



# Debit Card Policy

Date reviewed and adopted:	November 2025
Reviewed and adopted by:	Full FGB
Approved by:	Chris Lewis (Chair of Governors)
Next review due:	November 2028

## Wyton on the Hill Debit Card Policy

### Statement of intent

Wyton on the Hill Primary School is committed to ensuring that its systems of financial governance conform to the requirements of both propriety and sound financial management.

This includes making sure that there are adequate controls in place over the use of the school payment cards, required to enable the school to purchase low risk goods/services where the company being used provides the best value but an invoice cannot be raised or a credit account cannot be set up.

This policy is intended to provide guidance and assistance in the correct and responsible use of the school's debit card.

The nominated PIN-holder is: Ms Jo Phillips.

The school's nominated cardholders are:

1. Jason Tuxworth

Single card transaction limit (including VAT): £2000.00

## 1. **Issue**

- 1.1. The governing body will formally minute an agreement to approve the use of the debit card, to accept responsibility for its use and to accept all terms and conditions outlined in this policy.
- 1.2. The debit card must only be issued in the name of Wyton on the Hill Primary School.
  - 1.3. The headteacher will issue a PIN number to a responsible member of staff and under no circumstances should this be communicated to any other individual.
- 1.4. Nominated cardholders must sign an agreement, countersigned by the headteacher, which states that they understand the Cardholder Responsibilities (Appendix A) . A copy of each agreement should be kept on the school file.
- 1.5. Members of staff found to be breaching the terms and conditions for use of their card will have the card confiscated and disciplinary action may also be taken.
- 1.6. Any costs/charges incurred, arising as a result of a card being misused, will be charged to the person responsible.

## 2. **Usage**

- 2.1. The debit card should only be used by nominated officers and must not be shared with other members of staff for their personal use.
- 2.2. The debit card must only be used for low value (and low risk) goods/services incurred wholly, necessarily, and exclusively for business purposes. The delivery address should always be that of Wyton on the Hill Primary School.
- 2.3. Debit card payments should not exceed the maximum limit for single transactions (including VAT), daily and total monthly spend agreed by the governing body.
- 2.4. There must be a clear segregation of duties between the nominated cardholders, PIN holder, and the officer responsible for reconciling/authorising the monthly statement.

## 3. **Restrictions**

- 3.1. The debit card must not be used for any non-business or personal expense. Selected merchant/retailer types could be restricted by the card issuer to prevent expenditure on non-approved items.
- 3.2. The debit card must not be used for regular payments to creditors or to self employed individuals .
- 3.3. The debit card must not be used to obtain cash from an automatic transaction machine or to guarantee any cheque or obtain cheque encashment.
- 3.4. Except in emergencies, the school debit card should not be used to purchase fuel or other motoring expenses while travelling in a personally owned or leased vehicle.

Reimbursement of this expenditure should be made via the travel expense claims process.

- 3.5. Only secure sites should be used to make online purchases (for example the website shows the padlock symbol, Verisign, Bobby or is another secure pay site). If there is any doubt as to whether it is a secure site, the purchase should not be made.
- 3.6. Personal loyalty cards e.g. Tesco Clubcard, must not be used in conjunction with the debit card issued by Wyton on the Hill Primary School.
- 3.7. Debit card insurance and/or subscriptions for card protection services must not be purchased.

#### **4. Record keeping, reconciliation and payment**

- 4.1. The governing body will ensure that a robust and appropriate system is in place to accurately record and monitor all expenditure incurred on the debit card.
- 4.2. Receipts/invoices are required to support every item of expenditure.
- 4.3. Receipts/VAT \*invoices must be attached to the debit card statement and provided to the headteacher, along with a summary of expenditure.
- 4.4. Debit expense forms must be submitted in a timely manner and no later than five working days of the month following the card statement date.
- 4.5. The full balance of the debit card must be paid off by the due date after all outgoing transactions have been checked by the headteacher and the receipts/invoices reconciled to the account statement
- 4.6. Transactions and supporting documents must be kept for a period of five years plus the current financial year so that they can be produced if an audit is undertaken.

#### **5. Security**

- 5.1. The debit card must be kept secure at all times and either held personally or stored in a locked drawer or filing cabinet.
- 5.2. PIN numbers must be kept secure and not disclosed to unauthorised personnel.
- 5.3. The bank and headteacher must be notified immediately if the card is lost or stolen or fraudulent use is suspected.
- 5.4. The debit card will remain the property of Wyton on the Hill Primary School and in the event of termination of employment or change of circumstances, the cardholder will surrender the card to the headteacher on their last day of employment or the applicable date of change.

\*A VAT invoice is one that contains the company's VAT number and splits out the VAT item if applicable

\*\* Low risk examples are :-stationery supplies, lightbulbs, classroom materials

## **6. Monitoring & Review**

6.1 The use of the school credit card will be monitored through regular budget reviews with the school's finance adviser and finance Chair.

6.2 This policy This policy will be reviewed every four years unless an incident of change in government policy or school staffing necessitates an earlier review.

## Appendix A

### Cardholder Responsibilities

The cardholder is the officer responsible for purchasing goods and services on behalf of the school using the debit card issued to them. The cardholder must:

- a. Maintain the security of the card and pin at all times
- b. Never allow the card to be used by anyone else other than themselves
- c. Report lost or stolen cards to the card issuing company immediately on the emergency number provided by the card company and advise the headteacher as soon as possible. Obtain crime reference number from the police for stolen cards
- d. Familiarise themselves with the terms and conditions governing the use of the card from the issuing card company
- e. Obtain VAT invoices for all purchases that qualify for VAT
- f. Never to exceed the single card transaction limit (includes) VAT