

Financial Guideline 2018/2019 - 11

Community & Comprehensive and Voluntary Secondary schools

Application for and use of a school credit card

1. 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.

2. Approval required for the use of a school card credit

As a credit card is a form of debt, prior approval for the application of a school credit card is required.

- The Board of Management of a community and comprehensive school “*must not incur overdrafts or other borrowing (including lease purchase, hire purchase or other similar financing arrangements) except with **the prior written approval of the Department***”. (See Governance Manual for Community & Comprehensive Schools, Section 21.5 Banking arrangements including bank overdrafts, other borrowing and leasing).
- The Board of Management of a voluntary secondary school “*must not incur overdrafts or other borrowing (including lease purchase, hire purchase or other similar financing arrangements) except with the **prior written approval of the Trustees/Patron***”. (See Guidelines for Financial Management in Voluntary Secondary Schools, page 31 and Appendix 1 - Articles of Management for Catholic Voluntary Secondary Schools, Art. 27 and 28)

In order to comply with the above, an application form should be completed and submitted to the Department of Education & Skills in the case of a Community & Comprehensive school and to the trustee/patron in the case of a Voluntary Secondary school prior to the application being made to the bank. See **Appendix A** attached for a sample application form).

3. 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 Department of Education & Skills in the case of a Community & Comprehensive school or to the trustee/patron in the case of a Voluntary Secondary school for the use of a credit card by the school. The application form attached in Appendix A should be completed and submitted to the appropriate authorising body. An application to a bank for a school credit card should not be made until approval from the patron/trustee/Department of Education & Skills 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. This is achieved by implementing the following process;
 - a. 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.***

Further information or clarification on any of the issues raised in this Guideline can be obtained from the FSSU.

Tel: 01-269 0677

info@fssu.ie

05th October 2018

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 2018/2019-11 is mandatory.

Signed: _____

Date: _____

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

Treoirlíne Airgeadais 2018/2019 - 11

Pobalscoileanna, Scoileanna Cuimsitheacha agus Meánscoileanna Deonacha

Iarratas ar chárta creidmheasa scoile agus úsáid a bhaint as

1. 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. Is cineál fiachais é cárta creidmheasa.

2. An gá le formheas chun cárta creidmheasa scoile a úsáid

Ós rud é gur cineál fiachais atá i gcárta creidmheasa, is gá formheas a fháil roimh ré sula mbaintear feidhm as cárta creidmheasa scoile.

- I gcás Bord Bainistíochta pobalscoile agus scoile cuimsithí *“níor chóir rótharraingtí ná aon iasachtaí eile a bheith acu (lena n-áirítear ceannach ar léas, fruilcheannach nó aon socruithe maoinithe comhchosúla) ach amháin sa chás go bhfuil **formheas faighte i scríbhinn roimh ré ón Roinn**”*. (Féach an Lámhleabhar Rialachais do Phobalscoileanna & Scoileanna Cuimsitheacha, Alt 21.5 Socruithe baincéireachta lena n-áirítear rótharraingtí bainc, iasachtaí agus léasú).
- I gcás Bord Bainistíochta meánscoile deonacha *“níor chóir rótharraingtí ná aon iasachtaí eile a bheith acu (lena n-áirítear ceannach ar léas, fruilcheannach nó aon socruithe maoinithe comhchosúla) ach amháin sa chás go bhfuil **formheas faighte i scríbhinn roimh ré ó na hlontaobhaithe/Pátrúin**”*. (Féach na Treoirlínte maidir le Bainistíocht Airgeadais i Meánscoileanna Deonacha, leathanach 31 agus Aguisín 1 - Airteagail Bhainistíochta do Mheánscoileanna Deonacha Caitliceacha, Airteagail 27 agus 28)

Chun cloí leis an méid thuas, ba chóir foirm iarratais a chomhlánú agus a chur chuig an Roinn Oideachais agus Scileanna i gcás Pobalscoile agus Scoil Chuimsitheach agus chuig an iontaobhaí/pátrún i gcás Meánscoil Dheonach sula gcuirfean an t-iarratas faoi bhráid an bhainc. Féach ar Aguisín A atá ceangailte leis seo le haghaidh foirm iarratais shamplach).

3. Rialuithe maidir le cárta creidmheasa scoile a úsáid

- a) Ní mór formheas a fháil ón mbord bainistíochta ar dtús i dtreo is go mbeidh an scoil in ann cárta creidmheasa a úsáid. Ba chóir an cead sin a chuimsiú i miontuairiscí chruinniú an bhoird.
- b) Ní mór don scoil formheas a fháil ón Roinn Oideachais agus Scileanna i gcás Pobalscoile & Scoil Chuimsitheach nó ón iontaobhaí/bpátrún i gcás Meánscoil dheonach chun cárta creidmheasa a úsáid. Ba chóir an fhoirm iarratais in Aguisín A a chomhlánú agus a chur chuig an gcomhlacht údaraithe cuí. Níor chóir iarratas ar chárta creidmheasa scoile a chur chuig banc go dtí go ndéanann an pátrún/iontaobhaí/Roinn Oideachais agus Scileanna é a fhorghheas.
- c) Ba chóir don bhord bainistíochta polasaí maidir le cárta 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.
- d) Níor chóir cárta creidmheasa scoile a bheith ag aon duine ach amháin an Príomhoide.
- e) Beidh sealbhóir an chárta freagrach i gcónaí as úsáid chuí an chárta creidmheasa i gcomhréir leis an bpolasaí.
- f) Beidh sealbhóir an chárta 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 níor chóir go sárófaí an teorainn sin.
- h) Níor chóir an cárta a úsáid ach chun críocha bona fide na scoile sa chás nach féidir an riachtanas caiteachais a chomhlíonadh trí na córais agus 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. ní mór beirt cheadaitheoirí a bheith ann. Is féidir é sin a bhaint amach tríd an bpróiseas a leanas a chur i bhfeidhm;
 - a. Chomh luath is a fhaightear an ráiteas míosúil maidir leis an gcárta creidmheasa, ba chóir na sonraisc/fáltais lena mbaineann a cheangal leis an ráiteas. Ba chóir don Phríomhoide agus do chathaoirleach an bhoird bhainistíochta an ráiteas míosúil maidir leis an gcárta creidmheasa a shíniú sula ndéanfar íocaíocht a fhorghheas.
- i) Ní mór fáltais iomchuí le haghaidh an chaiteachais uile a sholáthar chun tacú leis an ráiteas maidir leis an gcárta creidmheasa, ní leor iad cóipeanna d'fháltais chárta creidmheasa leo féin.
- j) ***Níor chóir cárta creidmheasa a úsáid chun airgead tirim a aistarraingt nó chun críche pearsanta.***
- k) ***Níor cheart do scoileanna leas a bhaint as cártaí dochair mar mhodh íocaíochta ar chor ar bith.***

Is féidir tuilleadh eolais nó soiléiriú a fháil ar aon cheann de na saincheisteanna sa Treoirlíne seo ach dul i dteagmháil le FSSU.

Teil: 01-269 0677, info@fssu.ie

An 5 Deireadh Fómhair 2018

Aguisín A

Páipéar ceanteidil na scoile

Foirm iarratais maidir le cárta creidmheasa a úsáid ag scoil

Ainm na scoile: _____

Uimhir rolla na scoile: _____

Seoladh na Scoile: _____

Tá bord bainistíochta _____ (*ainm na scoile*), ag lorg ceadá ón
_____ (*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 formheas maidir le hiarratas ar chárta creidmheasa a cheadú. Tá sé éigeantach go
gcloífear le forálacha Threoirlíne FSSU 2018/2019-11.

Sínithe: _____

Dáta: _____

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