Charge Card Policy
July 2026

Approved by Trust Board: 10th July 2026

Review Date: July 2027

DDAT
Derby Diocesan Academy Trust

INTRODUCTION

The purpose of this policy is to establish guidelines for the use and management of Derby Diocesan Academy Trust charge cards. The objective is to ensure academy resources are purchased responsibly, efficiently and in compliance with financial regulations.

GENERAL

There will be occasions where the schools may wish to purchase items outside of normal purchase ledger procedures. This is likely to be when a company will not invoice and wants full payment at time of purchase. In order to complete these transactions, designated persons at school may hold a charge card.

PRINCIPLES

- Charge cards are a privilege extended to designated Derby Diocesan Academy Trust staff to facilitate the purchase of goods and services for legitimate academy purposes. Personal use of academy charge cards is strictly prohibited.
- Charge cards will be issued only with approval from the CFO or Finance
    - Manager.
- Each cardholder must sign a Charge Card Agreement Form acknowledging receipt and agreeing to comply with this policy.
- Cards remain the property of Derby Diocesan Academy Trust and must be stored securely and returned upon request or termination of employment.
- All payments shall be authorised in advance by the Headteacher who will ensure there is budgetary provision for all purchases.

AUTHORISED USE

Cards may be used for academy-related expenses, including:

- Educational supplies and teaching materials
- Travel for approved academy business
- Authorised professional development expenses
- Other purchases pre-approved by the finance department.
- Purchases must be supported by receipts / invoices.

PROHIBITED USE

Cardholders must not use academy charge cards for:

- Personal or non-academy related expenses
- Cash withdrawals
- Alcohol, tobacco or other restricted items.

- Any expenditure outside of academy policies

SPENDING LIMITS

- Each card will have a monthly credit limit set by the CFO or Finance Manager. This is normally £1,000 for primary schools and £2,000 for secondary.
- Individual transaction limits may also apply.
- Any increases to the limit are subject to approval from the CFO or Finance Manager.

CARDHOLDER RESPONSIBILITIES

- Card holders are responsible for submitting all authorisation slips and receipts on a weekly basis in order for these to be processed and reconciled.
- Card holders should immediately report lost, stolen or compromised cards to the finance department.
- Ensure all purchases comply with academy procurement and finance policies.

FINANCE DEPARTMENT RESPONSIBILITIES

- The charge card transactions will be entered into the accounts prior to month end.
- The charge card balance will be settled in full monthly by direct debit.
- A VAT receipt, if applicable, must be obtained and retained in order to facilitate the monthly VAT return.

MONITORING AND AUDIT

- The finance department will review charge card transactions.
- Internal and external auditors may conduct perioding audits of card usage.
- Irregular or unauthorised use will be investigated.

MISUSE AND DISCIPLIARY ACTION

- Misuse of a charge card may result in:
  - Card suspension or cancellation
  - Disciplinary action