



Phoenix College

Charge Card Policy

February 2026

Written February 2026 – Review February 2027

1. General Information

1.1 These procedures are for the use of charge cards obtained from the college's Disbursement Bank Account only.

1.2 The charge card is to be used as part of the college's purchasing strategy. The college must ensure that full authorisation is sought from the Principal where appropriate, and that the delegation of responsibilities is documented. The delegation of responsibility should include a list of approved users and any restrictions on the use of the card (in addition to those specified in this document).

1.3 The nominated officer must be fully aware of the controls stipulated within this document.

1.4 The Trust accepts no responsibility for any loss or misappropriation of funds where the procedures have not been followed in accordance with guidance or instructions provided by the bank.

1.5 The bank mandate must be up to date at all times. The mandate should list all officers who can authorise charge card transactions.

1.6 Officers should only have access to the card if required to enable them to perform their duties.

1.7 The cash back facility offered by some shops must not be used under any circumstances.

2. Card Security

2.1 The college must ensure that only authorised personnel have access to a card. When not in use the card should be stored in the college safe.

2.2 If the card is removed from the college premises, a record must be maintained in the safe and the officer using the card must sign on the card's release and return.

2.3 Staff should be asked to complete a declaration to agree to comply with these procedures (declaration included page on page 4).

2.4 A practical maximum individual transaction level must be set by the GB and communicated to the bank. This must be included in the Bank Mandate and be in line with cheque signatory levels.

3. Documenting Purchases

3.1 VAT invoices and receipts must be obtained for all goods and services purchased with the charge card.

3.2 An order should be raised and authorised prior to using the card each time. Where this is not practical, approval should be obtained from the Principal before purchase, providing an estimate of expenditure and confirmed in writing.

3.3 In addition, the order should be annotated with the following information:

- the date and time the purchase took place; and
- the name and signature of the person undertaking the purchase.

3.4 The order should be annotated with this information as near to the time of purchase as is reasonably practicable.

3.5 Purchases must only be made on behalf of the college.

3.6 Every transaction must be approved by a nominated person who is not the person making the purchase (e.g. Principal).

4. Online Purchases

4.1 Online purchases should only be made through established suppliers.

4.2 A confirmation from the relevant online retailer should be printed for every online purchase. Although details will vary by supplier, the authorised officer should seek to obtain a confirmation that provides a breakdown of the purchase where it contains multiple items. This should be matched to the order/invoice/receipt and all records retained on file.

4.3 Many companies allow you to send card details via a secure (encrypted) page. You should only buy from companies that give you this choice. You should be able to see on the screen whether the page you are on is secure. Browser windows may flash up a notification as you enter a secure page and you may see a 'closed-padlock' symbol in the status bar at the top or bottom of your screen. If the padlock is not there, and there are no other guarantees, do not use the site.

4.4 Always ensure that the company has a privacy statement and tick the box to say that you do not want the Authority or college's details passed on to other companies.

4.5 In summary:

- Raise an order and authorise.
- Print the information relating to each purchase in particular the supplier, contact details, goods ordered, quantity, price, date and time.
- Take care with the information you give out.
- Check the privacy statements.

-
- Check the security of payment details.
 - Sign and date all documentation.
 - Record the transaction on Access.

4.6 Do not use the card unless you are an authorised signatory.

5. Receipt of Goods

5.1 Goods delivered should be signed for by an officer independent of the card signatory.

5.2 Goods should only be delivered to the college premises.

6. Control and Reconciliation

6.1 Transactions must be reconciled to the college bank statements at least once a month by the Financial Advisor or Office Manager.

6.2 All orders must be cross-checked to the invoices/receipts by an officer independent of both the card signatory and the officer approving the relevant purchase. This officer should countersign the invoice/receipt obtained to demonstrate that this check has been carried out.

6.3 There must be a clear audit trail between the expenditure from the charge card account and the amounts later transferred from the college's main bank account to cover this expenditure.

6.4 Any unauthorised use of the card should be reported immediately.

7. Separation of Duties

7.1 An adequate separation of duties must be maintained on all purchases involving the use of a charge card.

7.2 A minimum of two officers should be involved with each transaction.

7.3 In practice, a separation of duties should be maintained between the officer authorising the order, the officer undertaking the charge card transaction and the officer countersigning the invoice/receipt.

8. Names of Delegated Officers

8.1 Name of Officer on Charge Card:

- Stewart Harris, Chair of Trustees'
- Renato Marques, Principal
- Ambreen Shafiq, Office Manager

Name of Officer responsible for raising purchase order

- Budget Holders and Staff

8.2 Name of officers undertaking purchases:

- Ambreen Shafiq, Office Manager
- Tahmina Begum, Admin Assistant

8.3 Name of officers responsible for obtaining VAT invoices:

- Ambreen Shafiq, Office Manager
- Tahmina Begum, Admin Assistant

8.4 Name of officers authorising expenditure:

- Renato Marques, Principal

8.5 Name of officers checking and processing expenditure for disbursement account returns:

- Ambreen Shafiq, Office Manager
- Jay Patel, Financial Consultant

Employee Declaration

I have read, understand and agree to comply with the policies and procedures in relation to the use of charge cards.

Signed _____ **Date:** _____