Ashleigh

Primary School.

Debit Card

 Policy

Reviewed October 2025

Review date: October 2027

**British Values**

Through its curriculum, extra-curricular activities, teaching and learning this school will promote British values. By doing so, we will ensure that all learners understand the values that have traditionally underpinned British society. The teaching of these values will promote cohesiveness within our school and community. We will prepare pupils for life in England where the population has an increasingly rich diversity of backgrounds, origins, beliefs and cultures by promoting the values on which our society has been built. By teaching pupils these values we will help all to become good citizens of the United Kingdom of Great Britain and Northern Ireland.

**Race Equality and Racial Harassment**

Implicit in all our policies is a belief in race equality and everything will be done to promote this. We do not tolerate racial harassment. (Refer to School’s Race Equality and Racial Harassment Policies).

**1. Introduction and Purpose**

This policy sets out the framework for the secure and controlled use of school debit cards. The purpose of using a debit card is to provide a more efficient method for making low-value purchases, online orders, and payments where a formal purchase order and invoice system is not practical.

Adherence to this policy is mandatory to ensure robust financial control, accountability, and the prevention of fraud or misuse. This policy operates in line with the school's commitment to professional conduct and its duty to protect public funds.

**2. Roles and Responsibilities**

* **The Governing Body:** The **Staffing & Finance Committee** is responsible for approving this policy.
* **The Headteacher (Mr. I. Matthews):** As the school's accounting officer and budget holder for Finance & Funding, the Headteacher holds ultimate responsibility for the debit card system. They must authorise the issuance of any new cards and will review and sign off the monthly reconciled statements.
* **The School Business Manager (Mrs J. Campbell):** Is responsible for the day-to-day management of the debit cards, ensuring all procedures are followed. The SBM is responsible for reconciling the monthly statements.
* **Cardholders:** Any member of staff issued with a debit card is personally responsible for its security and for complying with every aspect of this policy. Currently, only the Headteacher is a card holder.

**3. Card Security**

* **Storage:** All school debit cards must be stored securely in the school safe when not in use. They must never be taken off the school premises unless for pre-authorised school business.
* **PIN Security:** Card PINs must never be written down or disclosed to anyone.
* **Lost or Stolen Cards:** If a card is lost or stolen, the cardholder must **immediately** inform the Headteacher and School Business Manager. The SBM is responsible for contacting the bank to cancel the card without delay.

**4. Usage Guidelines and Restrictions**

**Permitted Uses**

The school debit card should only be used for legitimate, pre-authorised school expenditure. Examples include:

* Online orders for educational resources from reputable suppliers.
* Booking pre-approved training courses, tickets, or school trips.
* Low-value items required at short notice where an invoice cannot be obtained.
* Approved online subscriptions for the school.

**Prohibited Uses**

The debit card **must not** be used for:

* **Personal purchases** of any kind.
* **Cash withdrawals** from an ATM.
* Payments to individuals.
* Recurring payments or direct debits without explicit authorisation from the Headteacher.
* High-value purchases that should be processed via the school's formal purchase order system.
* Any transaction that has not been pre-authorised.

**5. Purchasing and Reconciliation Procedure**

A strict, auditable procedure must be followed for every transaction.

1. **Authorisation Request:** A staff member must seek approval of the Headteacher (in the absence of the HT, this would be the DHT), detailing the item, supplier and cost (including VAT and delivery).
2. **Approval:** The Headteacher approves the purchase by signing the transaction log.
3. **Evidence of Purchase:** A full VAT receipt or detailed order confirmation **must** be obtained at the time of purchase.
4. **Purchase:** The SBM or Headteacher will make the approved purchase.
5. **Monthly reconciliation:** Upon receipt of the monthly bank statement, the SBM will check every transaction on the statement against the transaction log and the corresponding receipts.
6. **Final Sign-Off:** The reconciled statement, transaction log, and all receipts will be reviewed and signed by the Headteacher to confirm all expenditure was legitimate and correctly processed.

**6. Compliance and Sanctions**

Failure to comply with this policy, such as not obtaining a receipt or making an unauthorised purchase, will be taken very seriously. Any fraudulent or improper use of a school debit card will be considered gross misconduct and will result in disciplinary action, which may include referral to the police. Staff are reminded of their responsibility to "avoid any conduct which would lead any reasonable person to question their motivation and intentions".