

CAF CASH ACCOUNT

Features and Benefits

CAF CASH ACCOUNT FEATURES AND BENEFITS

CURRENT ACCOUNT FOR CHARITIES

Safe and secure day-to-day banking, designed exclusively for charitable organisations.

Our interest-bearing CAF Cash Account provides transactional banking for your everyday requirements. So whether you need to send money electronically within the UK, send money outside the UK, make everyday card payments or set up standing orders to third parties, this account aims to satisfy your day-to-day banking needs, including:

- earn interest on account balances in credit.
- online banking with dual authorisation for added security.
- access to a branch network for paying in at UK counter-service branches of HSBC or Royal Bank of Scotland (RBS).
- standing order, cheque and paying-in book facilities.
- access to Post Office deposit services.

RECEIVING MONEY

You can receive money into your CAF Cash Account by online or electronic transfer, as well as by cash or cheque at any counter-service HSBC Branch in the UK if your sort code begins with 40, or at any counter-service RBS Branch in the UK if your sort code begins with 83. You can also pay in at any Post Office in the UK.

SENDING MONEY

You can use a variety of methods to send money:

- card payments with a CAF Bank Mastercard® Business card.
- online banking service.
- outside the UK by completing our *Sending money outside the UK form* which can be found at www.cafonline.org/cafbank-forms
- Bacs bureau and sponsorship for payments and collection of Direct Debits.
- CHAPS bank transfer.
- Direct Debit.
- standing order.
- Faster Payments.
- cash withdrawal from an international network of cash machines, wherever you see the Mastercard symbol.
- cheque.

FEES

The CAF Cash Account monthly fee of £5.00 and other transaction fees are detailed in the *CAF Bank Tariff*, which you can view at www.cafonline.org/cafbank-tariff-terms

INTEREST

You can view our current interest rates at:

CAF Cash Account – www.cafonline.org/banking

Deposit accounts – www.cafonline.org/bankrates

BANKING ONLINE

You can manage your account with our online banking service, a safe and secure way to manage your day-to-day transactions over the internet.

DUAL AUTHORISATION

Managing your account online gives you the benefit of additional security and fraud prevention measures using dual authorisation. Once an external payment has been initiated, it requires a second online user, authorised by your organisation, to approve it before any money leaves your account.

You can:

- view transaction history and balances for all your accounts.
- pay variable amounts to your staff and suppliers.
- view statements online.
- send and receive money between your CAF Cash and Gold Accounts.
- send money to other UK bank accounts, by Faster Payment or CHAPS bank transfer.
- set up additional online users with various account access roles.
- view and cancel Direct Debits.
- set up, amend and cancel standing orders.
- edit your profile and change your passwords.
- order cheque or paying-in books.
- cancel cheques.
- send and receive secure messages between you and our Customer Service team.

ARRANGED OVERDRAFTS

A secured, arranged overdraft, by prior agreement as part of your CAF Cash Account, may meet your borrowing needs.¹

Find out more about our secured loans at www.cafonline.org/loans

¹ Overdraft applications are subject to credit assessment and security is required.

OUR FRIENDLY TEAM

You can, of course, choose to manage your account transactions by telephone, or by sending written instructions, signed in accordance with your existing mandate held with CAF Bank.

Our UK-based Customer Service team is available to help you Monday to Friday 9am to 5pm on **03000 123 456** (excluding English bank holidays). Alternatively, you can email us at cafbank@cafonline.org

STAYING SECURE

We're here to help you protect your money. Visit our Security Centre at www.cafonline.org/security-centre for updates on the latest scams and tips on how to prevent fraud.

WE'RE HERE TO HELP

Explore our Help Centre at www.cafonline.org/cafbank-help to find answers to questions you may have about opening a CAF Bank account.

T: 03000 123 456

E: cafbank@cafonline.org

W: www.cafonline.org/caf-bank

FOR MORE INFORMATION

T +44 (0)3000 123 456

E cafbank@cafonline.org

W www.cafonline.org/caf-bank

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

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.

