THAMESFIELD COLLEGE

CHANGING LIVES | CREATING FUTURES

Purchasing Card Use Policy

Policy 0056 | Version 5

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Purchasing Card Use Policy

Changing Lives | Creating Futures

Policy statement

Thamesfield College uses its purchasing card for authorised school expenditure, with clear spending limits, secure handling, supporting evidence and independent monthly checks to protect public funds.

Document control information

Policy name	Purchasing Card Use Policy
Policy number	0056
School	Thamesfield College
School type	Pupil Referral Unit
Policy owner	School Business Manager
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Approval record	Management Committee minutes
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1. Purpose and permitted use

This policy governs the school's purchasing card at both Thamesfield College sites. The card supports value for money where a supplier does not accept a purchase order, for approved online purchases, urgent curriculum needs, weekly food shopping, and authorised pupil rewards or reward visits. It is a payment method, not a separate spending budget or a substitute for procurement approval.

The school operates one purchasing card in the Headteacher's name, currently issued by HSBC. It must be operated under Surrey's approved banking arrangements, the Schools Finance Manual and the issuer's terms. The account balance must be cleared in full each month; the card must not be used to obtain borrowing or incur interest.

Only legitimate school expenditure is permitted. Personal purchases, personal cash withdrawals or advances, private transfers, and transactions designed to avoid a financial control are prohibited. Gifts, hospitality, vouchers, subscriptions and other higher-risk purchases require the specific approvals and records required by the school's wider financial procedures; pupil rewards must have a clear school purpose.

2. Responsibilities and authority

The Management Committee approves this policy, the card arrangements and limits through its financial delegation, and oversees significant exceptions. The Headteacher authorises school purchases within that delegation and is accountable for the named card. The School Business Manager administers the arrangements, keeps the card register and liaises with Surrey Banking, the issuer and auditors.

The Finance Officer maintains transaction records, obtains evidence and prepares the monthly reconciliation. Requesting, purchasing, confirming receipt and reviewing payments must be separated so that no person has sole control of a transaction from start to finish. Where staff undertake more than one step, a separate authorised person must check the supporting evidence and provide an effective, recorded independent review.

No one may approve expenditure for their own personal benefit, or act as the sole reviewer of a transaction they made. Relevant interests must be declared and approval referred to an independent person under the financial delegation. The cardholder's absence does not authorise staff to share credentials or bypass approval.

3. Limits and standing food-shopping approval

- Card account limit: £4,000.
- Maximum individual purchase or card transaction: £1,000, including VAT, delivery and any associated charges.
- Standing approval for routine weekly online supermarket shopping: up to £300 per site per week, within the approved food budget.

The lower of the school's authorised limit and the issuer's available limit applies. A limit is not permission to spend where there is no budget or approval. Orders, related purchases or payments must not be split to avoid a card limit, quotation requirement or approval threshold.

The weekly supermarket arrangement removes the need for a separate purchase request for each routine order within the £300 limit; it does not remove the need for an itemised receipt, a record of the site and week, delivery checks and monthly reconciliation. The exception applies only to routine food and associated supplies for the school's approved provision. Food purchases must follow the school's allergy and food-safety controls.

If the weekly total for either site would exceed £300, the additional spend requires the Headteacher's written approval before purchase and a completed request explaining the reason. Purchases outside the standing arrangement follow the normal request process. Card limits and procurement requirements still apply.

Any permanent or temporary change to a card limit, additional card or named user requires approval under the Management Committee's financial delegation and any required Surrey Banking and issuer agreement before it is used. The School Business Manager records the change and its end or review date.

4. Card security and authorised users

The named cardholder is responsible for the physical card. When not in use it must be kept securely, with access restricted to those permitted under the approved arrangements. The School Business Manager maintains a register identifying the issuer, named cardholder, last four digits, limits, approval dates and any expressly authorised delegated arrangements.

The Finance Officer may prepare an approved order. Another person may submit payment using the named cardholder's card only where Surrey's arrangements and the issuer expressly permit this, the authorisation is documented and the individual is recorded as an authorised user. The Headteacher's approval of an order alone does not override those conditions. Where delegated use is not permitted, the named cardholder completes payment or an alternative approved payment method is used.

- Card information must be held only in an approved, access-controlled system where storage is necessary and permitted. Do not keep full details in shared spreadsheets, ordinary documents, email, messages or personal accounts, or save them in personal browsers.
- Do not record PINs, card security codes or one-time authentication codes in school records, order forms, email or messages. Authentication credentials that are personal to a named user must not be shared.
- Use approved school devices, secure supplier payment services and the required authentication. Check the supplier and website before payment; never act on an unexpected request for card details without verifying it through a trusted route.

Refunds must return to the school card account wherever possible and be tracked to the statement and finance system. Card use must not earn private benefits through a personal shopping or loyalty account. Merchant-held details and recurring authorities must be reviewed when access changes or an arrangement ends.

5. Purchasing and supporting evidence

Before a purchase is committed, the requester must record the supplier, items or service, educational or business purpose, total cost including VAT and delivery, proposed budget code, and required approval. The Headteacher signs or electronically approves the request within delegated authority. An urgent purchase may be approved by a recorded email or other auditable instruction before payment; the full documentation must follow promptly. Urgency does not remove spending limits or security controls.

The purchasing process must comply with Surrey's schools procurement requirements, any subsequent procurement bulletins and the school's financial delegation. Quotations, contract approval and assessment of the full value of a commitment remain necessary where required, even if individual card payments are small. Recurring payments must have an approved purpose, cost, duration, renewal date and responsible owner.

After payment, the purchaser provides the order confirmation and itemised receipt or invoice promptly to the Finance Officer. A valid VAT invoice must be obtained where VAT recovery requires it. The supplier's identity, amount, transaction date and school purpose must be clear; a bank statement or internal order form does not replace an invoice needed for VAT purposes.

A person receiving the goods or service records that it was supplied as ordered and reports missing, damaged or incorrect items. The cardholder and one other authorised signatory to the delegated bank account check and sign off the transaction evidence, with an independent check where either was involved in the purchase. Paid invoices must be marked as card-paid to prevent duplicate payment through the purchase ledger.

6. Monthly reconciliation and payment

Each month the Finance Officer matches every statement entry to the transaction record, approved request or standing food-shopping approval, receipt or invoice, delivery evidence and any refund. The reconciliation spreadsheet identifies the budget and VAT treatment, outstanding documents, credits and discrepancies, and is attached to the statement with its evidence.

The Headteacher and Deputy Headteacher normally sign and date the monthly statement and reconciliation. The Deputy Headteacher provides an independent check of the evidence, authorisation, limits and exceptions. Where the usual independent reviewer made a purchase or has another conflict, an alternative independent approver under the school's financial delegation must review it. The reconciler must not approve their own reconciliation.

Any transaction made by the Finance Officer must be checked by an independent authorised person; the Finance Officer cannot be its only validator. Unresolved items must be listed with an owner and follow-up date. Approval must not certify that an unsupported or unexplained transaction is authorised.

The School Business Manager ensures that the direct debit clears the full statement balance by the due date, in accordance with Surrey and issuer requirements. Disputes must be raised promptly; payment is not withheld unless agreed with the issuer under the applicable procedure. The direct debit, individual expenditure, VAT and credits are recorded correctly in FMS or its approved successor, without counting the same expenditure twice. Reconciliation is completed in time for month-end reporting.

7. Loss, suspected fraud and control failures

Loss, theft, suspected compromise or an unrecognised transaction must be reported immediately to HSBC using a verified issuer contact, and to the School Business Manager and Headteacher. Do not wait for the monthly statement. The cardholder or authorised administrator must arrange blocking or cancellation where needed; the School Business Manager informs Surrey Banking and follows the issuer's dispute process. Relevant evidence and case references must be retained.

Suspected fraud or theft, including attempted fraud, must also be reported to Surrey through the applicable finance and audit arrangements. Concerns involving the Headteacher go directly to the Chair of the Management Committee and the appropriate Surrey contact. Staff may use the Whistleblowing Policy where they cannot raise a concern through the normal route. Relevant data-security concerns are referred through the school's incident procedure.

A missing request or receipt is a control exception, not an automatic retrospective approval. The Finance Officer records it and informs the School Business Manager. The purchaser must explain what happened and supply the evidence available. An independent authorised person considers the facts, records the outcome and agrees corrective action; a retrospective explanation does not erase a breach.

Repeated missing paperwork, unauthorised spending or other significant breaches are escalated to the Headteacher and, where appropriate, the Management Committee and Surrey. Access may be suspended while concerns are examined. Misuse may lead to action under the school's disciplinary procedure and recovery of funds or referral to other authorities where justified. Findings and outcomes are determined through the applicable process, not assumed in advance.

8. Monitoring, training and review

The School Business Manager keeps the card register, approvals, transaction evidence, reconciliations, incident and exception records, refunds and cancellation records securely under the school's and Surrey's financial retention requirements. Records used for routine review must show only the minimum necessary card details. They must remain available for authorised audit and inspection.

The cardholder, authorised users and finance staff must receive the policy and relevant training, acknowledge their responsibilities and understand the reporting procedure. When a cardholder leaves or changes role, the School Business Manager must arrange cancellation or replacement with the issuer and Surrey, end access and recurring authorities as appropriate, and complete the final reconciliation. A card must not simply be passed to the next postholder.

The Headteacher and School Business Manager review operation and exceptions regularly; significant issues and proposed changes are reported through the Management Committee's finance arrangements. This policy is reviewed annually, next in November 2027, or sooner if Surrey's rules, the issuer's terms or school arrangements change. Any stricter external requirement takes precedence.

Reference documents

Surrey Scheme for Financing Schools, section 3.6.1 on purchasing cards and the associated Schools Finance Manual, section G; Surrey Procurement Standing Orders for Schools, together with subsequent school procurement bulletins; the school's financial delegation, Financial Procedures and Whistleblowing Policy; and the current issuer/cardholder terms.

Surrey schools procurement: https://www.surreycc.gov.uk/business/supplying-the-council/schools-procurement

DfE, Schools financial value standard (SFVS): checklist guidance, especially purchasing controls and protection against fraud: https://www.gov.uk/government/publications/schools-financial-value-standard/schools-financial-value-standard-sfvs-checklist-guidance