

CAF Charity Account

What is a CAF Charity Account?

A CAF Charity Account is the most convenient and tax-efficient way to give.

It works in a similar way to a current account, but only holds funds that you put aside to give to your favourite causes. Once the funds have passed the charitable threshold, and held by the Charities Aid Foundation they are non-refundable.

Whenever you want to give to charity, you simply make a donation through your account.

It's incredibly flexible; donations can be made in person, or anonymously, by phone, by post, online or by standing order to any recognised charity(ies) you wish to support. You can locate a charity(ies) you wish to support using our online charity search at www.cafonline.org

Currently, over 80,000 people in the UK use the CAF Charity Account.

This overview will answer your questions about the Account. Should you wish to find out more, visit our website at www.cafonline.org/charityaccount or telephone 03000 123 000.

How does it work?

The CAF Charity Account has been specifically designed to make giving easy and tax efficient.

When you open an account, you will receive a CharityCard and 'charity chequebook' so that you can make donations by post, in person or by telephone. You can also give online with your own secure password.

How do I fund my account?

Gift Aid

You can open a CAF Charity Account by post, by telephoning 03000 123 000 or online at www.cafonline.org/charityaccount with £100 or more, or a monthly Direct Debit for £10.

Give As You Earn®

Alternatively, you can fund an account directly from your salary before tax by filling out an instruction form and handing it to your employer. Your employer or pension provider must be registered with Give As You Earn® – please telephone 03000 123 000 to check. Donor instruction forms are available from your employer or you can simply complete the enclosed application form.

Stocks and shares

You can also gift stocks and shares, which we then sell on your behalf to boost your account. These funds are exempt from Capital Gains Tax, and the gift of most shares and securities can also be offset against Income Tax at the market value of the gift. Call 03000 123 000 to find out more.

How does CAF reclaim tax?

Instead of signing separate Gift Aid declarations and keeping records of all the charities you have supported during the tax year, your CAF statement acts as your record. Providing you are a UK taxpayer, we will reclaim the basic rate of tax from HM Revenue and Customs each time you fund your account with a Gift Aid donation. This is added to your account giving you more to donate to your favourite causes.

Benefits of Gift Aid

Payment into your account	£100.00
CAF reclaims basic-rate tax 20%	£25.00
Gross value of account	£125.00
Contribution to CAF and NCVO (4%)	(£5.00)
Total to give away	£120.00

Although the basic rate of income tax reduced to 20% from 6 April 2008, CAF will still be able to claim 28p in Gift Aid for every £1 you add to your Charity Account until April 2011. After April 2011 CAF will only be able to reclaim 25p for every £1.

Higher-rate taxpayers can also claim the difference between basic-rate and higher-rate tax. Simply indicate how much you have paid into your account in the relevant tax year when completing your assessment form.

Tax-free donations with Give As You Earn®

If your employer operates Give As You Earn®, you can fund your Charity Account tax free. Donations made through Give As You Earn® are taken from your salary before tax is deducted and then credited gross to your CAF Charity Account.

Benefits of Give As You Earn®

Contribution from salary before tax is deducted	£10.00
Actual cost to basic-rate taxpayer (20%)	£8.00
Actual cost to higher-rate taxpayer (40%)	£6.00
Actual cost to higher-rate taxpayer (50%)	£5.00
Contribution to CAF (4%)	(£0.40)
Total to give away	£9.60

Who can I give to?

With a CAF Charity Account you can give to any registered charity in the UK or any organisation recognised by HM Revenue and Customs as charitable. Whenever you make a donation we will check the status of the recipient before paying anything from your account.

If you fund your account by Gift Aid, you can also pay certain memberships and give to charities based overseas. However, due to HM Revenue and Customs regulations if your account is funded by Give As You Earn® it cannot be used to pay membership subscriptions.

How do I make donations?

By telephone

You can donate by calling our customer service team, 8am–6pm, Monday to Friday, on 03000 123 000 (calls charged at local rate). Or make donations direct by calling any one of over 4,000 charities that have registered to accept CharityCard donations.

Via the Internet

Go to the 'Account Management' area of www.cafonline.org/charityaccount to make one-click donations, access your statement and balance, top up your account, view potential charities and create a portfolio of your favourite causes.

By post

Use your 'charity chequebook' to make donations by post.

By standing order

A CAF Charity Account allows you to set up standing orders for your favourite charities. This is the most efficient way to give regular support and the method most favoured by charities.

In person

Use your 'charity chequebook' to make donations to collection boxes, door-to-door appeals and sponsored events.

Give anonymously

Call our customer service team or give by using an anonymous 'charity chequebook'.

Any other questions?

How do I keep track of my donations?

We will send you a quarterly statement if you fund your account by Gift Aid, or half-yearly statements under the Give As You Earn® scheme. For additional statements, call our customer service team.

What if I lose my CharityCard?

Write to us, telephone, or email our customer service team as soon as you discover that you have lost your CharityCard. Your card will be cancelled and we will immediately issue you with another.

How much does it cost to run a CAF Charity Account?

Please refer to the enclosed Conditions of Acceptance for full details.

Can I fund a single Charity Account by both Give As You Earn® and Gift Aid?

No, due to HM Revenue and Customs regulations. You may, however, have two accounts.

Can my account go overdrawn?

The CAF Charity Account has no overdraft facility. Should there be insufficient funds in your account, you will receive a statement advising you of the situation. If you fund your account by Gift Aid, your 'charity cheque' will be held for a month and returned if it still cannot be paid.

Letters of wishes

The balance of your account can only be used for charitable donations when you pass on. You need to leave written instructions as to how these funds should be donated in event of your death. Of course you are free to change these at anytime during your lifetime.

If no instructions are left, the balance is transferred to the CAF General Fund and distributed to charities through our Grantmaking Programme. We also offer a Legacy Account – an easy way of leaving a gift to charity in your will. For further information please call 03000 123 028.

How do I open an account?

To open a CAF Charity Account, complete the enclosed application form, apply online at www.cafonline.org/charityaccount or call us on 03000 123 000.

If you decide not to open a Charity Account just yet, don't forget you can choose to make one-off charitable donations at www.cafonline.org

Charities Aid Foundation, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4TA

T: 03000 123 000 F: 03000 123 001

E: enquiries@cafonline.org W: www.cafonline.org

Registered charity number 268369

Open a CAF Charity Account

Personal details (please complete in BLOCK CAPITALS)

Mr Mrs Miss Ms Other _____

Surname _____

Forenames (in full) _____

Please feel free to contact me by: (please tick)

Telephone _____

Email _____

If you already have a CAF Charity Account please tick here

Home address _____

_____ Postcode _____

In completing this you are giving CAF permission to contact you about this service

About you

This information will be confidential to CAF

Occupation _____

Date of birth //

Mother's maiden name/memorable word (for security) _____

How did you hear about CAF? Please indicate publication, channel, event, website or other type of recommendation

Keeping you informed – data protection

We would like to tell you by letter, phone or email about additional products and benefits from the CAF Group that CAF believes will be of interest to you. If you would prefer not to be contacted, please tick the appropriate boxes. Please note that ticking a box means that we will not be able to tell you about these additional benefits.

CAF and the companies in which it has a majority stake (the Group) will not share your information with any outside organisation except as part of providing a product/service or when legally obliged to do so.

I do not wish to receive details of: other products and services from the CAF Group
 forthcoming events from the CAF Group

Alternatively, write to: The Data Protection Officer, CAF, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4TA giving your details and instructions.

I have read the Data Protection statement and accept the CAF terms and conditions.

Signature _____

Date _____

Please sign the declaration below

This declaration confirms my wish to make donations to Charities Aid Foundation under the Gift Aid Scheme and applies to all non Give As You Earn® donations made by me **and** all donations I make from this date until I notify you otherwise in this tax year and the four years prior to the year of this declaration. I understand that I must pay an amount of Income Tax and/or Capital Gains Tax for each tax year (6 April one year to 5 April the next) that is at least equal to the amount of tax that Charities Aid Foundation will reclaim on my gifts for that tax year.

I confirm that I am a UK taxpayer and that I will advise CAF if this situation changes.

/continued overleaf

Account preferences

If you would like to manage your giving online, please tick here

If you would like to receive a 'charity chequebook', please tick here

If you have chosen to receive a 'charity chequebook' please indicate the wording you would like to appear on your 'charity cheques':

My name to appear as _____

The words 'an anonymous donor' to appear

My cheques to remain blank

Please tick if you do not want your address printed on your 'charity cheques'

Funding a CAF Charity Account

A Funding by Gift Aid

By Direct Debit

(minimum £10 per month)

I wish to fund my account on a regular basis by Direct Debit. Amount £ _____

Starting from / / until / /

or until further notice

Monthly

Quarterly

Half-yearly

Annually

Please complete the enclosed Direct Debit Form.

I wish to give a single amount £ _____ (recommended minimum £100)

By cheque

I enclose a cheque for £ _____ (payable to CAF and returned with form)

By credit/debit card

Please complete **section D** below.

Please remind me to fund my account on / /

B Give As You Earn®

Only complete if your employer or occupational pension provider is registered for GIVE AS YOU EARN® – please telephone 03000 123 000 to check

I wish the following amount to be deducted from my pay each month, before tax £ _____ (minimum £10)

Employer's (or pension provider's) name and address: _____

If you already have a Give As You Earn® account,

_____ Postcode _____

please indicate if this is: a) an additional donation

Your staff number (from your payslip) _____

b) a replacement

Your NI number

C Shares

You can also fund your account by making a gift of stocks and shares which we sell and then place the proceeds into your account. If you would like more information please call the Trust Department on 03000 123 000 or tick the box and we will contact you

D Credit/debit card details

To reclaim Gift Aid, you the account holder must be the named cardholder of the credit/debit card funding your account. Amount £ _____

Your name (as it appears on your card) _____

Card type: Visa Mastercard American Express JCB Visa Delta Solo Maestro Issue number

Card number

(debit cards only)

Start date / Expiry date / Security number

(found on the reverse of the card)

Please return to: CAF Charity Accounts Department, CAF, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4TA
Registered charity number 268369 T: 03000 123 000 F: 03000 123 001 E: charityaccountsadmin@cafonline.org W: www.cafonline.org

Instruction to your bank or building society to pay Direct Debits



Please complete the whole form and send to:

Charities Aid Foundation
25 Kings Hill Avenue
Kings Hill, West Malling
Kent ME19 4TA

Name of account holder

Bank/building society account number

Branch sort code

- -

Name and full postal address of your bank/
building society

To The Manager

Address _____

_____ Postcode _____

Originator's Identification Number

FOR CAF OFFICIAL USE ONLY

CAF reference number

Instruction to your bank or building society

Please pay Charities Aid Foundation Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with CAF and if so, details will be passed electronically to my bank/building society.

Signature _____

Date _____

Banks and building societies may not accept Direct Debit instructions from some types of account

Charities Aid Foundation, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4TA

T: 01732 520 055 F: 01732 520 001

E: charityaccounts@cafonline.org W: www.cafonline.org

Registered charity number 268369

0485D/0407



THIS GUARANTEE SHOULD BE DETACHED AND RETAINED BY THE PAYER

The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own bank or building society.
- If the amounts to be paid or the payment dates change, CAF will notify you at least ten working days in advance of your account being debited or as otherwise agreed.
- If an error is made by CAF or your bank or building society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your bank or building society. Please also send a copy of your letter to us.

Conditions of Acceptance

Gift Aid Accounts

- 1 In opening a CAF Charity Account the donated funds are given to CAF in their entirety. The CAF Trustees will distribute these funds among such charities as the donor shall from time to time direct or where ongoing direction ceases as the Trustees shall in their absolute discretion determine.
- 2 The Trustees shall be entitled to refuse to distribute funds to any institution which does not make its accounts available for inspection by the public.
- 3 The donor acknowledges that the Trustees do not take any responsibility for the suitability of any particular recipient.
- 4 The Trustees reserve the right to recover from the donor sums of money which they are required to repay to HM Revenue and Customs for any reason including infringements of the 'benefit rules' which apply to Gift Aid. Information on the benefit rules is available from CAF or from HM Revenue and Customs.
- 5 The Trustees have the same power of investment in respect of donated funds as they have in respect of the Foundation's other property under the terms of its Trust Deed, and the resulting income and gains of the Foundation.
- 6 Pending distribution in accordance with a direction, the Trustees may apply donated funds for charitable purposes by investing them in such a manner as they shall think fit. Such investment may include the provision of loans on beneficial terms to other charities provided that not more than 10% of donated funds at any one time may be so invested.
- 7 If the investment of funds for the purpose of loans should result in losses which in the final instance cannot be met from the reserves set aside by the Trustees for that purpose, funds held awaiting distribution will be reduced on a pro-rata basis.
- 8 CAF will make deductions from your account for the cost of running your account and as a donation to CAF and to CAF's founder, the National Council for Voluntary Organisations (NCVO):
 - CAF will deduct a contribution from your account, consisting of:
 - i a VAT inclusive fee which covers the cost of administering your account; and
 - ii a donation to support CAF's charitable mission
 - CAF will make a deduction to support the work of its founder, the NCVO
 - the deductions are based on the value of the payments you make into your account plus the tax rebates between 1 May and 30 April each year and are as follows:

Your donations plus tax rebates for the year*	CAF Fee	CAF Donation	Donation to NCVO
Up to £17,000	0.75%	2.25%	1.00%
£17,001 – £92,500	-	-	1.00%
£92,501 and above	-	-	-

* These amounts are indexed annually on 1 May according to the change in the Retail Prices Index (RPI) and rounded to the nearest £500

- 9 The Trustees shall be entitled to revise the above conditions of acceptance on giving three months' notice.

Give As You Earn® Accounts

- 10 The level of contribution deducted from Give As You Earn accounts is the same as that deducted from Gift Aid accounts, except where an employer has agreed to meet the costs.

Keeping you informed

We would like to tell you by letter, phone or email about additional products and benefits from the CAF group that we believe will be of interest to you. If you would prefer not to be contacted, please tick the appropriate boxes. Please note that ticking a box means that we will not be able to tell you about these additional benefits.

CAF and the companies in which it has a majority stake (the group) will not share your information with any outside organisation except as part of providing a product/service or when legally obliged to do so.

I do not wish to receive details of: other products and services from the CAF group
forthcoming events from the CAF group

Alternatively, write to: The Data Protection Officer, CAF, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4TA giving your details and instructions.

Charities Aid Foundation, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4TA
T: 03000 123 000 F: 03000 123 001 W: www.cafonline.org E: charityaccounts@cafonline.org
Registered charity number 268369