

Business card features and benefits

With a CAF Bank Mastercard® (Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated) Business card, you can make payments for goods and services from your CAF Cash Account in a safe and secure way, in person, over the telephone, online, in the UK and outside the UK. You can make cash withdrawals in pounds in the UK and in foreign currency outside the UK at cash machines where the Mastercard acceptance mark is displayed.

With a CAF Bank Business card the cardholder can:

- use their card 24/7
- make payments online or in stores
- withdraw up to £300 from a cash machine*

*Per card. Subject to a maximum daily limit of £1000 per account.

Please be aware this card is not a credit or debit card. It's a Business card and is linked to your CAF Cash Account. Any card payments or cash withdrawals will only be allowed if you have sufficient funds in your account.

Your Card Transactions will not be debited to your Account until a minimum of 48 hours after the authorisation of the Card Transaction. However, once an authorisation is given, that Card Transaction will immediately reduce the total amount that can be drawn from your Account, even if the payment has not actually been deducted from the Account by then.

Please be aware that for security reasons, bank account balances for your CAF Cash Account are not available to cardholders at ATMs. You can of course obtain your CAF Cash Account balance online if you are authorised to do so. The cleared balance shown is for interest purposes and may not reflect total available funds due to pending debits or credits, including Business card transactions.

Fees

CAF Bank do not charge you for issuing or for the use of your card. However, some merchants will charge for the use of the card as if it were a credit card and such charges will be payable by you. The merchant is obliged to tell you if any such charges are payable at the time of the card transaction.

Security

The Business card uses Chip and PIN security for transactions in store and ATMs. For online purchases, the card uses the Mastercard Identity Check service to verify the payments. This security measure requires the cardholder to register a mobile telephone number (ideally a UK number) which is personal to them.

As part of our fraud prevention measures we may monitor your account activity. If you believe something out of the ordinary has happened on your account, please let us know without delay by calling **03000 123 456**.

You will be responsible for all losses if the cardholder has acted fraudulently or in a grossly negligent manner. Please consider this when selecting cardholders on behalf of your organisation.

How to apply

Simply complete the Business card application form. You will need to complete this form for each cardholder that you wish to have. Once identification and verification procedures have been completed the relevant cards will be issued. Cards will be sent directly to the cardholder's home address as a fraud prevention measure.

We're here to help

Please refer to the CAF Bank Business card frequently asked questions (FAQs) for further assistance at www.cafonline.org/businesscard

OR

Contact our dedicated customer service team to answer questions relating to your application.

T: 03000 123 456

E: cafbank@cafonline.org

W: www.cafonline.org/businesscard

Telephone calls may be monitored or recorded for security/training purposes.
Lines are open Monday to Friday 9am - 5pm (excluding English bank holidays).

CAF Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 204451). CAF Bank Limited Registered office is 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ. Registered in England and Wales under number 1837656.

Business card

Frequently asked questions (FAQs) for cardholders

When will I receive the CAF Bank Mastercard® (Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated) Business card?

Providing the details you have supplied are sufficient, your card will be ordered and sent to you within two weeks. If you have not received your card after this time please advise your organisation's account contact.

How are cards activated?

Activate your card prior to use by calling the telephone number supplied with your card. An automated service will request an access code which will have been posted separately to you.

If successful, a PIN is provided verbally and the card is activated immediately.

Where can I use my card?

Your organisation will inform you of the uses available to you. You may have the option to use the card online and outside the UK. Online usage benefits from enhanced security from and Mastercard® Identity Check™.

For further information and advice, FAQs are available at www.cafonline.org/businesscard. If the card is to be used outside the UK please contact us in advance so we can ensure our security checks do not unnecessarily interfere with the use of the card. Conditions 13.42 to 13.47 (Authorisation) of the General Terms and Conditions set out the different reasons why a card transaction may be declined.

How do I change my PIN?

Your PIN can be changed at most ATMs in the UK at any time, except within the 30 day period before the expiry of an existing card, or between the order and receipt of a replacement card.

Can the card be used to guarantee cheques?

No. CAF Bank business cards cannot be used to guarantee cheques.

How do I protect my card from misuse?

You should ensure you read the Business card cardholder security measures, which include (but not limited to) measures to protect cardholders' PINs and not allowing anyone other than the designated cardholder to have or use the card, card details, or PIN.

Why can I not see my CAF Cash Account bank balance at an ATM?

For security reasons bank account balances are not available to any cardholder at ATMs. You can of course obtain your CAF Cash Account bank balance online if you are authorised to do so. The cleared balance shown is for interest purposes and may not reflect total available funds due to pending debits or credits, including business card transactions.

What is a Mastercard business card?

This card is a business card and not a credit or debit card. It's linked to your CAF Cash Account, any business card payments or cash withdrawals will only be allowed if you have the sufficient funds in your account.

Card transactions will not be debited to your account until a minimum of 48 hours after the authorisation of the transaction. However, once an authorisation is given, that card transaction will immediately reduce the total balance of your account, even if the payment is not shown on your account by then.

What do I do if my card is lost or stolen?

Call our dedicated line without delay on 03000 123 606 if a card is lost, stolen or the security of your PIN or Mastercard Identity Check code has been compromised. This service is available 24 hours a day, 365 days a year.

What happens if my card is retained by an ATM?

Please call our dedicated line without delay on 03000 123 606 if your card is retained by an ATM. This service is available 24 hours a day, 365 days a year.

I have forgotten my PIN – how do I report it?

Cardholders should call the activation line on **03000 123 605** quoting their access code in order to obtain their PIN. Our Customer Service team are available on **03000 123 456** to provide details of access codes if necessary.

How do I contact CAF Bank?

Should you have any queries on your business card, please contact our Customer Services Team on **03000 123 456**. Our lines are open Monday to Friday, 9am to 5pm (excluding English bank holidays).

Protect your organisation against identity theft

- cardholders should keep their PIN secret and not let anyone else know it or use it.
- keep secure (or shred) all receipts, letters, bank statements and confidential papers containing personal information
- keep items such as cheque books, cards and personal identification (eg, passport or driving licence) in separate places.

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Business card cardholder security measures

For your own benefit and protection you should carefully read these cardholder security measures before signing the cardholder details form. If there is anything you do not fully understand please ask for further information or seek professional advice or guidance.

- 1 You must take all reasonable precautions to prevent fraudulent use of the CAF Bank MasterCard® business card and PIN. These include, but are not limited to, ensuring that you:
 - never write down the PIN or any Card details in a way that could be understood by somebody else, including anyone within your organisation;
 - destroy the advice slip on which it is printed;
 - sign the card with a ballpoint pen as soon as you receive it;
 - keep the card safe;
 - do not allow anyone else to have or use the card, card details or PIN;
 - do not disclose the card numbers or the card security code on the back of the card except when using the card to make payments;
 - do not reveal the PIN to another person including the police or bank staff (we will never ask you to reveal the PIN to us);
 - do not tamper with the card;
 - do not choose security details which are easy to guess;
 - take care to ensure that no one sees the PIN when you use it;
 - do not disclose the PIN for mail order payments or when paying for goods and services over the telephone or through the internet;
 - keep card receipts safe and dispose of them securely;
 - comply with all reasonable instructions we may notify to you from time to time regarding keeping the card, card details and PIN safe;
- 2 If the card or PIN or SecureCode are lost or stolen, or you suspect that someone has used them or tried to use them, please tell us without delay by calling 03000 123 606 (lines are open 24 hours) or from abroad +44 3000 123 606. If asked you must confirm this in writing.
 - inform us without delay by telephoning us on our lost and stolen number if the card or PIN or SecureCode™ are lost or stolen, or you suspect that someone has used them or tried to use them. If we ask you to, you must confirm this in writing;
 - inform us without delay of any change to your home address or mobile telephone number as soon as possible. This information is necessary to authenticate online payments.
 - make sure that the card and card details are not used for any illegal purposes; and
 - stop using the card once the card has been cancelled, and ensure that it is immediately destroyed by cutting it into at least six pieces.
- 3 We will keep all information that we hold about you strictly confidential, subject to the provisions of applicable law and regulation. We will not disclose your details to anyone else unless:
 - the law says we must;
 - we have a public duty to do so;
 - it is necessary to protect our interests; or
 - you authorise us to.

We may use your details to carry out our checks with credit reference and fraud prevention agencies. Those agencies will maintain a record of our search, and those records may be used by insurers and other organisations in carrying out their own checks for the purposes of their business.

Further assistance can be obtained by visiting www.cafonline.org/businesscard or by calling our Customer Service team on 03000 123 456. Our lines are open Monday to Friday, 9am to 5pm (excluding English bank holidays).

Telephone calls may be monitored or recorded to comply with relevant legislation and for training purposes. Lines are open Monday to Friday 9am - 5pm (excluding English bank holidays).

CAF Bank Limited (CBL) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 204451. Authorisation can be checked on the financial services register at www.fca.org.uk CBL Registered office is 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ. Registered under number 1837656. CBL is a subsidiary of Charities Aid Foundation (registered charity number 268369).

MasterCard is a registered trademark of MasterCard International Incorporated.

Your business card application

For CAF Cash Account holders

Guidance notes

Please ensure you complete each relevant section clearly, in full and in black ink using block capitals. Please do not use correction fluid – we are unable to accept application forms where correction fluid has been used

Before you start

When requesting a CAF Bank Mastercard® (Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated) Business card on behalf of your organisation, it is essential that you carefully read the CAF Bank General Terms and Conditions and retain them for future reference. If there is anything that you do not fully understand, please ask for further information or seek professional advice or guidance before sending your application to us.

We cannot accept familiar or nicknames for identification purposes so please provide full names wherever prompted. We will always send a Card to the Cardholder at their home address. We will not send the Card to a non-residential address, addresses outside of the UK, PO Box or c/o address. These procedures are in place to protect your organisation against financial crime.

In order for CAF Bank to comply with its legal obligations, we are required to verify each Cardholder's identity. We retain the right to ask for additional information in order to complete this verification.

Data Protection and confidentiality

We take Data Protection and privacy very seriously.

Our Privacy Notice, which can be viewed at www.cafonline.org/privacy, describes the way in which we collect, retain and use personal data. We aim to ensure that we only hold personal data for as long as it is needed and that it is held securely.

The personal information we collect from you in this application will be shared with fraud prevention agencies, who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment.

Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found in the CAF Bank General Terms and Conditions, by visiting our website at www.cafonline.org/fraudprevention or by calling us on 03000 123 456.

Please ensure you update us of any changes to Cardholder addresses or mobile phone numbers as soon as possible as this information is used to authenticate online Business card payments.

You are responsible for updating CAF Bank as soon as possible if contact details change (including if an individual is no longer employed by the organisation) or if the Card is no longer required.

You may nominate one Cardholder using this form (You do not need to include any existing Cardholders in this section). Do not forget the organisation will be responsible for all losses if the Cardholder acts fraudulently or in a grossly negligent manner. We recommend you select your Cardholders very carefully.

If you would like to add more than one Cardholder, please complete an additional form.

Section 1

Your organisation

1.1 Organisation name

If this name is less than 21 characters, including spaces and punctuation, this is the name that will appear on your Card. If the name exceeds 21 characters or you specify different requirements, please refer to section 1.2.

1.2 Abbreviated organisation name

Complete this section if you need to either shorten how your organisation's name appears on the Card or if you have more than one CAF Cash Account with Business card facilities. By specifying a slightly different name, eg, Charity Acc 1, Charity Acc 2, you will be able to identify which Card is for which account.

1.3 Existing CAF Cash Account number

Please insert the CAF Cash Account number to which this application applies. Cards can only be issued on a CAF Cash Account. If you wish to apply for Business cards for more than one CAF Bank Account, you need to complete a new application form for each account.

1.1 Organisation name

1.2 Abbreviated organisation name

1.3 Existing CAF Cash Account number

1.4 Email address

Section 2

Your nominated Cardholder

You may nominate one Cardholder on this form (You do not need to include any existing Cardholders in this section). Do not forget you will be responsible for all losses if the Cardholder acts fraudulently or in a grossly negligent manner. We recommend you select your Cardholder very carefully.

Cardholder	
<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs
<input type="checkbox"/> Ms	<input type="checkbox"/> Miss
Other	<input type="text"/>
Full legal name	
<input type="text"/>	
<input type="text"/>	
Nationality	
<input type="text"/>	
DOB d d m m y y	
<input type="text"/>	
Home address	
<input type="text"/>	
<input type="text"/>	
Postcode	
<input type="text"/>	
Mobile telephone number	
<input type="text"/>	
Email address	
<input type="text"/>	
<input type="text"/>	
I have read and agree to use the Card in accordance with the Business card cardholder security measures and I confirm:	
■ I have fully understood the Business card cardholder security measures. If there is anything which I did not fully understand in the Business card cardholder security measures, I have sought professional advice and guidance before completing this form.	
■ The information provided in this form is accurate.	
<input type="text"/>	
Cardholder Signature	Date d d m m y y y y
<input type="text"/>	<input type="text"/>

Section 3

Declaration

This declaration must be signed by your authorised signatories in accordance with your CAF Bank mandate.

Please tick and certify each of the statements below:

By signing this Business card application form, we, the customer, confirm that:

- we agree to use the Card in accordance with the CAF Bank Terms and Conditions and the Business card cardholder security measures
- we confirm we have fully understood the *CAF Bank General Terms and Conditions* and the Business card cardholders security measures. If there is anything which we did not fully understand, we have sought professional advice and guidance before sending this completed form to CAF Bank
- the individuals detailed on this form have authorised the disclosure of their personal details to CAF Bank
- the information provided in this application form is accurate
- we are responsible for updating CAF Bank if contact details change (including if an individual is no longer employed by the organisation)

Signed by:

Title Mr Mrs Miss Ms Other

Full legal name

Signature Date

Signed by:

Title Mr Mrs Miss Ms Other

Full legal name

Signature Date

Next steps

Before you send your application to us, please ensure the declaration has been completed and signed in accordance with your current bank mandate.

Once identification and verification procedures have been completed on each Cardholder, the relevant Cards will be issued. We will advise you once Business cards have been issued to Cardholders.

Cardholders are advised to activate their Cards promptly and familiarise themselves with the guidance provided in the Security Centre section of the CAF Bank website.

Please refer to the CAF Bank business card frequently asked questions (FAQs) for further assistance at www.cafonline.org/businesscard

Please return your application form to:

CAF Bank Limited
25 Kings Hill Avenue
Kings Hill
West Malling
Kent ME19 4JQ

We're here to help

Our dedicated Customer Service team is here to answer questions relating to your application.

T: 03000 123 456

E: cafbank@cafonline.org

W: www.cafonline.org/businesscard

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