit card may be made available when:

- There is an operational requirement for flexibility, which the card would offer.
- There is an ongoing need that cannot be met effectively by other arrangements.

These conditions are to be complied with by all cardholders.

Cards can be set up to allow purchases of a particular type.

Application

1. All requests for Cards should be approved by the Governing Body.

2. All cardholders must comply with Barclay bank's instructions.

Usage

3. The card must only be used for the official business of the school.

4. Under no circumstances is it permissible for cardholders to use their card for items of personal expenditure.

5. The card must only be used by the following staff who each have their own card:

   Fiona Swain - Headteacher
   Emma Anderson – Deputy Headteacher
   Deepa Farrell – Deputy Headteacher

6. Individual transaction should not exceed credit limits. Credit limits will be reviewed at regular intervals and if necessary revised.

7. Approval for expenditure should be sought in advance from the relevant Budget Holder.

8. Someone other than the user of the card should reconcile the main bank account and card statement. Providing clear separation of duties. This is completed by the Finance Administrator and School Business Manager

9. The use of cards to obtain cash is prohibited.

Supporting Documentation

10. The cardholder must complete an expenditure authorisation form for all transactions when the card is used. Upon receipt of monthly statements, School Business Manager should check entries against retained expenditure forms.

11. The school should ensure there is a process agreed with the School Business Manager to record all expenditure incurred monthly in the accounts.

12. Invoices/Receipts must be attached to monthly expenditure returns to support expenditure. VAT receipts must be retained.

Security

13. It is the responsibility of the cardholder to exercise a duty of care to avoid theft or misuse of the card and to not share their pin number.

14. Lost or stolen cards must be reported immediately to Barclays Bank and the School Business Manager.

15. If the card does not need to be in regular use, consideration should be given to holding it securely.

Administration

16. The Governing Body or Headteacher may require at any time the return of the card, suspension of its use or cancellation in the event that the cardholder fails to comply with the conditions of use of the card.

17. All statements and monthly returns should be retained in accordance with Financial Procedures relating to the retention of documents.

Reviewed September 2026

Signed by Chair of Governors……

Date……..