



Procedures for the Use of Charge Cards

Revised: July 2025

To be reviewed: July 2026

SIGNED BY CHAIR OF TRUST BOARD:
DATE APPROVED: 10th July 2025

Principle Academy Vision

We put children first, pioneering excellence and championing each and every child.

Introduction

Only staff authorised by the Chief Finance Officer or Chief Operating Officer is authorised to apply for a charge card, on their school account.

Obtaining Goods and Services

If the intended purchase meets all of the following criteria, the Charge Card may be used to purchase the product or service. The flow chart (appendix 1) sets out the basic procedures for the use of the card.

Before buying goods or services with the card, you must:

- ensure that the purchase has been authorised within the scope of the academy's purchasing policy and Financial Regulation limitations;
- ensure that the supplier is able to accept payment by Charge card;
- ensure that the supplier is a reputable and well known organisation.

Exceptions

The Charge Card must not be used for the following purposes:

- cash
- restaurant, bars or alcohol
- hotels and accommodation with the exception of business activities
- personal services
- payments to staff or for temporary recruitment
- financial services
- professional services

Charge Cards must not - under any circumstances – be used for personal or private use.

Use of the card for transactions other than those authorised by The Pioneer Academy will result in the withdrawal of the card and possible disciplinary action may follow.

Each transaction must have supporting documentation detailing the nature of the item(s) purchased (appendix 1) which must be signed by the headteacher and a member of SLT prior to the charge card being used.

All receipts/invoices and delivery notes should be kept safe and reconciled against your personal transaction log. This includes VAT invoices/receipts to enable the VAT element to be reclaimed. Failure to obtain such a voucher will mean that the academy will have to bear the VAT element of the expenditure and increases the cost of the item to the academy.

Payments to Lloyds Bank

The value of purchases is deducted directly from the bank account on a monthly basis in accordance with the statement received. This statement must be reconciled to the payments made during the month and all relevant paperwork attached to the statement.

The statement is checked and signed by the Head Teacher and/or School Business Manager/Central Finance Manager on a monthly basis.

Safeguarding the Use of the Card

A Lloyds Charge Cardholder application form must be completed by the CFO and forwarded to Lloyds bank.

Security

- Card Holders should sign their card as soon as it is received.
- Cardholders must sign a Cardholder Employee Agreement Form (appendix 2)
- Cards should be kept securely in the safe at all times
- PIN numbers should never be written down or shared with another person
- Only the card holder named on the card may use the card
- Misuse of the card will result in it being immediately withdrawn and disciplinary procedures may be taken against the card holder.

Using Trusted Web Sites

One of the most common ways for a business to prove its identity is to use the SSL protocol on its website. When this is active, you will see the letters 'https' in front of the web address; the 's' standing for secure, and somewhere in the web browser frame a yellow padlock.

This signifies several things:

- That the website owners have a digital certificate that has been issued by a trusted third party, such as Verisign who have checked that they are who they say they are.

- That the digital certificate has been used to create a one-off encryption code and that all communication between your browser and the owner of the certificate will be secure from eavesdroppers as long as the padlock is displayed.

However, the padlock has some limitations:

- It doesn't say anything about the merchant's business ethics or IT security.
- Only valid certificates issued by approved authorities are trustworthy. Anybody can create a certificate and your browser will warn you if one doesn't come from the handful of approved issuers.
- It's a good idea to double click on the padlock and check the certificate for yourself, especially if the site you are visiting is less well-known or if you have any concerns about security. Does the name on the certificate match the name of the company behind the website? Is it current or out of date? Has it been issued by a Certificate Authority that you trust?
- Don't be fooled by a padlock that appears on the web page itself. It's easy for conmen to copy the image of a padlock. You need to look for one that is in the window frame of Internet Explorer itself.

Changes to Cardholder's Details or Requirements

Any changes to the cardholder's personal details or transaction limits must be approved by the CFO prior to submission to Lloyds Bank.

Checks and Approvals

The CFO will be responsible for the final approval for the issue of cards, depending on the known financial circumstances at each academy.

Leaving the Employment of the Academy

The Charge Card should be handed to the Chief Finance Officer who will cut it in half across the magnetic strip when/if a holder leaves the employment of the academy.

Loss/Theft of the Card

It is your responsibility to report the loss or theft of your card immediately to Lloyds Bank on 0800 096 9779 (24 hours). As soon as possible thereafter the Chief Finance Officer must be notified.

Misuse of the Card

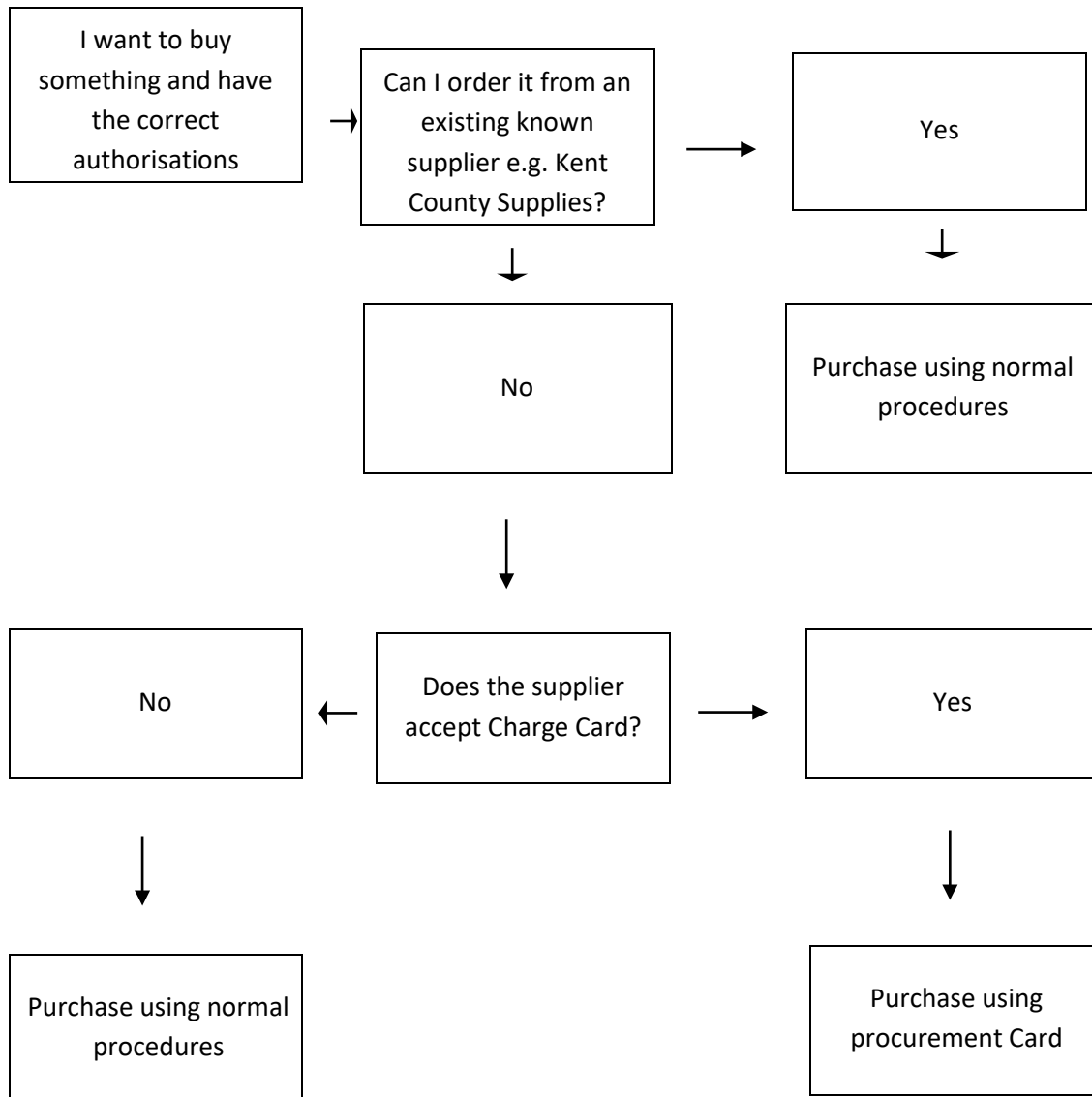
The Charge Card may only be used to procure goods and services on behalf of the academy that relate to the education of the pupils.

Use of the card for transactions other than those authorised within this guidance will result in the withdrawal of the card and these actions may result in disciplinary procedures being instigated.

Financial Regulations for The Pioneer Academy

The procedures in this document should be read in conjunction with the Financial Procedures Manual for The Pioneer Academy.

Purchasing Goods with the Charge Card



**Multi-Pay Card
Card Holder Employee Agreement**

School Name															
Name of Card Holder															
Card Number															

A Multi-Pay Card has been given to the above person from the above named academy. The card holder agrees to comply with the following terms and conditions regarding use of the card.

Agreement by Employee:

- I have received and understand that I am being entrusted with a Multi-Pay Card and will be making financial commitment on behalf of the academy.
- I understand that the academy is liable to the card provider for all the charges made on the card.
- I will comply with Financial Regulations and the academy's purchasing policy.
- I agree to use this card for the academy's business purchases only and agree not to undertake any personal or private purchases for my own or others benefit. I understand that the Chief Operating Officer or Chief Finance Officer will audit the use of this card and take appropriate action on any discrepancies.
- I will act appropriately to ensure the safety of the card and its PIN number.
- I agree to return the card immediately upon request or upon notice of termination of employment. The card will then be destroyed in my presence by the Chief Finance Officer.
- If the card is lost or stolen I agree to inform Lloyds Bank immediately by telephone and the Chief Finance Officer as soon as possible thereafter. I will complete the lost/stolen report as soon as possible.

Cardholder's Signature	Date:
Chief Finance Officer Signature	Date:

One copy to be retained by the academy and a copy passed to the card holder

Appendix 3

CHARGE CARD AUTHORISATION FORM

PAYEE _____

DESCRIPTION _____

COST CENTRE/LEDGER CODE _____

AMOUNT _____

DATE _____

CARD USED BY _____

AUTHORISED SIGNATORIES

1) _____

2) _____