

Patron: Rt. Rev'd Paul Colton  
Chairperson: Mr. Stephen Spillane  
Principal: Mr. Eddie Pepper  
Roll No: 13648D  
Registered Charity No: 20111373



The Board of Management,  
St. Luke's National School,  
O'Mahony's Avenue,  
Montenotte, Cork  
T23DF30

## Credit Card Policy

Approved by Board of Management: 20/05/25

Next policy review date: Annually in May

### 1. Policy objective

The board of management is required to lay out a policy that sets out the limit, terms and conditions and procedures governing the issue, use, administration and retention of the school credit card.

### 2. Scope

This policy statement applies to all personnel authorised to use a credit card at St. Luke's NS who come under the control of the board of management.

### 3. Approval required for the use of a school card credit

- a) Approval has been obtained from the board of management for the use of a credit card by the school. This approval was included in the minutes of the board meeting 15<sup>th</sup> September 2022.
- b) Approval has been obtained from the Patron in 2021/22 school year.

### 4. Responsibility

- a) The Principal is the only person that should have a school credit card.
- b) The Principal is responsible for the safe custody of the card and the security of the card information.
- c) The Principal is responsible at all times for the proper use of the credit card in line with the policy.
- d) The Principal is responsible for managing the required security controls as set out by the bank and must keep secure any applications or security keys issued for credit card use.
- e) A written record of PIN numbers must not be kept.
- f) If a credit card is lost, the cardholder must:
  - I. Contact AIB, 66 South Mall, Cork immediately. A 24-hour service is provided for this purpose – telephone number (01) 668 5500, quoting card number
  - II. Inform the Garda Síochana if loss is a result of theft and obtain a crime reference number

### 5. Credit card limit:

The credit card limit is set at €650. This limit should not be exceeded.

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**6. Terms and conditions of use**

- a) 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.
  - b) 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.
  - c) Once the monthly credit card statement is received, the supporting invoices/receipts should be attached to the statement. The treasurer and the chairperson of the board of management should sign the monthly credit card statement before payment is approved.
  - d) The credit card statement must be supported with proper receipts for all expenditure, copies of credit card receipts alone are insufficient.
  - e) The credit card must not be used to withdraw cash or personal use.
  - f) Contactless payments should not be made with a credit card.
  - g) The credit card should not be used where other forms of payments are accepted i.e. cheque, EFT.
- If from time to time any expense issue arises which is not covered by these guidelines, the Principal should bring the matter to the attention of the Chairperson who will decide what response is appropriate.

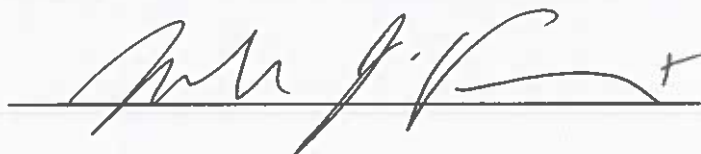
**7. Contacts:**

For questions about this policy, contact the board of management via the principal by email – [principal@stlukesmontenotte.ie](mailto:principal@stlukesmontenotte.ie)

**8. Policy Review:**

This policy will be reviewed annually and updated where necessary.  
Adopted by the board of management on 20/05/25.

Signed by the Chair on behalf of the board of Management



Signed by the Treasurer:



**Le Chéile, is Féidir Linn**