

## Financial Guideline 2019/2020 - 17

### Community & Comprehensive and Voluntary Secondary schools

## Approval and Procedures for Use of a School Credit Card

*This guideline supersedes guideline 11-2018/2019 Application for and use of 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 approval 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 approval 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.
- i) 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.
- j) The credit card statement must be supported with proper receipts for all expenditure, copies of credit card receipts alone are insufficient.
- k) A credit card must not be used to withdraw cash or personal use.
- l) Contactless payments should not be made with a credit card.
- m) The credit card should not be used where other forms of payments are accepted i.e. cheque, EFT.
- n) ***Debit cards should not be used by schools as a payment method under any circumstances.***

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11<sup>th</sup> November 2019

## Appendix A

### School headed paper

#### Approval form for a School Credit Card

School name: \_\_\_\_\_

School roll number: \_\_\_\_\_

School Address: \_\_\_\_\_

The board of management of \_\_\_\_\_ (*school name*), are

seeking approval from the \_\_\_\_\_ (*insert Department of Education & Skills for \*C&C Schools, or name of trustee/patron body for \*VS Schools*) to apply to the financial institution \_\_\_\_\_ (*enter name of bank*) for a credit card to be used by the school.

Signed: \_\_\_\_\_

Date: \_\_\_\_\_

**Chairperson of the board of management**

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#### **For patron/trustee:**

Approval for application for a credit card has been approved. Compliance with the provisions of FSSU Guideline 2019/2020-17 is mandatory.

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

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

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\*C&C schools should forward this form to: Department of Education and Skills, Schools Division, Cornamaddy, Athlone, County Westmeath, N37 X659

*\*C&C Schools are Community and Comprehensive Schools, \*VS Schools are Voluntary Secondary Schools*

## Treoirline Airgeadais 2019/2020 - 17

### Pobalscoileanna, Scoileanna Cuimsitheacha agus Meánscoileanna Deonacha

## Formheas agus Nósanna Imeachta maidir le hÚsáid Cárta Creidmheasa Scoile

Tá an treoirline seo ag dul in ionad threoirline 11-2018/2019 larratas ar chárta creidmheasa scoile agus úsáid an chárta.

### 1. Réamhrá:

Is é atá i gcárta creidmheasa ná cárta a eíonn banc/cuideachta airgeadais le húsáideoir, lena gcuirtear ar chumas an úsáideora sin rudaí a cheannach láithreach, suas le teorainn réamhshocraithe, agus íoc astu ag tráth níos faide ar aghaidh. Is cineál fiachais é cárta creidmheasa.

### 2. An formheas a theastaíonn 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 socrúithe 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 Socrúithe baincéireachta lena n-áirítear rótharraingtí bainc, iasachtaí eile agus léasú).
- I gcás Bord Bainistíochta meánscoile deonaí “níor chóir rótharraingtí ná aon iasachtaí eile a bheith acu (lena n-áirítear ceannach ar léas, fruilcheannach nó aon socrúithe 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 formheasa 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 gcuirfear an t-iarratas faoi bhráid an bhainc. Féach ar **Aguisín A** atá ceangailte leis seo le haghaidh foirm formheasa 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 mbeadh an scoil in ann cárta creidmheasa a úsáid. Ba chóir an formheas 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/pátrún 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 fhorghas.
- 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 chúí 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.
- i. Tá íocaíocht le cárta creidmheasa faoi réir na rialacha céanna is atá íocaíocht le seic nó ríomhíocaíocht, is é sin, 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 fhorghas.
- j. 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.
- k. Níor chóir cárta creidmheasa a úsáid chun airgead tirim a aistarraingt nó chun críche úsáid phearsanta.
- l. Ní cóir go ndéanfaí íocaíochtaí gan tadhall le cárta creidmheasa.

- m. Ní cóir go n-úsáidfí cárta creidmheasa i gcás go bhfuil foirmeacha eile íocaíochta inghlactha, is é sin, seic, ríomhaistriú airgid.
- n. ***Níor cheart do scoileanna leas a bhaint as cártaí dochair mar mhodh íocaíochta ar chor ar bith.***

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An 11 Samhain 2019

## Aguisín A

### Páipéar ceanteidil na scoile

#### Foirm formheasa do Chárta Creidmheasa Scoile

Ainm na scoile: \_\_\_\_\_

Uimhir rolla na scoile: \_\_\_\_\_

Seoladh na scoile: \_\_\_\_\_

Tá bord bainistíochta \_\_\_\_\_ (*ainm na scoile*),

ag lorg formheasa ón \_\_\_\_\_ (*cuir isteach Roinn Oideachais agus Scileanna i gcás Pobalscoileanna agus Scoileanna Cuimsitheacha*), nó *ainm an chomhlachta iontaobhaí/pátrúin i gcás Meánscoileanna Deonacha*) chun iarratas a chur chuig an institiúid airgeadais \_\_\_\_\_ (*cuir isteach ainm an bhainc*) le haghaidh cárta creidmheasa le húsáid ag an scoil.

Sínithe: \_\_\_\_\_

Dáta: \_\_\_\_\_

**Cathaoirleach an bhoird bhainistíochta**

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#### **Don phátrún/iontaobhaí:**

Rinneadh an t-iarratas ar chárta creidmheasa a fhorghnas. Caithfear cloí le forálacha Threoirlíne FSSU 2019/2020-17.

Síniú \_\_\_\_\_ Dáta: \_\_\_\_\_

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

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Ba chóir do Phobalscoileanna agus Scoileanna Cuimsitheacha an fhoirm seo a sheoladh chuig: An Roinn Oideachais agus Scileanna, Rannán na Scoileanna, Corr na Madadh, Baile Átha Luain, Contae na hIarmhí, N37 X659