



Business Card Policy

Introduction

It is recognised that there are some occasions when the Trust or a school within the Trust is required to make direct payment for goods through internet/telephone services to companies that offer value for money. There are also companies who will not accept a school order and wait to be paid after the goods or services are supplied. An example of such a transaction is the regular supermarket food delivery order for breakfast and after school club provision. The Trust has therefore authorised the use of business cards for use when other methods cannot be used.

The primary method of purchasing will always be via ordering and invoicing and this method should always be used in preference to card purchasing where this method is offered by a supplier. Where possible the central finance office will establish trade accounts with local suppliers so that schools can raise purchase orders and pay on invoice.

Policy

- 2.1 The operation of business cards has been delegated to the Chief Finance Officer and governed by procedures outlined in Appendix B.
- 2.2 Business Cards are issued by Lloyds. Business card balances are repaid monthly in full, by direct debit. The business limit for Business cards is to be agreed by the Trust Resources Committee. Business Cards are to be issued to named individuals in each school, not generic business cards.
- 2.3 The business cards shall not be used for personal expenditure in any circumstances.
- 2.5 Cash withdrawals are not allowed under any circumstances.
- 2.6 Supporting receipts and transaction details must be maintained for all uses of the business cards and authorised in accordance with the usual procurement procedures of the Trust. The schools are responsible for collecting all receipts, copies of online transactions and internal authorisation paperwork and sending this and a reconciliation to the central office.
- 2.7 Transactions are recorded and sent to the finance office monthly where they are entered onto the finance system and reconciled in accordance with Trust procedures.
- 2.8 All items ordered (telephone or internet) and related paperwork must be delivered to the school address and not to private addresses.
- 2.9 The cardholder shall authorise the Trust to recover the cost of any unauthorised transactions and where reimbursement is not received, then the trust is authorised to make a salary deduction for the unauthorised amount.
- 2.10 Responsibility for the use and operation of the business card is agreed by the card holder (see Appendix A - Cardholder consent form).



- 2.11 If the school wishes to purchase gifts such as flowers to the value of £30 on behalf of the school for members of staff for significant life event such as bereavement of a close relative or serious illness this must be in line with the gifts and hospitality policy. For members of staff leaving a staff collection should be carried out. Please note the card must not be used to purchase alcohol.
- 2.12 With regard to online purchasing the card details should not be left on the account but must be entered for each transaction by an authorised user (approved member of staff) and only use sites which display the padlock symbol



APPENDIX A: BUSINESS CARD CARDHOLDER CONSENT FORM

I consent to be a cardholder on the following business card account held by the school;

Charge/Debit Card Issuer: Lloyds

Card Number:

Monthly card limit:

I confirm that I have read the Trust's Business Card Policy and that I will abide by its terms and conditions and only purchase items/services in accordance with the policy.

I agree to take care of the card whilst in my possession to avoid its loss or theft and will not disclose to any other person, or write down, the PIN.

I understand that I am personally liable for all charges on the account which relate to transactions which have not been conducted in accordance with the Policy.

I accept that I must reimburse the school 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.

I agree that if I cease to be employed by the school I will return the card to the Chief Finance Officer immediately and provide any outstanding documentation relating to transactions already on the card.

Agreed by:	Authorised by: Chief Finance Officer
Name:	Name:
Date:	Date:
Signature:	Signature:

Appendix B
FLOW CHART FOR OPERATION OF TRUST BUSINESS CARD

