



1. Introduction

The Middleton Grange School Board is responsible for ensuring that all credit card expenditure is clearly linked to the business of the School and reflects the School's Special Character. The Board delegates implementation and monitoring of this Policy to the Board Finance Committee.

This Policy must be read in conjunction with:

- the **Credit Card Procedures** (Finance Handbook),
- the **Schedule of Delegations Policy**,
- the **Sensitive Expenditure Policy**,
- the **Special Character Policy**, and
- the **Public Records Act 2005** (as it relates to record-keeping obligations)

Cardholders are expected to understand the sections of these documents that relate to their delegated responsibilities. All authority exercised under this Policy must remain within an individual's delegated financial limits.

The Board approves the combined School credit card limit. Individual limits are set by the Principal and reviewed annually with the Business Manager, considering role, risk, and stewardship responsibilities.

Because Middleton Grange is a State Integrated School, all credit card use must reflect the School's Special Character as defined in the Deed of Integration, Special Character Statement, and Statement of Belief. Stewardship, integrity, unity, and avoidance of extravagance or impropriety are required in all credit card use.

2. Purpose and Scope

This Policy establishes the principles governing the issue and use of School credit cards. It applies to all staff and Board members who are issued a School credit card (physical or virtual) and covers all transactions made using those cards.

3. Definitions

School Business

Activities directly related to the delivery of education, governance, or approved co-curricular programmes.

Personal Expenditure

Any cost that primarily benefits an individual rather than the School.

Sensitive Expenditure

Any spending that could reasonably be seen to provide a private benefit to a staff member, their family, or friends, and therefore risks appearing improper or lacking a legitimate business purpose.

Split Transaction

A purchase intentionally divided into multiple smaller transactions to avoid card or delegation limits.

4. Issuance of Credit Cards

Credit cards may be issued only to staff whose roles require regular purchasing responsibilities. Authorisation is granted by the Principal.

The Principal sets individual card limits within the overall credit card limit approved by the Board. All limits and cardholder details must be recorded in the Credit Card Register.

Before a card is issued, the cardholder must:

- receive the **Credit Card Policy, Credit Card Procedures**, and relevant sections of the **Delegations Policy**, and
- sign the **Cardholder Agreement** (Finance Handbook Appendix) confirming understanding and acceptance of responsibilities.

The Business Manager will ensure annual re-attestation of cardholder understanding and report compliance to the Board Finance Committee.

5. Use of the Card

Credit cards may only be used for School business expenditure within approved budgets. All expenditure must be:

- reasonable,
- necessary,
- transparent,
- consistent with the School's Special Character, and
- within the cardholder's delegated authority.

Personal expenditure is prohibited. If accidental personal expenditure occurs, the cardholder must immediately notify the Principal or Business Manager, reimburse the School, and provide a written explanation.

ApprovalMax (or any successor system) serves as the primary mechanism for certification and approval of credit card transactions. Physical statements are not required to be signed unless specifically requested for audit purposes.

Split transactions are prohibited.

6. Prohibited and Sensitive Expenditure

6.1 Prohibited Expenditure

The following expenditure is not permitted:

- Gambling-related purchases (including lotteries, raffles, betting, or online gambling).
- Alcohol, except where expressly approved by the Board for a defined purpose.
- Fuel for private vehicles unless pre-approved by the cardholder's manager.
- Any expenditure that promotes or normalises activities inconsistent with the School's Special Character.

6.2 Sensitive Expenditure

Sensitive expenditure (e.g., hospitality, gifts, travel, staff functions) requires **prior approval** from the Principal or Business Manager and must be:

- modest,
- transparent,
- justified, and
- consistent with the Sensitive Expenditure Policy.

The Principal will provide general guidance to budget holders to ensure a shared understanding of what constitutes reasonable and appropriate expenditure. Delegated budget holders are trusted to exercise professional judgement within these parameters, with ongoing monitoring through the approval process.

7. Authorisation and Audit

Each month:

- All credit card transactions must be certified by the cardholder through the School's approval system.
- The Business Manager reviews and approves all staff credit card transactions.
- The Principal reviews and approves transactions for Senior Leadership Team members, the Business Manager, and International College leadership.
- The Presiding Member (or delegated authority) reviews and approves the Principal's credit card transactions.

The Finance Committee receives regular summaries of credit card expenditure.

8. Cash Advances

Cash advances are not permitted except in an emergency or for foreign currency requirements during approved overseas travel. All cash advances require prior written approval from the cardholder's manager.

9. Discretionary Benefits

Any benefits arising from credit card use (e.g., loyalty points or rewards) belong to the School and must not be used for personal benefit. Redemption of rewards must follow the process set out in the Credit Card Procedures.

10. Non-Compliance and Misuse

Deliberate or repeated misuse of a School credit card may result in:

- revocation of card privileges,
- disciplinary action, and/or
- reimbursement of costs.

Serious misuse may constitute serious misconduct and be reported to the Board or external authorities.

11. Record Keeping and Public Records Act Compliance

All credit card records—including approvals, receipts, and supporting documentation—are public records and must be retained in accordance with the Public Records Act 2005 and the School's Records Management Procedures.

12. Review

This Policy will be reviewed every three years or earlier if required.

Date last review	March 2026	Date next review	March 2029
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MIDDLETON GRANGE SCHOOL BOARD	
Board copy of the Policy to be signed by the Board Presiding Member	
Name	
Position	
Signed on behalf and with the authority of the Board	
Date	