

Financial Guideline P06 - 2020/2021

Application For and Use of a School Credit Card

Introduction

A credit card is a card issued by a financial company/bank to a user that enables the user to buy things immediately, up to a pre-arranged limit, and pay for them at a later date. A credit card is a form of debt. As a credit card is a form of debt, prior approval for the application of a school credit card is required from the board's Patron. The application form attached in Appendix A should be completed and submitted to the board's Patron.

Controls around the use of a school credit card

- a) Approval must first be obtained from the board of management for the use of a credit card by the school. This approval should be included in the minutes of the board meeting.
- b) Approval must be obtained by the board from the Patron for the use of a credit card by the school. An application to a bank for a school credit card should not be made until written approval from the Patron has been granted.
- c) A credit card policy should be developed and adopted by the board of management. The policy should set out the limit, principles, terms and conditions and procedures governing the issue, use, administration and retention of the school credit card.
- d) The Principal is the only person that should have a school credit card.
- e) The cardholder is responsible at all times for the proper use of the credit card in line with the policy.
- f) The cardholder is responsible for the safe custody of the card and the security of the card information.
- g) The board of management should agree the credit card limit and the limit should not be exceeded.
- h) The card must only be used for bona fide school purposes where the expenditure requirement cannot be met through the school's existing financial systems and services. A credit card payment is subject to the same rules as a cheque payment or electronic payment (i.e. there must be two approvers) Once the monthly credit card statement is received, the supporting invoices/receipts should be attached to the statement. The Principal and the chairperson of the board of management should sign the monthly credit card statement before payment is approved.

- i) The credit card statement must be supported with proper receipts for all expenditure, copies of credit card receipts alone are insufficient.
- j) A credit card must not be used to withdraw cash or personal use.
- k) Debit cards should not be used by schools as a payment method under any circumstances.

**If you require any further information, please email primary@fssu.ie or phone
(01) 910 4020**

Financial Support Services Unit

November 2020

Appendix A

School headed paper

Application form for the use of a credit card by a school

School name: _____

School roll number: _____

School Address: _____

The board of management of _____ (*school name*), are seeking approval from the _____ (*Department of Education & Skills, or name of trustee/patron body*) to apply to the financial institution (enter name of bank) for a credit card to be used by the school.

Signed: _____

Chairperson of the board of management

Date: _____

For patron/trustee:

Approval for application for a credit card has been approved. Compliance with the provisions of FSSU Guideline 2020/2021-06 is mandatory.

Signed: _____

Date: _____

(If approval is given by the patron/trustee/Department of Educations for a school credit card, this application form should be signed and returned to the school)

Treoir Airgeadais P06 - 2020/2021

Iarratas ar Chárta Creidmheasa Scoile agus Úsáid a Bhaint as

Réamhrá

Is é atá i gcárta creidmheasa ná cárta a eisíonn banc/cuideachta airgeadais le húsáideoir, lena gcuirtear ar chumas an úsáideora sin rudaí a cheannach láithreach, suas le teorainn réamhshocraithe, agus íoc astu ag dáta níos déanaí. Ós rud é gur cineál fiachais atá i gcárta creidmheasa, is gá cead roimh ré a fháil ó phátrún an bhoird sula mbaintear feidhm as cárta creidmheasa scoile. Ba chóir an foirm iarratais atá ceangailte in Aguisín A a bheith líonta agus curtha ar agaídh go dtí Patrún an Bórd Bainistíochta

Rialuithe maidir le cárta creidmheasa scoile a úsáid

- a) Ní mór don scoil cead a fháil ón mbord bainistíochta roimh ré le cárta creidmheasa a úsáid. Ba chóir an cead sin a lua i miontuairiscí an chruinnithe den bhord.
- b) Ní mór don bhord bainistíochta cead a fháil ón bpátrún le cead a thabhairt don scoil cárta creidmheasa a úsáid. Níor chóir iarratas ar chárta creidmheasa scoile a chur chuig banc go dtí go mbeidh cead i scríbhinn faighte ón bpátrún.
- c) Ba chóir don bhord bainistíochta polasaí maidir le cártaí creidmheasa a fhorbairt agus a ghlacadh. Ba chóir go leagfaí amach sa pholasaí an teorainn, na prionsabail, na téarmaí agus coinníollacha agus na nósanna imeachta lena rialófar eisiúint, úsáid, riar agus coinneáil an chárta creidmheasa scoile – tá teimpléad de pholasaí iniata leis seo mar aguisín.
- d) Níor chóir cárta creidmheasa scoile a bheith ag aon duine ó lá go lá seachas an Príomhoide.
- e) Is é an Príomhoide a bheidh freagrach i gcónaí as úsáid chuí an chárta creidmheasa i gcomhréir leis an bpolasaí arna chomhaontú ag an mbord.
- f) Beidh an Príomhoide freagrach as an gcárta a choimeád slán agus as slándáil na faisnéise a bhaineann leis an gcárta.
- g) Ba chóir go gcomhaontódh an bord bainistíochta teorainn an chárta creidmheasa agus ní ceadmhach an teorainn sin a shárú.
- h) Ní ceadmhach an cárta a úsáid ach chun críocha bona fide na scoile i gcás nach féidir costas áirithe a chlúdach trí na córais agus trí na seirbhísí airgeadais atá ag an scoil cheana

féin. Tá íocaíocht le cárta creidmheasa faoi réir na rialacha céanna is atá íocaíocht le seic nó ríomhíocaíocht (i.e. ní mór beirt cheadaitheoirí a bheith ann agus iad ceadaithe ag an mbord agus luaite ar an sainordú bainc)

Chomh luath is a fhaightear an ráiteas míosúil maidir leis an gcárta creidmheasa, ba chóir na sonraisc/admhálacha lena mbaineann a cheangal leis an ráiteas. Ba chóir don Phríomhoide agus do chathaoirleach/chisteoir an bhoird bainistíochta an ráiteas míosúil maidir leis an gcárta creidmheasa a shíniú sula ndéanfar íocaíocht leis an mbanc.

i) Ní mór admhálacha cearta a chur ar fáil le tacú leis an gcaiteachas uile a luaitear ar an ráiteas maidir leis an gcárta creidmheasa; ní leor cóipeanna d'admhálacha cárta creidmheasa leo féin.

j) Ní ceadmhach cárta creidmheasa a úsáid chun airgead tirim a thógáil amach ná chun críocha pearsanta.

k) Níor cheart do scoileanna úsáid a bhaint as cártaí dochair mar mhodh íocaíochta in aon chás toisc nach n-éilítear beirt cheadaitheoirí leo agus nach bhfuil siad i gcomhréir leis na riachtanais íocaíochta do scoileanna dá bhrí sin.

**Má bhíonn aon fhaisnéis bhreise uait, ná bíodh drogall ort ríomhphost a chur chuig
primary@fssu.ie nó glao a chur ar
(01) 910 4020**

An tAonad um Sheirbhísí Tacaíochta Airgeadais (FSSU)

Samhain 2019

Aguisín A

Páipéar ceannteidil na scoile

Foirm iarratais ar chárta creidmheasa lena úsáid ag scoil

Ainm na scoile: _____

Uimhir rolla na scoile: _____

Seoladh na Scoile: _____

Tá bord bainistíochta _____ (*ainm na scoile*), ag lorg ceadá ó _____ (*an Roinn Oideachais agus Scileanna, nó ainm an iontaobhaí/phátrúin*) chun iarratas a chur chuig an institiúid airgeadais (cuir isteach ainm an bhainc) ar chárta creidmheasa lena úsáid ag an scoil.

Sínithe: _____

Cathaoirleach an bhoird bhainistíochta

Dáta: _____

Don phátrún/iontaobhaí:

Rinneadh an t-iarratas ar chárta creidmheasa a cheadú. Caithfear cloí le forálacha Threoirlíne 2020/2021-06 ó FSSU.

Sínithe : _____

Dáta: _____

(Má dhéanann an pátrún/an t-iontaobhaí/an Roinn Oideachais cárta creidmheasa scoile a cheadú, ba chóir an fhoirm iarratais seo a shíniú agus a chur ar ais chuig an scoil)