



ST ANNE'S CATHOLIC PRIMARY SCHOOL

PURCHASE CARD POLICY

Purchase Card Issue

The Full Governing Body may authorise any three of the following to be a cardholder (minuted in minutes of the meeting): Headteacher, and Deputy Headteacher and School Business Manager.

The Purchase Card(s) shall be issued by Lloyds Bank, the school's bankers.

Credit Limit

The Purchase Card shall have a spending limit controlled by the Governing Body. These limits are inclusive of VAT, carriage charges, etc.

Single Transaction Limit: £ n/a

Monthly Limit Per Card: £2,500

Use of Purchase Card

The primary method of payment remains invoicing and this should generally be used in preference to card charges where the supplier offers such. The Purchase Card is intended for use where there is a benefit of usage, i.e. best value, where an alternative route is not available, booking courses, purchases via the Internet, convenience, and avoiding staff paying from their own funds resulting in reimbursement.

The school will endeavour to obtain VAT receipts for all goods and services procured using the Purchase Card, and whilst VAT receipts may not be available, the online use of the Purchase Card can afford best value without the opportunity to reclaim VAT.

The purchase card holders will ensure that there is budgetary provision for all purchases and that there is sufficient balance available in the bank to cover expenditure.

Purchase Card(s) must only be used after the correct authorisation to purchase has been obtained and must be for items that can be justified in all respects.

The Purchase Card(s) must not be used for personal expenditure/cash withdrawal under any circumstances; failure to observe this will lead to the card being withdrawn and possible disciplinary action.

To prevent improper use of the card(s), merchant/retailer types will be restricted to prevent expenditure on non-approved items. In cases of emergency, these blocks can be removed temporarily by the Governors.

All authorised Purchase Card holders must sign to accept that they have personal responsibility for transactions on 'their' Purchase Card, and Purchase Card must not be loaned to another person in any circumstance.

If any unauthorised purchases are made, then the school has the authority to recover the cost of these transactions, either by personal payment from the Purchase Card holder or by salary deduction after tax for the unauthorised amount.

Security

The PIN number for each Purchase Card shall be known only by the cardholder and not disclosed to anyone else or written down. No Purchase Card holders within the school are



allowed to change their PIN to anything obvious e.g. DOB/School telephone number or the same PIN as other Purchase Card holders within the school. In the event of loss of the PIN number the bank will be able to provide the Purchase Card holder only with the information.

Should the Purchase Card be lost or stolen the cardholder must report the loss immediately to Lloyds Bank, the police, and the Chair of Governors.

Should fraud or misuse be suspected, the bank and the local authority Audit Department should be informed immediately so that the appropriate action can be taken.

Expired cards must be cut up into pieces and disposed of. The Purchase Card holder and at least one member of the office staff should witness this act, and sign to confirm destruction.

Procedure for Purchasing Supplies Including Internet

The cardholder makes the card transaction via telephone, internet, fax or on a face-to-face basis.

A school order form must be completed promptly and must be authorised by the official signatory as per Scheme of Delegation prior to the purchase card being used.

The school will need to process the payments in SIMS FMS in the month the purchase took place and not in the following month when the deduction of charges will take place. It is necessary to set up each supplier as process as individual payments.

Card holders must obtain the total price including p&p and delivery charges, check availability and confirm the delivery date. Supplier's terms and conditions should be read carefully prior to undertaking a purchase to ensure they are acceptable to the school. For example, ensure you are clear on the delivery and returns policy, that you can return any unsatisfactory items and whether you will ensure a refund or merchant credit before completing an online transaction.

Purchase Card holders must not split transactions (where the cost of goods or services exceed this limit) to avoid a transaction limit control.

Problems with Suppliers

The Purchase Card holder should advise discrepancies or other problems with the goods supplied immediately to the supplier, and problems must be resolved by them directly to enable the Purchase Card holder to retain control of the transaction. If there are any items under dispute with the supplier they should be clearly marked as such in the log. They should also remain as outstanding issues and resolved promptly.

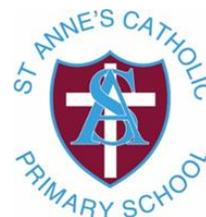
Receipt of Goods

Purchase Card holders should notify other staff when delivery is expected so that delivery can be checked against what was ordered and signed for.

If damaged or incorrect goods are received the Purchase Card holder must contact the supplier and arrange for replacement or return. In this case the Purchase Card holder must request that the supplier credits the Purchase Card account. Credits should be recorded in the transaction log and the Purchase Card holder must ensure that they appear on the next monthly statement.

Internet/Online Purchases

The purchase card details must NOT be saved on any online provider, The purchase card should only be used online for accounts registered as school accounts, and NOT personal accounts. All invoices relating to the purchase card must be in the school name and address.



Purchases over the Internet must only be used where the goods or services cannot be effectively or economically obtained via traditional methods, and the school considers that best value is being achieved.

Lloyds Bank will refund losses occurring as a direct result of fraud, but only if the cardholder has not been negligent. Therefore Purchase Card holders must never buy from a company whose trading address is not featured on its web site.

The Purchase Card holder must only purchase from secure sites, (those displaying “https” at the start and displaying the padlock symbol).

Internet orders must only be processed on a school computer that is linked to the Internet through the school firewall.

Purchase Card /payment information must not be sent to a merchant via email or instant messenger (MSN Messenger, etc.) If payment cannot be sent via a secured web page, then cardholders should telephone the supplier instead.

Purchase Card holders must never give personal details that are commonly used for identification (e.g. mother's maiden name) over an insecure Internet connection.

Individuals ordering goods and services should make it clear that these are being ordered on behalf of the school and not in the name of an individual e.g. electrical warranties will not be valid.

When orders are placed with the supplier an order confirmation will usually be displayed or an email received. **This must be printed off and kept with the authorised purchase order together with all transaction documentation and associated emails.**

The school must also consider the risks when using the Internet to look at their Purchase Card balances, etc., and ensure it is password protected.

Schools must not click on links to on-line shops in emails, as they may link to fraudulent sites, and addresses should be typed in manually.

Record Keeping, Payment of the Bill and Reconciliation

There must be clear segregation of duties between the Purchase Card holder incurring expenditure and the officer reconciling the monthly statement on the SIMS system.

Statements must be addressed and sent to the card holders at the school address only school.

The Purchase Card balance must be settled in full automatically each month by direct debit thereby avoiding Purchase Card interest charges.

The school needs to ensure that any supplier refunds are re-credited to the Purchase Card account correctly.

The Purchase Card log must be updated. A transaction on the Purchase Card must be entered in the Purchase Card log to ensure the completeness of the accounting records and ready to be added to the journal and reconciled against the Purchase Card statement and bank statement.

The School Business Manager must be allowed administration rights **only** to the online purchase card website with log in details including a password to access statements etc.



All receipts must be authorised by the Heateacher or Deputy Headteacher as appropriate. An individual cannot approve and authorise their own expenditure. Records must show a clear audit trail.

The Purchase Card holder must present the receipt/delivery note for the goods/services to the School Business Manager for confirmation of purchase and audit trail.

Reconciliation: On receiving the monthly Purchase Card statement, Purchase Card holders must ensure that they have had the goods or services for all the transactions charged and that charges are accurate and match the receipts and transaction log.

The school business manager reconciles the monthly statement which the headteacher will then review and authorise for all transactions.

VAT Issues

VAT rules still apply to purchases made using the Purchase Card therefore VAT receipts must be obtained where possible. Please inform suppliers that they should be sending VAT invoices/receipts to the school.

Potential Transaction Issues

Card declined – check you have not exceeded the transaction/monthly card limit or are using a supplier that is in the blocked merchant category if applicable.

Date agreed by governing body on	Signature of Chair or Vice Chair
Date agreed for review Summer 2026	Frequency of Review Bi-annually
Review Responsibility Resources Committee ratified by /Full Governing Body	



ST ANNE'S CATHOLIC PRIMARY SCHOOL PURCHASE CARD HOLDER DECLARATION STATEMENT

All authorised Purchase Card holders must sign to accept that they have personal responsibility for transactions on 'their' Purchase Card, and Purchase Card must not be loaned to another person in any circumstance.

All authorised Purchase Card holders must abide by the rules and regulations as stated in the St Anne's Catholic Primary School Purchase Card Policy as agreed by the Full Governing Body. Any deviation from the policy regulations may result in disciplinary action or dismissal.

DECLARATION

I have read the Purchase Card Policy – signed at a meeting of the Full Governing and agree to abide by the rules and regulations as stated in the policy. I fully understand that any deviation from the policy regulations may result in disciplinary action or dismissal.

Purchase Card Holder Details:

Name: _____
Capital Letters

Role: _____

Signature: _____

Date: _____