

CREDIT CARD APPLICATION PROCESS

BEFORE APPLYING

Before you apply for an application form you must:

1. Have an email from your line manager with their approval.
2. Read the [cardholder guide and Credit Card Policy on Inside Barnardo's](#) in full to ensure that you understand how the card works and the responsibilities involved in having a Barnardo's credit card.

APPLICATION PROCESS

Please complete the following forms:

1. Complete the [Application form which can be found on Inside Barnardo's](#).
 - a. This form must be completed in full with the **Card Holder's Home Address** and not the service as Address – this is a requirement from the Bank.
 - b. Security details must be completed as requested on the form to submit the application form to the bank (please note these can be changed once set up)
2. Send the completed application form along with an email to accounts.payable@barnardos.org.uk and please ensure you include:
 - a. Why a card is required.
 - b. Which goods/Services the card will be used to purchase
 - c. Copy of Line Manager's approval email
3. You Must Complete and send back the [Card Holders Agreement](#) – without this your card will not be processed

Please note that applications that are not completed in full will take longer to process and may end up being unsuccessful.

WHAT HAPPENS NEXT?

Your application will be assessed using the information you have provided. The following criteria will be considered in making a decision about new cards being issued:

- Are the types of goods / services being procured business or personal expenses?
- Are there more suitable ways for those items to be purchased?
- Does your service / department already have numerous cardholders that could be used?
- Is there a departmental card available for use?

WHAT IF MY APPLICATION IS REJECTED?

You will be notified via email as to why your application has been rejected. If amendments are required on your application form, you will be advised of this and will be able to resubmit your application.

WHAT IF MY APPLICATION IS SUCCESSFUL?

You will be notified via email to let you know that your application is going to be submitted to the bank.

Credit Card applications are collated alongside others on a monthly basis and submitted to the bank for processing.

1. Once Accounts Payable have processed your application, cards and PIN numbers will be sent out directly from the bank within 7-10 working days to the address provided.
2. Upon receipt of your card, you must:
 - Sign your card immediately.
 - Email accounts.payable@barnardos.org.uk to get your card registered for [Smart Data Online \(SDOL\)](#) to allow you to manage your card activity ([guidance for SDOL can be found on Inside Barnardo's](#))
3. Please note all cards will be sent out with a £1 limit, this £1 limit will be increased to the relevant limit stated below once registration for the SDOL is complete.

Credit limits are given out as follows:

- Departmental (DE - £10,000)
- Individual A (IA - £7,500)
- Individual B (IB - £2,500)

The default limit is £2,500.

4. Please ensure you submit a monthly report coding all card expenditure using the online portal - [SDOL](#). The monthly transactions must be coded by **18th** of the following month.

WHAT IF I NEED A HIGHER LIMIT?

You must send an email to accounts.payable@barnardos.org.uk outlining the clear justification as to why you need to increase your credit card limit to the next level. This will be reviewed by the Head of Transactional Finance and either accepted or rejected. You will be notified via email as soon as possible once a decision has been made.