

CAF Cash features and benefits

CAF Cash Account

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
- 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, or 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
- outside the UK by completing our *Sending money outside the UK form*
- 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

Find out more at cafonline.org/banking

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 cafonline.org/loans

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

CAF Bank 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 a transaction has been initiated to a third party, it requires another 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
- set up additional users with various Administration Rights
- view Direct Debits
- set up, amend and cancel standing orders
- change your passwords
- order cheque or paying-in books

CAF Cash Online QuickPay

This is a free online service that lets you pay variable amounts to your staff and suppliers from your CAF Cash Account. Unlike a standing order, QuickPay allows you to transfer irregular amounts. You can control your payments online and they are sent electronically at no cost to your organisation.

Interest

You can view our current interest rates at:
CAF Cash Account – cafonline.org/banking
Deposit Accounts – cafonline.org/bankrates

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 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 and Support Hub at cafonline.org/caf-bank-help to find answers to questions you may have about opening a CAF Bank Account.

T: [03000 123 456](tel:03000123456)

E: cafbank@cafonline.org

W: cafonline.org/caf-bank

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

CAF GOLD ACCOUNT

Summary box

Account name	CAF Gold Account								
What is the interest rate?	<p>Your interest rate is variable. The current annual rate is shown in the table below.</p> <table border="1"> <thead> <tr> <th>Balance</th> <th colspan="2">Quarterly Interest (variable)</th> </tr> </thead> <tbody> <tr> <td rowspan="2">£0+</td> <td>Gross*</td> <td>AER**</td> </tr> <tr> <td>2.50%</td> <td>2.52%</td> </tr> </tbody> </table> <ul style="list-style-type: none"> Interest is calculated on your daily balance. Interest is paid quarterly to this account. 	Balance	Quarterly Interest (variable)		£0+	Gross*	AER**	2.50%	2.52%
Balance	Quarterly Interest (variable)								
£0+	Gross*	AER**							
	2.50%	2.52%							
Can CAF Bank change the interest rate?	<p>Yes, we can change the interest rate at any time. We will notify you of any change that does not benefit you 60 days before the change is made. For more information, please see section 20 of our General Terms and Conditions.</p>								
What would the estimated balance be after 12 months based on a £1,000 balance?	<p>An illustration of the future balance is shown below.</p> <table border="1"> <thead> <tr> <th>Balance</th> <th>Gross* Rate/AER**</th> <th>Balance at 12 months</th> </tr> </thead> <tbody> <tr> <td>£1,000.00</td> <td>2.50%/2.52%</td> <td>£1,025.24</td> </tr> </tbody> </table> <p>This is an illustrative example assuming that:</p> <ul style="list-style-type: none"> You don't withdraw or deposit any additional money. The interest rate stays the same and is paid quarterly. Interest is calculated on a cleared deposit for a full 12 months. 	Balance	Gross* Rate/AER**	Balance at 12 months	£1,000.00	2.50%/2.52%	£1,025.24		
Balance	Gross* Rate/AER**	Balance at 12 months							
£1,000.00	2.50%/2.52%	£1,025.24							
How do I open and manage my account?	<ul style="list-style-type: none"> You can open an account by printing the online application form and posting it to CAF Bank Limited, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ. There is no minimum deposit. There is no minimum account balance. You can manage the account by telephone, online or by post. 								
Can I withdraw money?	<ul style="list-style-type: none"> Yes, you can make withdrawals from this account to your CAF Cash account. 								
Additional information	<ul style="list-style-type: none"> You can close this account any time without charge. If your sort code starts with 40, you can deposit cash or cheques through any counter-service branch of HSBC in the UK. If your sort code starts with 83, you can deposit cash or cheques through any counter-service branch of RBS in the UK. For both HSBC and RBS sort codes, you can use the Post Office counter-service to deposit cash or cheques in the UK. Interest is paid Gross*. Please read this summary in conjunction with the CAF Bank General Terms and Conditions and the CAF Gold Account – Account Terms. 								

***Gross** means that all interest will be paid without any deduction of tax. You are responsible for paying any tax due to HMRC.

****AER** stands for the Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded over a year.

Financial Services Compensation Scheme (FSCS)

This product is covered by the Financial Services Compensation Scheme (FSCS).

For further information about the compensation provided by the FSCS (including amounts covered and eligibility to claim), refer to the FSCS website www.FSCS.org.uk or call the FSCS on **0800 678 1100**.

Details correct as at 13/02/2024

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

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CAF BANK

Application form

About our services

CAF Cash current account

If you require easy access to your money but also need every penny to work for you, then our CAF Cash Account may be the answer. Your account needs to be funded in the first 30 days. Failure to do so may result in your account becoming overdrawn. To find out more about possible charges, please see our Tariff of Fees, located here: .

With a CAF Cash Account you can;

- Send money within the UK
- Send money outside the UK
- Receive money from outside the UK
- Receive money from within the UK

Standing order and Direct Debit transfers from other banks can be made by completing the enclosed form.

CAF Bank Business card

With a CAF Bank MasterCard® Business card you can make card payments for goods and services from your CAF Cash Account in a safe and secure way and online, in the UK and overseas. You can make a cash withdrawal at ATMs where the MasterCard acceptance mark is displayed.

With a CAF Bank Business card your cardholder can:

- make card payments in pounds 24/7
- make card payments in a foreign currency
- securely undertake online payments using the MasterCard® SecureCode™ service
- make cash withdrawals in pounds in the UK and in a foreign currency outside the UK up to £300 per transaction. This is subject to a daily limits which covers all cardholder cash withdrawals from ATMs

CAF Bank Bacs bureau service

A secure, efficient way to collect Direct Debits in to your CAF Cash Account and send money within the UK.

Loans

Finding a loan tailored to meet the needs and circumstances of your organisation is not always easy. As a trusted provider that understands the requirements of charities we can help take the hassle out of the process, enabling you to concentrate more on your cause. Whether you're looking to undertake a project, refinance an existing agreement, purchase or refurbish a property or need working capital to expand your services, our experienced relationship managers will work with you to develop the right financial solution.

We assess each application on its own merit. We are committed to being a responsible lender and all loans are subject to a comprehensive assessment process.

Please note that we do not provide loans where 40% or more of the secured assets would be a residential dwelling, or loans other than for business purposes or which would be a regulated consumer credit agreement.

Arranged overdrafts

If a loan is not suitable for your organisation, a business arranged overdraft as part of your CAF Cash Account may better meet your shorter-term needs.

CAF Gold deposit account

This account provides your charity with easy access to your savings. You can open an account and send money to your CAF Cash Account or a nominated account as long as your account remains in credit.

To operate a CAF Gold Account, you must open a linked CAF Cash Account.

Savings

We can give you access to savings accounts with variable notice periods from 60 days to 1 year. Helping you to meet your current needs and improve your future sustainability.

CAF Donate

CAF Donate is our innovative, multi-channel fundraising service that allows you to fully manage the entire donation experience online, over the phone or by post. For more information, please go to cafonline.org/cafdonate

Please refer to the *CAF Bank Features and benefits* document for more information.

Information needed for your application

The meaning of the words and phrases used in this document are detailed in Section 1 of *CAF Bank General Terms and Conditions, Meaning of words and phrases*. In addition, the Financial Conduct Authority has published a set of standardised terms and definitions that all banks use in relation to the services it provides per payment account. A glossary of the terms and definitions is available to view at cafonline.org/glossaryofterms which will apply to these terms unless a contrary intention is expressed. We set out the cost of these services in Fee Information Documents which are designed to make it easier for you to compare the cost of these services. A Fee Information Document can be found at cafonline.org/charities/everyday-banking.

You should carefully read the accompanying product information and *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 CAF Bank. **Failure to complete this form fully may delay your application.**

Below is a list of information you will need to supply when completing this application. For ease, you may wish to have this information to hand before starting your application.

Details about your organisation's:

- activities
- income
- charity registration number (charities registered with the Charity Commission (CC), Office of the Scottish Charity Regulator (OSCR) or Charity Commission for Northern Ireland (CCNI))
- registered company number (for organisations registered with Companies House)
- registered address and correspondence address
- an extract of the minutes of a meeting attended by your board of directors/trustees or equivalent, where it shows authority to open a new bank account. This should be signed by your chairman and certified by them as a true extract of the minute (the signature must be an original).
- country(ies) of tax residence – normally the country or countries in which you are established but if the organisation has connections with any other country you will need to check the rules in that country – see <https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/crs-by-jurisdiction/>
- classification for AEOI (Automatic Exchange of Information) purposes

Please ensure your application and mandate complies with your governing document and matches with information held by the Charity Commission.

Please do not send original governing documents. Please only send copies of original documents.

Data protection and confidentiality

We take data protection and privacy very seriously. Our Privacy Notice, which can be viewed at 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 cafonline.org/fraudprevention or by calling us on 03000 123 456.

Information about the people connected to your organisation:

- **Contact person:** This individual will have verbal authority to send money between your CAF Bank accounts and to the other bank accounts stated in this application, and obtain information about your account.
- **Signatories:** These individuals will have authority to sign cheques or written instructions, verbal authority to send money between your CAF Bank accounts and to the other bank accounts stated in this application, and obtain information about your account.

We recommend you have at least two nominated signatories to approve requests to send money in writing. When nominating signatories it is best to consider practical issues of obtaining signatures whenever required.

The contact and all signatories will be required to provide:

- full name
- personal address and any previous address(es) (if moved in the last three years)
- contact email (where requested)
- phone numbers
- date of birth
- nationality

This information will be used when carrying out electronic verification checks and may be used to identify the individuals as part of our telephone security procedures.

- **Business card holders:** These individuals have been given authority to have a business card on behalf of the organisation.
- **Trustees, directors or equivalent and beneficial owners** (such as your governors or equivalent if you are a state-supported school, college, university or an independent school or college or the committee members responsible for running your organisation or group such as Parent Teacher Association or Parochial Church Council).

- Trustees, directors or equivalent and beneficial owners are required to provide:
 - full legal name
 - personal address and any previous address(es) (if moved in the last three years)
 - phone numbers
 - date of birth
 - nationality

This information will be used when carrying out electronic verification checks.

Important information

All banks face an increasingly stringent regulatory environment, from regulators here and around the world, which requires them to put in place close monitoring of all accounts to ensure they comply with rules for financial transactions. We are required to know our customers and where they send their money, the nature of any partner organisations and the countries and regions in which they operate.

At CAF Bank, we take our obligations very seriously, and review all our accounts carefully and individually to ensure we have the necessary understanding of our customers. In order for CAF Bank to fulfil its account opening administrative requirements and to comply with UK anti-money laundering legislation, before your account can be opened we are required to complete checks on your organisation and on individuals that are involved with your organisation. Wherever possible these checks are performed electronically, minimising the time it takes to open your account. If we are required to contact you for further information this may delay your application.

In certain circumstances, however, it may be necessary to request additional identification documentation which may need to be certified and may delay your application. **Before continuing please ensure that each person named on this application form is aware of how we will process the data.** If you are aware of any individuals who may already be associated with other CAF Bank accounts please notify us in a covering letter to avoid us undertaking our electronic checks again.

In order to improve international tax compliance, the UK has enacted legislation to implement various intergovernmental agreements (including to give effect to relevant European directives and the US provisions commonly known as FATCA).

We are required by UK law to obtain information to verify the identity and tax status of account holders together with the country or countries in which they are tax-resident and, in some cases, also to verify the identity, tax status and residence of the 'Controlling Person(s)' (as defined under the various intergovernmental agreements) of the organisation that is the account holder.

Where the information we hold or collect indicates that you are, or may be, tax-resident in another country, we are required to pass that information and details about your account to HM Revenue & Customs (HMRC) who will, in turn, pass it to relevant foreign tax authorities where intergovernmental agreements to which the UK is a party require the automatic exchange of information for international tax compliance purposes.

If you do not supply sufficient information to determine your tax residence (or the tax residence of your 'Controlling Person(s)') we will also have to report that to HMRC, together with details of your account. HMRC will, in turn pass on details of such account holders and their accounts to the tax authorities of the US and Crown Dependencies.

Where you apply for any product with us, including where you apply jointly with someone else, we may perform a credit search in order to check the details of your credit history with certain credit reference agencies. These agencies will keep a record of that search (including details of your application for a product with us, and whether or not that application is successful) and, for a short period of time, this can therefore affect your ability to get credit elsewhere. If the results indicate that the product that you are seeking would not be suitable, your application may be declined. If your application is accepted we will file information with these agencies about how you manage your product on an ongoing basis. Where you apply in conjunction with someone else, a financial link between you will be created on the records of these agencies.

The Organisation's directors, trustees (through a resolution of the board of trustees), committee, or equivalent must have resolved that CAF Bank is to be appointed as bankers to the organisation, in writing, and have nominated the individual completing this application to act on their behalf.

Please make sure all personal details provided as part of your application are up-to-date and correct. The information you submit for anyone attached to your organisation may affect any personal information we already hold.

If you are a non-UK resident, or are unsure of the documentation or information you need to provide, please call our Customer Service team on **03000 123 456**.

Please ensure you complete each section clearly, in full and in black ink using capitals. Should you make a mistake, please cross out the incorrect entry, write in the correct details above the box and initial the changes. Please do not use correction fluid.

Section 1

New accounts

1.1 Your new account(s)

If you carry out your banking in England or Wales this can be done at HSBC branches, or if in Scotland at The Royal Bank of Scotland (RBS).

Each account will be opened using your exact organisation name which you will be asked to provide in section 2.2, but you can also choose a 'designation name' for each account, to differentiate between them, eg Number 1 account.

The CAF Cash Account is subject to a monthly fee. Please fund your account within 30 days to avoid any unexpected costs. Please see the *CAF Bank Tariff of Charges* for further information.

Please note: account designations must not exceed 16 characters including spaces and are not an alternative account name – all cheques and monies received must be payable to your organisation name or your designation name.

If you require a Business card for your CAF Cash Account, please complete the Business card application form which you can download from our website at cafonline.org/businesscard. Your Business card application will need to be submitted with your new account application. Business cards are issued to the cardholder on behalf of the organisation. Please note, cardholders cannot contact CAF Bank directly, unless the cardholder is also a signatory or the named contact person for the account.

Section 1

New accounts

1.1 Your new account(s)

I would like to open the following accounts paying in at:

HSBC branch counters OR RBS branch counters

New account(s) 1 – Designation name (leave blank if not required)

CAF Cash Account Deposit £ _____

If you require a Business card, please download an application form from our website at cafonline.org/businesscard and submit the application alongside your account application.

If you would like a chequebook, please tick here

If you require a paying-in book, please tick here

and/or

CAF Gold Account Deposit £ _____

If you require a paying-in book, please tick here

New account(s) 2 – Designation name (leave blank if not required)

CAF Cash Account Deposit £ _____

If you require a Business card, please download an application form from our website at cafonline.org/businesscard and submit the application alongside your account application.

If you would like a chequebook, please tick here

If you require a paying-in book, please tick here

and/or

CAF Gold Account Deposit £ _____

If you require a paying-in book, please tick here

New account(s) 3 – Designation name (leave blank if not required)

CAF Cash Account Deposit £ _____

If you require a Business card, please download an application form from our website at cafonline.org/businesscard and submit the application alongside your account application.

If you would like a chequebook, please tick here

If you require a paying-in book, please tick here

and/or

CAF Gold Account Deposit £ _____

If you require a paying-in book, please tick here

For office use only:

CAF Bank Account number

Section 1 continued overleaf

1.2 Initial deposit

We would like to send our initial deposit(s) via:

an enclosed cheque

OR

send money electronically

OR

send money from existing CAF Bank account number

I am sending a total amount of £

1.3 Other services

Would you like us to send you information about the other services we can offer? (subject to a separate application)

Bacs bureau

CAF Bank loan

Arranged overdraft

CAF Donate

How would you like us to send this information to you?

Email

Post

1.4 Where did you hear about CAF Bank?

1.2 Initial deposit

By cheque

If you are opening more than one account, please ensure you have indicated the amount to allocate to each account in the space provided in section 1.1.

Please make your cheque payable to your organisation name.

Send money electronically

We will contact you to arrange money to be sent electronically once your account is open. Please make sure this is payable to your organisation name.

Send money from an existing CAF Bank account

You may send money from an existing CAF Bank account in the same organisation name and with the same account signatories. Please provide full details, in writing, signed by the authorised signatories, if you wish to use this option.

1.3 Other services

We will send the information to the account contact using the information set out in section 6.

Section 2

About your organisation

2.1 Existing CAF Bank accounts

Please indicate if your organisation already holds a bank account with CAF Bank and insert the account number(s) in the boxes provided. Please only list up to four account numbers here.

2.2 Organisation name

This must be the full legal title of your organisation and will form your account name.

Please ensure that the organisation name you enter here is identical to your registered working name in your governing document.

2.3 Operating or registered address

The operating address or registered address is required for identification purposes.

Registered charities – this must be identical to the details held by the CC, OSCR or CCNI.

Unregistered organisations – this must be identical to the details provided on your website, or on the accompanying HMRC exemption certificate and governing document.

Please note, we cannot open accounts for organisations whose principal operating address is outside the UK.

2.4 Country of incorporation (if relevant) of organisation

Please provide the country where your organisation is incorporated or legally registered

2.5 Organisation web address

Please provide the web address for your organisation.

2.6 Other bank accounts

If you hold a bank account with another financial institution, including accounts that you are transferring to CAF Bank, please provide copies of the last six months' statements for all such accounts.

2.7 Estimated annual turnover in the next 12 months

Please put the figure that is closest to your organisation's likely turnover for the next 12 months.

Section 2

About your organisation

2.1 Existing CAF Bank accounts

Does your organisation already hold a CAF Bank account?

Yes

No (go to section 2.2)

If your organisation holds any existing account(s) with CAF Bank then a link will be formed with the new account, unless the new account is for a separate legal entity that is financially distinct from the existing organisation.

Existing CAF Bank account numbers

1 3
2 4

Reason for additional account

2.2 Organisation name

2.3 Operating or registered address

Postcode

2.4 Country of incorporation (if relevant) of organisation

2.5 Organisation web address

2.6 Other bank accounts

Does your organisation hold an account with another financial institution? This includes accounts that you are transferring to CAF Bank.

Yes

No

If 'Yes' please provide copies of your last six months' statements for each account you hold.

2.7 Estimated annual turnover in the next 12 months

2.8 Country(ies) of tax residence (including the UK)

Please complete the information in the boxes below indicating:

- i) where the Account Holder is tax-resident; and
- ii) the Account Holder's TIN for each country indicated.

If the Account Holder is not resident in any jurisdiction (eg because it is fiscally transparent), please indicate that in the boxes below and provide its place of effective management or country in which its principal office is located.

If a TIN is unavailable, please provide the appropriate reason A, B or C where appropriate:

Reason A – The country where the Account Holder is liable to pay tax does not issue TINs to its residents.

Reason B – The Account Holder is otherwise unable to obtain a TIN or equivalent number. Please explain why the Account Holder is unable to obtain a TIN in the below boxes if you have selected this reason.

Reason C – No TIN is required. Note: only select this reason if the authorities of the country of tax residence entered below do not require the TIN to be disclosed

1. Countries of tax residence

Tax number, eg UTR, TIN

If no TIN is available (including the UK), enter reason A, B or C

2. Countries of tax residence

Tax number, eg UTR, TIN

If no TIN is available (including the UK), enter reason A, B or C

3. Countries of tax residence

Tax number, eg UTR, TIN

If no TIN is available (including the UK), enter reason A, B or C

If you selected Reason B above, please explain in the following boxes why you are unable to obtain a TIN.

1.

2.

3.

2.8 Country(ies) of tax residence (including the UK)

You must list all countries in which the Account Holder is tax-resident and provide the Taxpayer Identification Number or national equivalent. A Charity registered with the CC, OSCR or CCNI will be UK tax-resident.

If the Account Holder is tax-resident in more than three countries, please use a separate sheet.

2.9 Trustees or equivalent

Please complete full details for all your trustees, directors or equivalent (this is anybody who votes in your meetings) such as:

- your governors or equivalent if you are a state-supported school, college, university or an independent school or college
- the committee members responsible for running your organisation or group, such as Parent Teacher Association or Parochial Church Council - if you are a branch of a main charity please provide your branch's committee member details.

Please ensure the details of the trustees or equivalent are those stated on the Charity Commission website or at Companies House. If the details are different, please provide an extract from the minutes of a meeting where you confirm the trustees differ. This should be signed by your chairman (the signature must be an original).

Where your Beneficial owners are not your trustees please complete section 5.4

If you have more than four trustees, directors or equivalent, please use a separate sheet, setting out for each person the same information requested here.

Please provide the full legal name for each Trustee. We need this information in order to identify your Trustees. We are not able to accept shortened versions of names.

2.9 Trustees or equivalent

Mr Mrs Miss Other _____

Full legal name _____

Home address _____

Postcode _____

Date of birth _____ dd/mm/yy

Home telephone number (incl std) _____

Nationality _____

Mr Mrs Miss Other _____

Full legal name _____

Home address _____

Postcode _____

Date of birth _____ dd/mm/yy

Home telephone number (incl std) _____

Nationality _____

Mr Mrs Miss Other _____

Full legal name _____

Home address _____

Postcode _____

Date of birth _____ dd/mm/yy

Home telephone number (incl std) _____

Nationality _____

Mr Mrs Miss Other: _____

Full legal name _____

Home address _____

_____ Postcode _____

Date of birth _____ dd/mm/yy

Home telephone number (incl std) _____

Nationality _____

Section 3

Registered charities

3.1 Charity registration number

3.2 Company Registration Number (if applicable)

Registered charities (other than those which are dual tax registered), please go to section 6 (Operating your new account).

If your organisation is dual registered for tax purposes, please complete section 4 (Entity classification).

If you are not a registered charity, please complete sections 4 (Entity classification) and 5 (Unregistered organisations).

Section 3

Registered charities

Registered charity

An organisation that is registered with the CC, OSCR or CCNI.

Unregistered organisation

An organisation that is not registered with the CC, OSCR or CCNI.

3.1 Charity registration number

Please insert either your CC registration number (up to seven characters), CCNI registration number (up to eight characters), or your OSCR registration number (eight characters starting with SC).

3.2 Company Registration Number

If your organisation is a limited company, please enter your company registration number.

Section 4

Entity (organisation) classification for AEOI Purposes

4.1 AEOI Entity classification

Active Non-Financial Entity (Active NFE)

A charity, church or other non-profit organisation will usually be considered an Active NFE and should tick "Yes", unless it falls within the definition of a 'Managed Investment Entity and is located in a non-Participating Jurisdiction' (see definition on the OECD's list of Participating Jurisdictions at:

<https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/crs-by-jurisdiction/>). If unsure of your organisation's tax status, please consult your tax adviser.

4.2 Managed Investment Entity and is located in a non-Participating Jurisdiction

Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution' means any Entity the gross income of which is primarily attributable to investing, reinvesting, or trading in Financial Assets if the Entity is (i) managed by a Financial Institution and (ii) not a Participating Jurisdiction Financial Institution. Such an Entity is treated in the same way as a Passive NFE for AEOI reporting.

Section 4

Entity (organisation) classification for AEOI Purposes

Was your organisation established or is it resident for tax outside the UK?

Yes

No

If yes, please contact our Customer Services Team on: 03000 123 456.

Is your organisation an Active NFE?

Yes

No

If no, please contact our Customer Services Team on: 03000 123 456.

Section 5

Unregistered organisations

5.1 Organisation type

we are a company, Limited Liability Partnership (LLP), CIC, Co-operative and Community Benefit Societies, or community amateur sports club or social enterprise and our registration number is: AND our HMRC certificate is enclosed if applicable.

OR

we are an educational establishment

OR

we are a religious establishment and our diocese/denomination (if applicable) is:

OR

we are a Girlguiding or Scout group and we enclose our certificate of charitable status

OR

we are an armed forces organisation and we enclose a letter from the MOD/ Army/Navy/RAF confirming our identity and exemption from registration with the Charity Commission

OR

we are a trust, partnership, association, club or other charitable organisation and our trust deed/rules of association or equivalent and HMRC certificate are enclosed

5.2 Organisation beneficiaries

5.3 Founders, protectors and settlors or equivalent (for trusts only)

Mr Mrs Miss Other

Full legal name,

Home address

 Postcode

Date of birth dd/mm/yy

Home telephone number (incl std)

Nationality

Section 5

Unregistered organisations

5.1 Organisation type

Please tick the relevant box to confirm the legal structure of your organisation. If your organisation is a limited company, please enter your company registration number and HMRC exemption certificate, if applicable.

For educational establishments, further documentation is not required.

For religious organisations, details of your diocese should be provided, if appropriate.

For Trusts, you will need to be registered with the TRS unless one of the following applies:

1. Registered with Charity Commission
2. FCA Mutual registered Community Benefit Societies
3. Place of worship

5.2 Organisation beneficiaries

Please state who or what are the main beneficiaries of your charitable activity.

Beneficiaries could be people, groups of people or organisations that your organisation is set up to help. This may be found in your governing document.

5.3 Founders, protectors and settlors or equivalent

Please complete full details for any founders, protectors or settlors the trust may have. These are found in your trust deed.

Please provide the full legal name for each founder, protector or settlor. We need this information in order to identify them. We are not able to accept shortened versions of names.

Section 5 continued overleaf

Section 5.3 continued

Mr Mrs Miss Other _____

Full legal name _____

Home address _____

Postcode _____

Date of birth _____, dd/mm/yy

Home telephone number (incl std) _____

Nationality _____

5.4 Beneficial owners

Please complete full details for any beneficial owners you may have.

A beneficial owner is an individual who ultimately owns or controls 20% or more of the organisation in relation to share of the capital, profits, voting rights, capital of the trust property or who operates or has control over a trust, meaning having the power to:

- dispose of, advance, lend, invest, pay or apply trust property;
- vary the trust;
- add or remove persons as a beneficiary or to or from a class of beneficiaries;
- appoint or remove trustees; or
- direct, withhold consent to or veto the exercise of any of the above powers.

5.4 Beneficial owners

Mr Mrs Miss Other _____

Full legal name _____

Home address _____

Postcode _____

Percentage held _____ Date of birth _____, dd/mm/yy

Home telephone number (incl std) _____

Nationality _____

Mr Mrs Miss Other _____

Full legal name _____

Home address _____

Postcode _____

Percentage held _____ Date of birth _____, dd/mm/yy

Home telephone number (incl std) _____

Nationality _____

Mr Mrs Miss Other

Full legal name

Home address

 Postcode

Percentage held Date of birth dd/mm/yy

Home telephone number (incl std)

Nationality

Mr Mrs Miss Other

Full legal name

Home address

 Postcode

Percentage held Date of birth dd/mm/yy

Home telephone number (incl std)

Nationality

Section 6

Operating your new account

Please ensure you fully complete all parts of section 6.

6.1 Account contact

The account contact does not have to be a signatory. The account contact does have to be UK based.

The account contact will have authority to:

- act as the main CAF Bank Online user which means they have full user responsibility for administration of the CAF Bank Online service and are able to:
 - initiate money to be sent within the UK online in accordance with the terms and conditions
 - set up additional users including allocation of their user ID and password
 - access day-to-day account information
- authorise money to be sent between your organisation's accounts by speaking to us over the telephone
- act as the main user for CAF Bank Online statements, being able to view statements for all linked accounts.

The account contact should be someone who is readily available and familiar with the requirements of the account.

For identification purposes, the account contact must provide their full name. If they have a preferred/familiar name, please include this in brackets after their full name.

If the account contact has lived at more than one address in the previous three years please complete their previous address details on a *Previous addresses* form. This can be found at cafonline.org/applicationforms or complete a blank sheet listing name, address, postcode and dates for each previous address.

We may need to call the account contact Monday – Friday (9am-5pm) on the preferred number chosen but will use the other numbers if necessary.

6.2 Telephone banking

Telephone banking is another easy way to access and manage your accounts. The main features are:

- send money within the UK between your CAF Bank accounts
- send money to your accounts held with other banks as provided in section 6.4
- access balances
- access information about transactions
- cancel standing orders and Direct Debits

Please note: the telephone password is a mandatory requirement for all customers. The account contact along with any signatories (as stated on your *Bank Mandate*) will require access to this password which should be between 8-16 characters (we recommend using both alpha and numerical characters to strengthen your password(s)). This will be used as part of our identification procedures for calls into and from the bank for all authorised individuals.

If you do not provide a telephone password here, your account will not be opened until this is received.

Section 6

Operating your new account

6.1 Account contact

Mr Mrs Miss Other

Full legal name

Position

Date of birth dd/mm/yy

Nationality

Home address

Postcode

If you have lived at this address for less than three years, please complete a previous address(es) form. This can be found at cafonline.org/applicationforms. Please complete all telephone numbers below and tick your preferred option for us to contact you on.

Home telephone (landline)

Daytime contact number

Mobile telephone number

Which address should we use to write to you?

Email

Registered address (as stated in 2.3)

Account contact's home address

Other

Postcode

As well as contacting you about this product or service, we would like to send you information about other related products and services from the CAF Group that we believe will be of interest to you.

I **DO NOT** want to receive this information by (tick all that apply):

Email

Phone

Post

Please note: if you tick a box, we will not be able to tell you about these products and services in this way.

For information about how CAF handles your information, see our Privacy Notice which you can find at cafonline.org/privacy

CAF and the companies in which it has a majority stake, or their subsidiaries (defined here as the CAF 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.

6.2 Telephone banking

Mandatory telephone password

Please refer to the guidance notes on the left hand side

Section 6 continued overleaf

6.3 CAF Bank Online

Would you like to register for CAF Bank Online?

Yes No (go to section 6.4)

We will use the mobile telephone number provided in section 6.1 to register the primary user for CAF Bank Online, including Text Alerts. This registered device will be needed each time the account contact wishes to log in, view or change their details, manage online users or authorise money to be sent within the UK

Statements

Opt for online statements and we will use the email address of the account contact provided in section 6.1 to make contact as part of registration. Up to 36 months of statements can be viewed, downloaded, saved and printed.

If you would prefer to receive your statements in paper format, please tick here

How often would you like to receive statements for your CAF Bank account(s)?

CAF Cash Monthly Quarterly Yearly (online only)

CAF Gold Quarterly Yearly (online only)

Date of statement

6.4 Sending money to other bank accounts

Other bank account/building society

Sort code

Account number

Building society roll number

We have enclosed evidence of the account

Other bank account/building society

Sort code

Account number

Building society roll number

We have enclosed evidence of the account

6.5 Audit authority or accountant

Do you want us to provide your auditors/accountants with information on your account?

Yes No

If 'Yes' please complete this section.

Name of auditors/accountants

Address

Postcode

6.3 CAF Bank Online

CAF Bank Online is a quick and easy way to access and manage your accounts.

If you choose to register for CAF Bank Online the account contact will become the primary user, meaning they will have full user administration rights and will be able to:

- initiate money to be sent within the UK
- authorise money to be sent within the UK
- set up secondary online users with various permissions, including allocation of their User ID and Password
- order cheque and paying-in books
- access all account information that is available online.

For more information about CAF Bank Online, read Section 11 of the *CAF Bank General Terms and Conditions* which can be found at cafonline.org/everydaybanking or the *CAF Bank Online User Guide* which can be found at cafonline.org/onlinebanking

If you choose online statements, the primary user will have access to view all accounts that are linked. Once your online banking is active they will receive an email with further instructions.

If you do not select an option, we will automatically send you paper statements.

By selecting the online statements option, you can help us to reduce our paper usage.

6.4 Sending money to other bank accounts

Please complete this section if you wish to send money to bank accounts held with other banks in the same name as the CAF Bank account(s) you are opening.

Please provide a copy of either a paying-in slip or statement from the account you have provided, ensuring the bank sort code, account number and organisation name are clearly stated.

6.5 Audit authority or accountant

Please complete the name and address of your auditors or accountants to allow them to request information on your account(s).

All banks face an increasingly stringent regulatory environment, from regulators here and around the world, which requires them to put in place close monitoring of all accounts to ensure they comply with rules for financial transactions. We are required to know our customers and where they send their money, the nature of any partner organisations and the countries and regions in which they operate.

At CAF Bank, we take our obligations very seriously, and review all our accounts carefully and individually to ensure we have the necessary understanding of our customers.

6.6 What is your reason for choosing a CAF Bank Account?

6.7 Will CAF Bank be your primary bankers?

6.8 What transactions do you expect to make on your proposed new account?

Please confirm the nature, size and frequency of transactions and describe the likely sources (i.e. remitting parties) of the incoming payments and the likely destination of outgoing payments (i.e. beneficiary parties).

6.9 Where will the initial funding of the account come from?

Please indicate if cash or investments, the institution name and location, and the value of this initial funding. If the funding is not from an account in your organisation's name, please provide the reason why.

6.10 Please confirm how your charity raises funds.

E.g. donations or grants, and the expected value of these.

6.11 How was the organisation originally funded, where did those funds come from, and what where they used for?

6.12 Do you have any of the following outside the UK? (Please tick)

- Operations / activities / receive money from outside the UK/send money outside the UK/cash withdrawal outside the UK
- Associated organisations
- Partners (organisations you work with)
- None of the above is relevant to our organisation.

If you have ticked above, please give details here:

6.13 Please give details of your organisation's activities in relation to sending money or receiving money.

- If you intend to send money outside the UK, please list the countries below and confirm the purpose, frequency and indicate the type of beneficiaries.
- If you receive money from countries outside the UK, please list the countries below and confirm the sources, purpose, frequency and indicate the type of donor.
- If you operate cash programmes (where you use cash in the UK or outside the UK rather than sending money electronically), please state any procedures you have in place to protect the diversion of funds.

6.14 Please describe your policies and procedures in connection with your operations or money sent to individuals or organisations outside the UK.

Include how you identify and know the true nature of your beneficiaries.

6.15 Please provide us with a copy of your organisation's governing document. Make sure you include a copy of any amendments or additions that have been made since the inception of your charity and its original governing document.

Tick this box to indicate that you have included a copy of your governing document with your application.

Bank Mandate

Please complete this section with the personal details of all authorised signatories.

This form will only be used for the account(s) being opened in this application. If you are an existing customer and wish to update signatories on your existing account(s), please ask for a separate *Bank Mandate* form.

We will hold this Bank Mandate on our files as proof of the individuals who are authorised to manage your CAF Bank account.

Please retain a copy of the Bank Mandate for your future reference. It is important to keep your signatories up-to-date to ensure your banking facilities are not compromised at any time.

Your organisation name

authorises any individual named below in 'Signatories' (an 'authorised person') either individually or, if relevant, with other authorised person(s) in accordance with the information contained in 'Instruction format' below to:

- (a) vary the terms of their Bank Mandate and vary or enter into any other agreements with the Bank which they consider to be in our interests from time to time; and
- (b) give instructions concerning the operation of our bank accounts and otherwise communicate with the Bank in accordance with the Bank's applicable terms and conditions and this mandate; and

- (c) give other instructions or request information to the Bank in relation to the Accounts; opening accounts with the same signing rules and authorised signatories; closing accounts; or other banking services or products.

This Bank Mandate will continue until you give the Bank a replacement instruction by completing and returning an updated Bank Mandate signed in accordance with this Bank Mandate.

Instruction format

Please tell us how you would like your account to run, eg, a minimum of two signatures for cheques, three signatures for other instructions etc. Please ensure you meet any signing stipulations as stated in your most up-to-date governing document.

Please accept: Two signatures Other*

*Please indicate briefly how you wish us to accept instructions.

Signatories

Please note: CAF Bank would advise a minimum of two signatories.

Ensure that all sample signatures are exactly as your signatories would normally sign as any discrepancy may result in requests for money to be sent being returned.

In some rare circumstances we may be required to contact the signatories using the contact details provided on this form.

Account signatory 1 Mr Mrs Miss Other

Full legal name

Nationality Date of birth dd/mm/yy

Home address

Postcode

Home telephone

Position

Account signatory 2 Mr Mrs Miss Other

Full legal name

Nationality Date of birth dd/mm/yy

Home address

Postcode

Home telephone

Position

Account signatory 3 Mr Mrs Miss Other _____

Full legal name _____

Nationality _____ Date of birth _____ dd/mm/yy

Home address _____

Postcode _____

Home telephone _____

Sample signature _____

Position _____

Account signatory 4 Mr Mrs Miss Other _____

Full legal name _____

Nationality _____ Date of birth _____ dd/mm/yy

Home address _____

Postcode _____

Home telephone _____

Sample signature _____

Position _____

Account signatory 5 Mr Mrs Miss Other _____

Full legal name _____

Nationality _____ Date of birth _____ dd/mm/yy

Home address _____

Postcode _____

Home telephone _____

Sample signature _____

Position _____

Account signatory 6 Mr Mrs Miss Other _____

Full legal name _____

Nationality _____ Date of birth _____ dd/mm/yy

Home address _____

Postcode _____

Home telephone _____

Sample signature _____

Position _____

Account signatory 7 Mr Mrs Miss Other _____

Full legal name _____

Nationality _____ Date of birth _____ dd/mm/yy

Home address _____

Postcode _____

Home telephone _____

Sample signature _____

Position _____

Certification

Before sending us your completed application form, please ensure you have provided all the relevant information and ticked the boxes below accordingly.

- have enclosed an extract of the minutes of a meeting attended by the board of directors/trustees or equivalent, where it shows authority to open a new bank account. This has been signed by our chairman and certified by them as a true extract of the minute (the signature must be an original).
- have obtained the correct number of signatures as stated in our governing document to authorise this application and have clearly stated their job title.
- agree that we will operate the account in line with our governing document.
- confirm we have read the CAF Bank Terms and Conditions and acknowledge and accept by signing and returning this application form to you we are agreeing to be bound by the CAF Bank Terms and Conditions as they apply to our account.
- confirm that we have read and understood the CAF Gold Account Summary Box information.
- acknowledge that the information contained in this application form and the information regarding the Account Holder and any Reportable Account(s) (as defined in the Notes and definitions for information relevant to AEOI) may be reported to HM Revenue & Customs and exchanged with tax authorities of another country or countries in which the Account Holder or its Controlling Person(s) may be tax-resident pursuant to intergovernmental agreements to exchange account information with the UK, existing currently or in the future. We consent to and authorise you to make such disclosures and transfers and expressly waive any protection or right under data protection, confidentiality or any other applicable law, to the extent necessary for such disclosure and transfers.
- undertake to advise CAF Bank within 30 days of any change in circumstances which affects tax residency status of the Account Holder identified in this form or causes the information contained herein to become incorrect or incomplete, and to provide CAF Bank with updated information and a replacement Declaration within 30 days of such change in circumstances.
- there was anything that we did not fully understand, we have sought professional advice and guidance before sending CAF Bank our application.
- confirm we have received the FSCS Information sheet provided with this application.
- confirm that the persons detailed on this application including, if applicable, 'Controlling Persons' named in the AEOI controlling persons self-certification form, have authorised the disclosure of their personal details to CAF Bank and are aware of how their data may be used.
- The personal information we have collected from you 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 cafonline.org/fraudprevention or by calling us on 03000 123 456.
- We certify that the information provided in this application (including the AEOI controlling persons self-certification form if applicable) is correct and complete.
- (If required at Section 4 , Entity classification for AEOI purposes, of this application form) We certify that we have attached an AEOI controlling persons self-certification form for **each Controlling Person**.
- We understand that our application may be delayed if the form is not completed in full or if we do not provide additional information when requested and accept the account application may not proceed.
- We approve our account contact to also be our primary online user for CAF Bank Online (where stated) who will have full user responsibility for administration of our CAF Bank Online service, including setting up secondary users and allocation of their User ID and password. We understand that by allocating a second user with 'user admin' permissions we are granting them the same level of access, authority and control as the primary user.

Please refer to the certification signing guidance on the following page on who can sign this certification

<div style="border: 1px solid black; height: 60px; margin-bottom: 5px;"></div> <p>Authorised signature</p> <div style="border: 1px solid black; height: 25px; margin-bottom: 5px;"></div> <p>Full legal name</p> <div style="border: 1px solid black; height: 25px; margin-bottom: 5px;"></div> <div style="border: 1px solid black; height: 25px; margin-bottom: 5px;"></div> <p>Position <input style="width: 150px;" type="text"/></p> <p>Date <input style="width: 100px;" type="text" value="d d m m y y"/></p> <p>Position</p> <p>The position stated should represent the required title for the signing authority stated above and for that which is stated in your governing document.</p>	<div style="border: 1px solid black; height: 60px; margin-bottom: 5px;"></div> <p>Authorised signature</p> <div style="border: 1px solid black; height: 25px; margin-bottom: 5px;"></div> <p>Full legal name</p> <div style="border: 1px solid black; height: 25px; margin-bottom: 5px;"></div> <div style="border: 1px solid black; height: 25px; margin-bottom: 5px;"></div> <p>Position <input style="width: 150px;" type="text"/></p> <p>Date <input style="width: 100px;" type="text" value="d d m m y y"/></p> <p>Position</p> <p>The position stated should represent the required title for the signing authority stated above and for that which is stated in your governing document.</p>
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Certification signing guidance

Authorised signatories

Girlguiding groups, Scout groups, community amateur sports clubs, educational establishments and armed forces
Please ensure at least two people from section 2.9 have signed the application form.

Companies, LLPs and CICs

Please ensure that at least two directors (as registered with Companies House) or one director and the Company Secretary have signed this application form. If this form is signed by less than two directors or one director and the Company Secretary, or is signed by a person who is not a director (registered with Companies House), then please enclose a certified copy of their authority to sign on behalf of your organisation (the signature must be an original).

Charitable Incorporated Organisations (CIOs)

The certification page needs to be signed by at least 2 people as listed in section 2.9

Unincorporated trusts, associations, clubs, societies, religious establishments, friendly societies and other charitable organisations

Please ensure the application form has been signed by the number of people required by your trust deed, rules of association or similar. If fewer numbers have signed, please enclose a certified copy of the amended authority to sign on behalf of your organisation (the signature must be an original).

Checklist

Please check that you have completed all sections and enclosed the relevant documentation for your account to be opened. Please ensure you have:

- Provided the last six months' statements for all other bank accounts held by your organisation.
- Completed section 6.7 - 6.14. If not applicable this has been stated.
- Enclosed an extract of the minutes of a meeting attended by the board of directors/trustees or equivalent, where it shows authority to open a new bank account, signed by your chairman and certified by them as a true extract of the minute (the signature is an original).
- Provided a telephone password in section 6.2.
- Checked that the trustees listed in this application match those registered with the Charity Commission.
- Ticked and signed the certification page.
- (If applicable) Enclosed completed self-certification forms for each Controlling Person.

If you need help or assistance in completing this form, please contact us on **03000 123 456**.

Thank you for choosing CAF Bank.

Please send your completed application form to:

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

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.



GENERAL TERMS AND CONDITIONS

Effective from 13 February 2024

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Words and Terms we use

Access code: A code, made up of numbers, given by us to the Cardholder to allow the Cardholder to activate the Card and access the PIN.

Account: Any Bank Account that you hold with us.

Account Contact: The person assigned by you to be the first point of contact between you and us. The Account Contact does not have to be a signatory on the Account. This person will also be your Primary User. See also **Primary User**.

Account Terms: The Terms and Conditions (that are additional and separate to these Term and Conditions) relating to your Account.

Agency Bank: A bank that does not process payments itself and uses another bank to process the clearing of payments. See also **Clearing Bank**.

Application Documentation: The application form and any other documents requested by us for the opening of an Account.

Arranged Overdraft: An agreed limit that lets you spend more money than you have in your current Account. The maximum amount is determined by us and there is normally a charge to use this service as set out in our *Tariff of Charges*.

Bacs Transfer: An electronic money transfer between banks which normally takes three working days.

CAF Bank UniqueCode: Passcode generated on the CAF Bank App or sent to you by text message to use as two-factor authentication for the Online Service.

CAF Group: Our parent organisation, Charities Aid Foundation (registered charity number 268369) or any of its subsidiaries, associated and affiliated companies.

Card: A CAF Bank Mastercard® Business card which is linked to your CAF Cash Account.

Cardholder: A person nominated by you to receive and use a Card to make Transactions on behalf of the organisation.

Card Transactions: Purchases, Payments and cash Withdrawals made using the Card.

CHAPS Transfer: A same-day transfer between banks that can be used for large amounts of money. There is normally a charge for a CHAPS payment as set out in our *Tariff of Charges*.

Clearing Bank: A bank which we use to process all our payments for us. See also **Agency Bank**.

Controlling Persons: The natural person exercising control over the corporation, organisation, partnership, trust, foundation, or other entity. This includes anyone exercising ultimate effective control over the entity (including any

natural person holding directly or indirectly (solely or in connection with others) 25% or more of the voting rights or shares. If no such person(s) exist(s), then it includes any natural person who exercises control over the management of the entity (e.g., the senior management official). In the case of a trust, controlling persons could include the settlor, the trustees, or the beneficiaries, including persons holding equivalent roles irrespective of title.

Credits: Payments into your Account.

Data Protection Legislation: The United Kingdom laws and regulations that aim to safeguard the privacy and security of personal data.

Deposit: A sum of money paid into the bank Account.

Direct Debit: An instruction you give to us that authorises a company to take payments from your account when they are due. The amount may vary but the organisation must let you know if the amount changes.

Direct Debit Scheme Guarantee: A guarantee which protects you in the event of an error with your Direct Debit payment. This is normally used when the organisation you are trying to pay changes the date, amount or frequency without notifying you before the funds come out of your Account. We may need to review the transaction before activating the guarantee.

European Economic Area (EEA): All member states of the European Union, plus Iceland, Liechtenstein, and Norway.

Faster Payments: A payment system that banks use to transfer money within the UK. The timescales for these Payments are set out in Condition 4.29.

These can be requested using the Online Service and are sent as electronic transfers.

Group Payment: A list of payees can be created to make payments using the Online Service, for example payroll.

High Volume Cash Transactions: Refer to the *Tariff of Charges*.

High Volume Cheque Transactions: Refer to the *Tariff of Charges*.

HSBC: HSBC Bank plc, a company incorporated in England and Wales under number 14259. HSBC is authorised and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under number 114216.

Individuals: Signatories, trustees, Account Contact, online users and Cardholders or any other persons who are authorised by you to operate the bank Account.

Insolvency Events: Any event where:

- You stop or delay payment of your debts or are regarded as being unable to pay your debts; or
- Any step, application or proceeding is taken by or against you for:

- The dissolution, winding up or bankruptcy of your organisation; or
- The appointment of a receiver, administrative receiver, administrator, or similar officer to you or over all or any part of your assets or undertaking.
- You are a partnership, and this partnership is dissolved or joins or merges with another partnership;
- You negotiate with any of your creditors to readjust or reschedule your debts, ask to enter a voluntary arrangement, or enter an arrangement which benefits any of your creditors;
- You stop or delay or threaten to stop or delay all or a substantial part of your operations as a business.
- Any event occurs which, under the applicable law of any jurisdiction, has an equivalent to any of the events mentioned above.

In Writing: We will contact you by email, text message, letter, secure e-messages, or any other method of written communication. This includes messages on our website, www.cafonline.org, or with the Statements for your Account.

Mandate: This tells us who you would like to give access to your Account and who has the right to operate it.

Nominated Account: An account in your organisation's name, held with another bank. You provide us with the details of this account to allow for Payments to be made without providing these details every time.

Online Service: Accessing information and services relating to your Account by logging in to our website (<https://secure.cafbank.org/>). You need to be registered for this service and we will provide you with your Security Details.

One Time Passcode (OTP): A number which is normally sent to you by text message to authorise Payments.

Payee: The person or firm you would like to pay.

Payments: Sending money to another account in or outside of the UK and making Card Transactions in pound sterling or foreign currency using the Card.

Payment Device: A Card, an electronic wallet or any other device or software that you can use on its own or with your Security Details to access your Account or give instructions.

Primary User: The main user who has access to your Account using the Online Service. This person is responsible for letting us know of changes which may affect other users of the Online Service and includes removing user(s) who are no longer authorised to access the Online Service.

Post Office: A company registered in England and Wales under number 2154540. Registered address: 100 Wood Street, London, EC2V 7ER.

RBS: The Royal Bank of Scotland plc, a company incorporated in Scotland under number 90312.

RBS is authorised and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under number 121882.

Secondary User: Any additional user you have authorised to have access to your Account using the Online Service.

Security Details: Details that are unique to you which we have provided you, or those you have chosen, to allow you to use your Account in a secure way. Some examples are:

- The User ID, password, unique word, and CAF Bank UniqueCode used for our Online Service;
- The telephone password and/or additional security information we may request from you to process any transactions on your Account;
- The signatures on any written instruction, including cheques, you provide to us;
- The use of a Card, Access Code, personal identification number (PIN), and One Time Passcode; and
- Any other security requirements we may notify you of from time to time.

Single Immediate Payment: Payments which are credited more quickly to the payee's account than other forms of Faster Payments. The charge for this type of Payment is set out in our *Tariff of Charges*.

Statement: A document showing all the Payments into and out of the Account, including the date of transactions; details of the sender/recipient and any references where these are given. Additional information such as opening balances, closing balances, charges, and interest is also shown on your statement.

Standing Order: A regular Payment of an exact amount that you set up and is paid on a specified date. You can change or stop a Standing Order at any time by contacting us in writing.

SWIFT: A way of making a Payment using pound sterling from the UK to another country or Payments in a currency other than pound sterling.

Tariff of Charges: A list of charges which are payable and can be found at www.cafonline.org/cafbank-tariff-terms, as amended from time to time.

Telephone Banking Service: Accessing information and certain services relating to your Account by telephone. You need to be registered for this service which includes setting up Security Details. The Account Contact will be the Primary User for this.

Text Alert: The feature of our Online Service which sends an SMS message to a UK mobile number registered with us.

Transactions: Credits and Withdrawals from your Account.

Value Date: The date a Payment is posted to your Account.

Withdrawals: These can be made from your Account in the following ways:

- Cash withdrawals at ATMs (both in and out of the UK);
- Card Transactions;
- Writing a cheque;
- Payments using our Online Service; Telephone Banking Services or sending a request to us in writing, and
- Electronic payments such as standing orders and direct debits

Working Day: Any day which is not a Saturday, Sunday or English public or bank holiday.

Introduction

1 Introduction

1.1 This document will provide important information to consider before opening an Account with CAF Bank. It is important that you read this information and keep a copy for your reference. Copies of all documents can also be found on our website at **www.cafonline.org/cafbank-tariff-terms**.

Our agreement with you is made up of the Terms and Conditions:

- In this document
- In the Account Terms
- *CAF Bank Tariff of Charges* found at **www.cafonline.org/cafbank-tariff-terms**.
- Our Privacy Notice found at **www.cafonline.org/privacy**, which also describes how we collect, retain, and use personal data.

All other Terms which could otherwise be implied are expressly excluded.

1.2 If there is a difference between the Terms and Conditions in this document and the other documents listed in Condition 1.1 or any additional Terms and Conditions, the Terms in this document will apply.

1.3 The meaning of the words and phrases used in this document can be found above in the "Words and Terms we use" section and can be viewed at **www.cafonline.org/banking-glossary**.

1.4 In this document:

- The "bank", "we", "us" or "our" means CAF Bank Limited, 25 Kings Hill Avenue, Kings Hill, ME19 4JQ.
- "you", "yourself" or "your" means the organisation that has an Account with us, or who is opening an Account with us, or any individual authorised by the organisation to operate the bank Account, the Online and Telephone Banking Service or the Card.

Apart from those listed above, no other person or organisation has any right to enforce any of the Terms and Conditions in the documents set out in Condition 1.1

1.5 If you have any questions or need assistance regarding your Account or these Terms and Conditions, please call us on **03000 123 456**, email us at **cafbank@cafonline.org**, or write to us at CAF Bank Limited, 25 Kings Hill Avenue, West Malling, Kent, ME19 4JQ.

1.6 We will always communicate with you in English. We will only accept communication and instructions from you in English.

1.7 The headings used in this document are for ease of reference only and do not affect the meaning of the Conditions to which they relate.

1.8 By using your Account and any other associated services, for example Telephone Banking and Online Service, you agree to the Terms and Conditions in the documents set out in Condition 1.1.

General Terms and Conditions

2 These Terms and Conditions

- 2.1 You will receive a copy of these Terms and Conditions when you apply to open an Account and when we make changes to them. The most up-to-date version of these Terms and Conditions replace any previous ones. You can get a copy of these Terms and Conditions at any time by visiting www.cafonline.org/cafbank-tariff-terms.

Information we ask you for

- 2.2 We will process information you provide to us as explained in our Privacy Notice, which you can view at www.cafonline.org/privacy.
- 2.3 If we are required to, by law or a public duty, we may need to disclose this information. This includes with credit reference agencies, fraud prevention agencies and other government bodies, regulatory authorities, and law enforcement agencies.

Communicating with us

- 2.4 For financial transactions or changes to information we hold, we might accept communication in writing (by post) or by email. When emailing instructions, we will treat them as if they were posted, and you should not provide written confirmation, to avoid duplication. We may ask for these instructions through secured encrypted methods.
- 2.5 We record our telephone calls so we can improve our services, for training purposes and for security reasons. All recordings made will remain our property.

Protecting your Account

- 2.6 We may need to contact you about any actual or suspected fraud or security threats on your Account.
- 2.7 We have the right to delay, decline, or reverse any instruction if:
- It exceeds a limit;
 - We suspect illegal or fraudulent activity;
 - We suspect a breach of these Conditions;
 - There is a dispute; or
 - It poses a legal risk.

We will make you aware of such situations unless doing so will compromise our security measures or if we are unable to by law or by any regulatory authority.

Anti-money laundering and legal compliance

- 2.8 We may request information from you to comply with anti-money laundering, financial crime, sanctions, and other legal and regulatory requirements. It is important to provide this information promptly to avoid delays, refusals, or Account closures. We will not be responsible for any losses which may result from this.

3 Opening an Account

- 3.1 To open an Account with us, you must complete and send us the Application Documentation by post. We may also ask for further documents as part of the Account opening process.
- 3.2 Once we have completed all necessary checks, including identification and verification requirements, we will let you know if we can open the Account.
- 3.3 Where applicable, you must use the official or working name registered with HMRC, the Charity Commission, the Office of the Scottish Charity Regulator, the Charity Commission for Northern Ireland (for registered charities) or Companies House (for incorporated charities) when applying for a new Account.
- 3.4 You may designate your Account with a unique identification number or description to help you manage funds earmarked for specific purposes, e.g. 'The XYZ Charity – Number 1 Account' or 'The XYZ Charity – New Roof Account'.

All payments into and out of any Accounts designated in this way must be made in the name in which the Account has been opened by us and should include any such identification number or description where possible.

4 Deposits, Withdrawals and Payments

- 4.1 Sometimes, we may contact you to confirm a Payment being received into or made from your Account is genuine. Until we receive this confirmation, the Payment will not credit or debit your Account.
- 4.2 Our *Tariff of Charges* sets out the limits and charges for certain Deposits and Withdrawals.
- 4.3 You may be charged, as set out in the *Tariff of Charges*, if you try to pay for something but do not have enough money in your Account.

Deposits

- 4.4 You can deposit any amount of money into your Account. Charges will apply after a limit as defined by High Volume Cash Transactions and High Volume Cheque Transactions as set out in the *Tariff of Charges*.
- 4.5 We are an Agency Bank and, subject to condition 2.8, we will credit Payments into your Account(s) in line with industry timescales.
- 4.6 You must not send cash or cheques directly to us as this will not be credited into your Account. We will not be liable for any loss.

4.7 If your sort code starts with "40", you can deposit cash or cheques through any counter-service branch of HSBC and if your sort code starts with "83", you can deposit cash or cheques through any counter-service branch of RBS.

Other banks may charge you if you use their services for deposits.

You can also deposit cash and cheques at any Post Office counter.

To deposit cheques, you will need a printed envelope provided by us. Multiple cheques can be paid in using a single printed envelope.

To deposit cash, you will need a barcoded paying-in slip.

You must always use a paying-in slip when making deposits. Paying-in books can be ordered using the Online Service.

There are limits to deposits made at the Post Office. Further information can be found at

www.cafonline.org/postoffice.

Availability of funds

4.8 Payments into your Account

Cash Payments

Where	When it will credit your Account
RBS or HSBC branches (using the paying-in slips we provide)	Next Working Day if paid in by: <ul style="list-style-type: none"> ■ Cut-off times displayed in HSBC branches. ■ Cut-off times as defined by RBS. ■ Second Working Day if after the above cut-off times.
Post Office (using a paying-in slip we provide which has a barcode on it)	Two Working Days if paid in before the post office cut-off time. Three Working Days if paid in after the cut-off time.

Cheque Payment

Where	When it will credit your Account
RBS or HSBC branches (using the paying-in slips we provide)	Two Working Days if paid in by: <ul style="list-style-type: none"> ■ Cut-off times displayed in HSBC branches ■ Cut-off times as defined by RBS. ■ Three Working Days if after the above cut-off times.
Post Office (Using a paying-in slip which has a barcode on it and an envelope we provide)	Two working days if paid in before the post office cut-off time. Three Working Days if paid in after the cut-off time. <i>Additional checks may, on rare occasions, mean the cheques take up to five Working Days to clear.</i>

Withdrawals

4.9 As long as there are enough cleared funds in the Account, you can withdraw these funds. There may be limits on the number or value of Payments you can make, including daily limits on the amount of cash you can withdraw. Conditions 5.1 – 5.3 and 13.10 also apply to any Withdrawals you make.

Payments into your Account by mistake or fraud

4.10 If we reasonably believe that a payment into your Account was made because of fraud, we will remove the payment or take other steps to make sure the amount of that payment is not available for you to use.

4.11 If we reasonably believe a payment was made to your Account by mistake, we will return it to the paying bank unless you can evidence to us that it was not a mistake. We will take the following steps before returning the payment:

- If you received the payment less than two months before we find out about the mistake, we will tell you about it and give you 15 working days to show us that it was not a mistake. During this time, we will make sure the amount of the payment is not available for you to use.

- If you received the payment more than two months before we find out about the mistake, we will contact you before restricting your ability to use the amount of the payment and before we return it to the paying bank.

4.12 We do not need your permission to take the money out of your Account.

4.13 If we receive a payment into your Account from within the EEA which the payer says was made by mistake but, when we contact you, you tell us that the payment was intended for you, the payer may ask their bank for all relevant information including your name and address and transaction information so that the payer can contact you directly. We are legally required to share this information with them if this happens.

4.14 If we mistakenly credit funds to your Account, we will either take the amount out of your Account or limit your access to the amount on your Account.

4.15 If any credits on your Account appear to be a mistake, tell us straight away.

Withdrawals from your Account

4.16 Subject to Conditions 4.16 to 4.36 (inclusive), Withdrawals can be made from your Account. Related fees are set out in the *Tariff of Charges*.

4.17 You are responsible for giving us the correct information, such as sort code and account number, for the person or organisation you want to pay. If you do not, we are not responsible if the Payment is delayed or is credited to an incorrect account.

4.18 We will take reasonable care when processing Transactions. If we do not do this, and subject to Condition 19.1, we will be liable for your losses, but not for the loss of contracts or profits or any other consequential losses.

4.19 When you make a Payment, we may treat the below as you giving authorisation:

- By confirming the Security Details used in connection with a Payment Device;
- By getting your written signature on our forms, other instructions, and cheques;
- By confirming the Security Details used with Telephone and Online services;
- Holding your Card near a contactless payment reader;
- Cardholder authorisation for telephone or mail order transactions and transactions made over the internet, or;
- Cardholder authorisation to a merchant for continuous payments.

In future, we may add other ways of checking we are dealing with you.

4.20 Once a Payment from your Account is authorised, it cannot be cancelled unless this is a future-dated Payment. Requests to cancel future-dated Payments can be given to us in writing or using our Telephone Banking Service. Refer to Condition 4.36 for the cut-off times.

Payment Out by Mistake

4.21 If there is a Payment out of your Account which was a mistake, we will try to get the money back (not applicable to Card Transactions). If we succeed, we may charge reasonable costs for doing this. If we cannot get the money back, you can write and ask us to give you all the information we can, to allow you to claim repayment of the money. We will only give you the information that we are allowed to provide to you by law.

For Card Transactions, if you believe there has been a mistake, a dispute can be raised by contacting us.

4.22 If we incorrectly apply, or fail to apply, any Transactions to your Account, we will correct this and refund you any interest or charges directly incurred on your Account that would not have been incurred if we had applied the Transaction correctly.

Cheques

4.23 If you are paying in a cheque in Welsh, Condition 1.6 shall not apply.

4.24 When you issue a cheque, the funds will be debited from your Account on the day after the Payee pays this into their account. If the Payee pays the cheque into their account six months after it is dated, we will not pay the cheque.

Standing Orders and Direct Debits

4.25 Direct Debits or Standing Orders can only be made to a UK bank or building society account. You can set up Standing Orders using the Online Service or in writing.

4.26 You can set up a Direct Debit directly with the organisation you wish to pay by completing an instruction form. If you let an organisation take a Direct Debit from your Account, they will normally tell you at least ten working days before changing the Payment date or the amount being taken. If the organisation does not do this, you may be entitled to a refund. The terms of the Direct Debit Guarantee Scheme apply to refunds for any Direct Debit errors and these can be found at www.directdebit.co.uk/direct-debit-guarantee/.

4.27 You can cancel a Direct Debit or Standing Order by writing to us or by using our Telephone Banking. You should also speak to the organisation that is taking the Direct Debit.

CHAPS Payments

4.28 You can transfer money by CHAPS to another UK bank or building society account by contacting us in writing. If you would like to make a CHAPS Payment to your Nominated Account, you can also do this using the Telephone Banking Service. Refer to Condition 4.36 for cut-off times.

Electronic transfers

4.29 Electronic transfers can be made using the Faster Payments service:

Single Immediate Payment

You must specify that you would like a Single Immediate Payment for us to send the Payment in this way. For nominated accounts, you can select this option using our Telephone Banking Service. For Single Immediate Payments to all other accounts, the instructions will need to be sent to us in writing. There is a charge for this service as set out in the *Tariff of Charges*.

For relevant cut-off times, please refer to Condition 4.36.

Online Faster Payments

If you set up and successfully authorise a Payment, this will credit the Payee's account by close of business on the following Working Day it has been processed. For relevant cut-off times, please refer to Condition 4.36.

Payments within the EEA

4.30 For relevant cut-off times, please refer to Condition 4.36.

Payments within the EEA:

- Will be made via SWIFT;
- Will credit the Payee's account by the end of the following Working Day when your instruction is processed;
- Charges apply as set out in the *Tariff of Charges*.

Unauthorised Payment Transactions

4.31 You should check the Account regularly to see if there are any Transactions that do not look right, or which you have not authorised. If this happens, you should tell us without delay. If you tell us after 13 months of the transaction, we will not be able to refund you.

Refund for Unauthorised Transactions

4.32 When you tell us that you did not agree to a Payment or money being taken out of your Account, we will reverse the Transaction unless:

- We have reasonable grounds to suspect you have been acting fraudulently;
- You have not kept your Security Details safe – either intentionally, or due to gross negligence;
- You have breached the Terms and Conditions as set out in the documents in Condition 1.1.

If we reverse the Transaction, we will also reverse any charges and interest you have paid.

If we reverse the Transaction, and it is subsequently found to be genuine, we will re-apply this to your Account.

Sending money outside the UK

4.33 For Payments made outside the EEA, a Payment may take longer to credit the receiving account depending on the country the money is being sent to.

4.34 Once an international Payment has been processed, you cannot cancel this Payment. If you do make such a request, we may try to get the money back. If we succeed, we may charge reasonable costs for doing this. The amount refunded to you will have these charges deducted before it credits your Account.

4.35 If we need to use an agent, correspondent, or intermediary bank to make a Payment overseas, you may have to pay their charges too.

4.36

Cut-Off Times

Payment Type	Cut-Off Time
Cancelling future dated payments	3pm on the working day before the payment is due to be sent
CHAPS payments	To be made on the same day – 3pm
Single Immediate Payments	To be processed within two hours of receipt – 3pm
Online Faster Payments	To be processed on the same day – 4pm
Payments within EEA	To be processed on the same day – 1pm

5 When might we refuse to make a Payment, accept an instruction or apply restrictions on your Account?

5.1 We can refuse to accept a Payment into your Account, make a Payment out of your Account, limit the amount you can deposit or withdraw from your Account, refuse an instruction you give us, or apply other restrictions to your Account if:

- There is a lack of funds in the Account;
- The amount you would like to pay is more than any limits we may have agreed;
- There are legal reasons that mean we must refuse to make the Payment or accept the Deposit;
- We believe that someone else has rights over the money in the Account;
- We identify Payments that seem unusual compared to the way you use your Account or that are at a significantly higher risk of being fraudulent;
- We believe that you have used the Account or have used or obtained the money in it illegally or fraudulently;
- We believe this is needed to mitigate financial crime;
- You have provided the wrong payment information, such as an invalid sort code or an account number that does not exist;
- You do not pass our security checks, including where the signatures provided on instructions do not match our records;
- You do not provide us with additional information or documentation we ask for within a reasonable time after you have asked us to make the Payment/process the instruction;
- When we have concerns over the accuracy and completeness of an instruction;
- You breach any of the Terms and Conditions in the documents set out in Condition 1.1;
- They are not in line with your charitable objectives;
- In line with Condition 13.9.

5.2 We can temporarily block Payments where we reasonably believe this is necessary because of:

- A significantly increased risk you may be unable to pay any money you owe us;
- Suspected fraudulent or criminal activity on your Account; or
- Security concerns.

We will let you know why as soon as practicable unless we are prevented by law or any regulation or for security reasons.

5.3 We will lift the block as soon as the reason for it ends.

6 Account closure or transfer

6.1 You can request to close your Account or end this agreement at any time by completing an *Account Closure Form* available from our website at www.cafonline.org/managing-your-account. You may need to give us notice as set out in your Account Terms.

We will close the Account if the form is signed by authorised signatories on your Mandate and we are legally allowed to do so. If you ask us to close your Account, you must:

- Pay back any money you owe us, such as an overdraft; and
- Pay any charges or interest you owe us.

6.2 If we notify you of changes in these Terms and Conditions, in line with Conditions 20.1 to 20.4, you can ask us to close your Account without a charge before the new Terms come into effect.

Suspending or closing your Account or withdrawing a service immediately and without notice

6.3 We can do this if:

- You have seriously or repeatedly breached the Terms and Conditions in the documents set out in Condition 1.1;
- You have carried out or tried to carry out, or we suspect that there is, fraudulent or illegal activity on the Account or any other service we offer, or we have reason to think you may do so in the future;
- You have caused or may cause us to breach any law, regulation, code of practice or other duty that applies to us;
- You have given false or materially incomplete information when applying to open the Account or to use any other service, or at any other time;
- You have allowed a person who is not an authorised signatory to use the Account or any other service we provide or where there has been a breach of security or misuse of your Account, Security Details or Payment Device;
- You are not using the Account for a purpose covered by this agreement;
- You have been abusive or violent towards any of our staff (or we have been notified by HSBC, RBS or the Post Office that you have been abusive or violent towards their staff);
- You expose us or CAF Group to legal action from a third party;
- We are required to by law, regulation or by regulatory authority; or
- There is an Insolvency Event.

Closing your Account by giving you notice

6.4 If we are closing your Account for any other reason than stated in Condition 6.3, we will give you at least three months' notice.

6.5 If there are no customer-initiated Transactions on your Account for 12 months, your Account will

become inactive. We may remove the ability to make Payments on inactive accounts.

6.6 If there are no customer-initiated Transactions on any of your Accounts for 24 months, your Account will be frozen. No Transactions will be allowed on the Account. We will attempt to contact you for further information. If we are unable to contact you, the Account will remain frozen. We cannot distribute the funds until:

- we can get in touch with you; or
- Condition 6.7 applies.

Dormant Assets Scheme

6.7 We participate in the Dormant Assets Scheme. This enables money in dormant Accounts (i.e., Accounts that have been inactive for 15 years or more) to be distributed for the community's benefit while still allowing customers to reclaim their money.

Under the scheme, we may transfer balances of dormant Accounts to Reclaim Funds Ltd (RFL), a not-for-profit reclaim fund authorised and regulated by the FCA. If we transfer the balance of your Account to RFL, you remain the owner of the funds and can reclaim your balance at any time on providing satisfactory proof of ownership.

7 Interest

7.1 Subject to Conditions 20.1 – 20.4, we review and update our interest rates. If we do this, the new applicable rate will be shown on your Statement from the date of the change and at www.cafonline.org/rates.

7.2 Subject to Condition 4.8, we will start calculating interest on the same day that we receive funds you are paying in. Interest is paid on the balance of the Account and calculated at the end of the Working Day. This is paid to you quarterly.

7.3 We will calculate any interest on the daily balance of your Account using our published interest rates. It is your responsibility to declare this to the relevant tax authorities in line with Condition 16.3.

8 Charges

8.1 Charges that apply to your Account are set out in our *Tariff of Charges* found at www.cafonline.org/cafbank-tariff-terms.

8.2 We will send you a pre-notification of the fees and charges, including interest, to be deducted from your Account.

9 When do you need to contact us?

9.1 You must tell us, if you change:

- The ownership of your organisation;
- The legal structure of your organisation;
- Your governing document;

- The name(s) of your organisation;
- The names of anyone listed on the Mandate for the Account or who holds a position of authority to represent the organisation;
- The main jurisdiction in which you operate;
- The personal or business contact details such as your address, phone number or email address, including the contact details for any additional Cardholders, Account Contact and Account signatories;
- Anything else related to your organisation or the individuals listed on the Mandate for the Account, for example, if their signatures change;
- The authorised individuals who can be Cardholders. You are responsible for destroying the Card belonging to an individual who is no longer authorised to be a Cardholder and you must apply for a new Card for newly authorised Cardholders.

You can tell us about any of these changes by completing the relevant *Change of Account Contact Details Form* available on our website at **www.cafonline.org/managing-your-account**.

Depending on the type of change made, in some cases, we may need to close your Account. You may be able to open a new Account again depending on the nature of the change.

Changes will not take effect immediately, but we will confirm when the changes have been made.

- 9.2 If the Card or PIN are lost, stolen, or compromised, call our 24-hour lost or stolen number, **03000 123 606**.
- 9.3 If we have left a message for you asking you to contact us, you need to contact us as soon as possible to avoid restrictions being placed on your Account.
- 9.4 If you do not tell us about a change to your contact details, we may block your Account until you notify us of the change.
- 9.5 We cannot accept a PO Box address or “care of” address as an Individual’s residential address. We cannot accept a “care of” address as an organisation’s main address.
- 9.6 You must contact us without delay by telephone on **03000 123 456** if you become aware of any suspected fraudulent activity or any suspected error on your Account.

If we suspect suspicious activity on your Account, we may contact you to query these Transactions. If we leave a message for you, you must contact us without delay to help prevent fraud on your Account. If you do not contact us, we will assume that all Transactions on the Account have been made and authorised by you (including the relevant Cardholder for Card Transactions).

10 Statements

- 10.1 We will provide regular Statements if there has been a Payment out of your Account since the last Statement we gave you. You can choose the Statement frequency option when applying for a new Account. You may also contact us (by email, telephone or in writing) to change the frequency. Charges may apply to certain frequencies as set out in our *Tariff of Charges*.
- 10.2 You can request copy Statements by contacting us (by email, telephone or in writing) or accessing these through our Online Services. There may be extra charges applied to these as set out in our *Tariff of Charges*.
- 10.3 We will send you Statements by post or, if you are registered for our Online Service, we will provide them online unless you have asked us for paper Statements.
- 10.4 You must check the information on your Statements and tell us as soon as possible if there is a payment in or out of your Account that you do not recognise. Refer to Conditions 4.30 and 4.31 for further information on unauthorised transactions.
- 10.5 If you choose to receive Statements online, the Primary User will receive an email notification when new Statements are available to view.
It is the Primary User’s responsibility to keep this email address up-to-date and to maintain the list of additional users who are authorised to receive the Statements online.

11 Our Online Service

The service

- 11.1 A user guide is available at **www.cafonline.org/onlinebanking** which provides more information on our Online Service. When using the Online Service, you should follow the instructions we provide. You should regularly check our website for our most up-to-date guidance.
- 11.2 We will display a notice on our website at **<https://secure.cafbank.org/>** to let you know when maintenance or repair work is planned unless these are urgent.

Technical requirements and performance

- 11.3 Some features of the Online Service may not be available depending on your computer, mobile device, or operating system. From time to time, we may make changes to the Online Service. Depending on the update, you may not be able to use our Online Service until you have updated your browser, software, or hardware. We will let you know if there are changes by placing a message on our website at **<https://secure.cafbank.org/>**, by text, email or by post.

- 11.4 We will not be responsible for:
- Any equipment, software, or user documentation which someone other than us produces for use with our Online Service; and
 - Any service you use to access our Online Service.

If you use our Online Service outside the UK, we will not be liable to you if this does not comply with any laws or regulations. We may block your access to our Online Service if you try to access it from a country that is subject to sanctions.

Site and internet security

- 11.5 We will use reasonable skill and care to ensure that our Online Service is safe and secure and does not contain viruses or other damaging property, for example by incorporating security features into it.
- 11.6 We cannot guarantee that no damage will occur to your data, software, computer, mobile device, or other digital content. We will be liable for any loss or damage that you suffer as a direct result of our negligence or if we are at fault.
- 11.7 You must not:
- Use our Online Service for anything other than accessing and managing your Accounts;
 - Use it for anything illegal or breaching these Terms and Conditions;
 - Seek to copy, reproduce, modify, or tamper with it in any way;
 - Attempt to make any income directly from using it;
 - Use it on a device or computer which contains or is vulnerable to viruses or other damaging properties or which does not have up-to-date anti-virus, anti-spyware software, firewall and security patches installed on it;
 - Use it in a way that could damage or affect our systems or security or interfere with other users or restrict or inhibit anyone else's use of our Online Services; or
 - Collect data from us or from our systems or attempt to decipher any transmissions to or from the servers running any of the functions provided by our services.

Changing Account Contact

- 11.8 The person you have nominated to be your Account Contact will also be your Primary User of the Online Service. The Primary User is responsible for letting us know of changes which may affect Secondary Users of the Online Service. This includes removing users who are no longer authorised to access the Online Service. Until we are told of the change, we will not be liable if there is any use of the Online Service by a person who has previously been authorised by you to use the Online Service. If you need to change the Primary User for our Online Service, you must tell us by writing to us and do not delete the Primary User yourself.

Responsibility and liability for transactions using the Online Service

- 11.9 If you know or suspect someone else knows your Security Details, you must change these straight away and tell us without delay. You can still notify us outside of our opening times by emailing us or calling us and leaving a message. From the time that your message is received, you will not be liable for any losses incurred, subject to Conditions 19.4 to 19.6.

Group Payment instructions

- 11.10 You can create Group Payment instructions using the Online Service. You are responsible for the accuracy of the information within the Payment instruction. When making Group Payments, you must ensure:
- There are enough funds in the Account to cover the entire amount of the Group Payment on the day it is due. Where there are not enough funds in the Account, we may refuse the Payments or apply charges to the Account. We may process some of the Payments which are part of the Group Payment, but we will not be responsible for any Payment not made;
 - If the Payment is unsuccessful (in whole or in part), you have resubmitted the Group Payment instruction after rectifying the reason for rejection; and
 - Any changes you make to the list of Payees are also made in other templates held for Group Payments.

How you can end this agreement

- 11.11 You can end your use of Online Service at any time by contacting us in writing or by using our Telephone Banking Service to let us know. It is your responsibility to check whether:
- Your Account Terms require the Online Service to operate your Account;
 - Using the Online Service is resulting in a fee or charge reduction.
- If you would also like to close your Account, Conditions 6.1 – 6.4 will apply. Telling us that you would no longer like to use the Online Service will not automatically close your Accounts.

How we can end this agreement

- 11.12 Immediately and without notice:
- We can do this at any time if:
- You seriously or repeatedly breach any of these Terms and Conditions in the documents listed in Condition 1.1;
 - In line with conditions 6.1 – 6.7; or
 - You have closed all your Accounts with us.
- By giving you at least three months' notice:
We will tell you why we are ending the agreement unless it would be unlawful for us to do so.
- 11.13 If the Online Service ends or your Security Details are de-activated:

- You must immediately destroy or return to us any Security Details or other documentation you have relating to the Online Service if we ask you to; and
- You must still follow the Terms and Conditions detailed in the documents listed in Condition 1.1.
- We may still carry out instructions received but not processed by us at that time.

12 Telephone Banking Service

12.1 Authorisations for Telephone Banking Services will remain in place until we receive written notice from the authorised signatories, and we have had a reasonable amount of time to process the termination notice. We will not be responsible for any instructions processed before we receive and act on the termination notice.

13 CAF Bank Mastercard® Business card

Issuing a Card

- 13.1 These Conditions apply in respect of each Card issued to a Cardholder.
- 13.2 The Card is not a credit card or debit card. The Card is a Business card and is linked to your CAF Cash Account. Card Transactions will only be allowed if you have the available balance in your Account. There may be limits on the number or value of Payments you can make including daily limits on the amount of cash you can withdraw. Conditions 5.1 – 5.3 also apply to any Withdrawals you make.
- 13.3 If you would like to authorise an individual to be a Cardholder, you need to apply for a Card to be issued using the *Application Form* found on our website at www.cafonline.org/businesscard.
- 13.4 You must also terminate the authority of a Cardholder to use a Card by contacting us in writing or using our Telephone Banking Service. If you terminate the authority of a Cardholder to use a Card, you must arrange for the Card to be destroyed.
- 13.5 If the Card has not been activated and/or not used for at least 13 months after the date we issued the Card or the date of the last transaction, we will notify you In Writing and cancel the Card. You must apply for a new Card if this is still required.
- 13.6 We may decline to issue a Card if we deem it necessary to do so. Reasons might include but are not limited to:
- We have previously needed to refuse a Payment due to lack of funds on your Account;
 - Your Account is an inactive or frozen account. (See Conditions 6.5 and 6.6);
 - The Cardholder is unable to complete the identification and verification procedures which we require;

- The Cardholder is not living in the UK; or
 - There has been repeated fraud on the Account.
- 13.7 The Card belongs to us, and we may withdraw the service at any time. If we tell you this, you must destroy the Card immediately.
- 13.8 We will always send the Card to the address we hold for the Cardholder. This must be a UK address and unless we have agreed to do this with you, we will not send the Card to a non-residential address, PO Box, or c/o address.

Cardholders and your obligations

- 13.9 The Cardholder must read the information which is sent with the Card. This will inform the Cardholder how to use the Card, including security measures, and what to do if the Card becomes lost or stolen or compromised.
- 13.10 In addition to Condition 5.1, we may refuse transactions for any of the following reasons:
- There is suspected unauthorised or improper use or where the Card Transaction exceeds transaction limits linked to Card usage (these are applied for fraud prevention purposes);
 - Action is being taken by a third party which prevents us from processing the Card Transaction;
 - There are technical issues which prevent us from making the Card Transaction;
 - The Card or the Security Details relating to the Card have been lost, stolen, or compromised, or we believe they are being used by someone else; or
 - Circumstances outside of our control prevent us from offering a normal service.
- 13.11 Cardholders must use their Card only as you have authorised them to. They must follow these Terms and Conditions as well as any guidance we give you about using and protecting the Cards. You are responsible for the use of the Card by the Cardholder, including ensuring Cardholders follow these Terms and Conditions.
- We will treat Card Transactions made by the Cardholder as spending you have authorised, until you tell us to stop the Card as this is lost, stolen, or compromised.
- 13.12 We will not be responsible if a retailer or other supplier refuses to accept a Card as Payment for a Card Transaction, or if the Cardholder cannot use the Card to make a Payment.
- 13.13 You are responsible for letting us know, as soon as possible, when changes are made to the Cardholder's address and mobile telephone number. This information is necessary to authenticate online and other Payments.
- 13.14 You must take all reasonable precautions to prevent fraudulent use of the Card and PIN. These include but are not limited to ensuring that:
- You notify us straight away when you no longer

approve the Cardholder using the Card; and

- You and the Cardholder follow conditions 14.1 – 14.8.

Card renewal

13.15 If you have not used a Card for a period of time set by us, this may not be renewed at expiry.

13.16 If we will renew the Card, a Card renewal letter will be sent to you approximately three months before the expiry date of the existing Card. It is your responsibility to respond to this letter if there are any changes to your contact details or the Cardholder's contact details, or you no longer require a Card. If you do not receive this letter before a current Card expires, you should contact us.

13.17 A Cardholder must not use the Card after:

- The card expiry date;
- We have asked for the Card to be destroyed;
- We have told you or the Cardholder that the Card's use has been withdrawn; or
- You have told us that the Card has been lost, stolen or compromised (even if you find the card).

Card authorisation and Transactions

13.18 When the Cardholder authorises a Card Transaction, it will reduce your available balance, but not your Account balance. That is because your available balance includes some pending Transactions. These could be things the Cardholder has paid for using the Card. We debit Transactions no less than 48 hours after the original authorisation. Cash Withdrawals will happen when Mastercard notifies us.

13.19 When a Card Transaction has been authorised as set out in Condition 4.18, you are responsible to pay the amount of the Transaction.

13.20 Cardholders may use their Cards to withdraw cash or make purchases where they see the Mastercard acceptance mark in the UK or abroad. We may apply limits to Card Transactions (including Contactless limits) and we may amend these from time to time.

13.21 When the Cardholder uses the Card or Card details, you are authorising us to deduct the amount of the Transaction from your Account. You will be liable for all Transactions made by the Cardholder, other than those set out in Conditions 19.4 -19.6.

13.22 On each Working Day, any available funds on your Account will be used to pay any authorised Card Transactions notified to us by Mastercard® before they will be used to pay any other Transactions from your Account.

13.23 A Cardholder can set up a regular Payment to be made from your Account using the Card. To cancel this, you can give us instructions in writing or by using the Telephone Banking Service.

13.24 If we incorrectly apply, or fail to apply, a Card Transaction to your Account, we will correct this.

We will refund you any interest or charges directly incurred on your Account that would not have been incurred if we had applied the Card Transaction correctly.

13.25 Once a Card Payment has been authorised, it cannot be stopped or cancelled. A retailer or merchant may make a refund. We will only credit your Account when we receive their refund instruction. We are not liable for any delay in the retailer or merchant giving us these instructions.

Currency conversion

13.26 The exchange rate applicable to Card Transactions changes daily, and any changes will be applied immediately and without giving you any prior notice.

13.27 If you made a Card Transaction overseas or with an overseas merchant, the retailer, merchant, or ATM provider may convert the amount into pounds sterling. We will deduct the sterling amount from your Account.

13.28 If you make a Card Transaction in a foreign currency, this will be converted into pounds sterling. We use the exchange rate applied by Mastercard®. The exchange rate shown on your Statement includes the exchange rate and any processing fees applied by Mastercard®. The currency conversion and the amount being taken out of your Account will not happen on the same day that the Transaction was carried out.

Charges

13.29 Some merchants may process Payments on the Card as if it were a credit card transaction and these may incur charges. If the merchant does this, they are obliged to tell you at the time of the Transaction. You are responsible for these charges.

13.30 There may be a charge for using ATMs and you are responsible for this charge. The charge will be displayed on the machine at the time of the Withdrawal.

Withdrawal and suspension of the Card

13.31 If we withdraw the use of a Card, we will tell you as soon as reasonably practicable unless we are prevented by law or any regulation or for security reasons.

13.32 If a Payment is authorised by the Cardholder before a Card is cancelled or suspended, you are still responsible for the amount of this Payment which will be deducted from your Account after the Card is cancelled or suspended.

Lost, stolen, Compromised or misused Cards

13.33 As a member of the Mastercard scheme, we are required to share information about loss, theft or possible misuse of Cards with relevant third parties.

13.34 We may disclose information about you, your Account or the Cardholder to the police or third parties if we think it will help prevent or recover losses. You and

the Cardholder must co-operate with us, the police, or any other authorities in investigations into the actual or suspected misuse of the Card. If we ask you whether a Transaction is unauthorised, you must confirm this within seven days of our request.

14 Using and safeguarding Security Details

- 14.1 If your Security Details are used, we will treat the request as if you have carried out the Transaction. You must keep your Security Details private and not let anyone get access to any devices you use to access your Account.
- 14.2 There are some things you must do to keep your Accounts safe and prevent unauthorised use. You must:
- Keep your Security Details and the Card safe;
 - Not tell or allow anyone else to use the Card, Security Details, Access Code or One Time Passcode;
 - Safely destroy any Security Details we send to you;
 - Sign and activate the Card as soon as you receive it;
 - Change your Security Details straight away and tell us as soon as possible if you know or suspect that someone else knows your details;
 - Follow any instructions we give you about security. This includes sharing this information with the relevant persons within the organisation;
 - Contact us immediately if you are concerned about the security of your Accounts, Security Details or Payment Devices;
 - Ensure any changes you make to your Security Details cannot be easily guessed, and you should not write these down in a way that other people can easily understand;
 - Use caution when accessing your Account from a computer in a public place and when using a computer which is connected to a public wi-fi connection;
 - Take care when logging out of the Online Service. For example, we recommend that you log off securely by using the exit link on screen and, if you are disconnected during an Online Service session, that you log back in and then log off correctly;
 - Not tell us any of your Security Details unless we ask you a security question. Neither us nor the police will ask you to reveal your full Security Details;
 - Not send us your Security Details or 16-digit Card number by email. If you receive a suspicious email, please do not open it, or click on any links. These emails can be reported by forwarding the email to scamreporting@cafonline.org;
- Only access the Online Service by typing our website address into your internet browser and not clicking on any links;
 - Make sure previous Cards held by Cardholders are destroyed securely;
 - Not share the Card or any Card details, including the PIN, with another person, including family members or members of the same organisation;
 - Not disclose the Card numbers or the security code on the back of the Card except when making Payments;
 - Not tamper with the Card;
 - Take care to ensure that no-one sees the PIN when you use it;
 - Comply with the instructions and guidance we issue regarding keeping the Card, Card details and Security Details safe. This includes sharing this information with the relevant persons within your organisation;
 - Inform us, without delay, by calling us on our lost, stolen or Compromised number, **03000 123 606** if the Card or PIN are lost, stolen, compromised, or retained by an ATM or you suspect that someone has used or tried to use them; and
 - Make sure that the Account is not used for illegal purposes.
- 14.3 If we know or suspect misuse or abuse of your Security Details or your Account, we may report this to the police or to a regulatory authority.
- 14.4 We may ask you to change your Security Details at any time and for any reason; and you must do so immediately (or in accordance with any other instructions we may give). We will not be liable for any losses if you do not follow these instructions.
- 14.5 We can suspend or withdraw your Account with immediate effect if:
- we believe that this is necessary for security reasons;
 - this is to prevent suspected unauthorised or fraudulent use of your Account (for example, where there have been multiple unsuccessful attempts to access your Account using the Online Service);
 - we believe there is a significantly increased risk that you will not be able to repay any money you owe to us on your Account;
 - you have not used Your Account for a period of time set by us; or
 - you have breached any conditions in this document or those mentioned in Condition 1.1.
- 14.6 When we make any changes to our security procedures, or if we change, suspend or withdraw your Security Details, we will tell you beforehand or immediately after we do this unless we are prevented by law or any regulations or this will compromise our security.

- 14.7 If you tell us there is an unauthorised Transaction made on your Account, we will investigate this. You must co-operate with us, the police or any other authorities in these investigations.
- 14.8 If you know or suspect that someone else knows your Security Details, you can still notify us outside of our opening times by calling us on **03000 123 456** and leaving a message. From the time that your message is received, you will not be liable for any losses incurred subject to Conditions 19.4 and 19.5.

15 Using, processing and sharing your information

- 15.1 We take data protection and privacy very seriously. Our Privacy Notice, which can be viewed at **www.cafonline.org/privacy**, explains how we collect, retain, and use personal data. We will only hold personal data for as long as it is needed and ensure that it is held securely.

16 Tax reporting

- 16.1 Sometimes the law or a regulation will tell us that we need to share information about you (and your Controlling Persons) with tax authorities. We can share information about you with HMRC, who may then share this information with tax authorities of other countries in line with UK legislation.
- 16.2 The information we will share includes:
- The Account number;
 - The amount of interest paid into the Account;
 - The Account balance;
 - Your personal and/or organisation name and address; and
 - Your social security number, National Insurance number (or equivalent) or taxpayer identification number.
- You may also need to provide us with further information or documents about your (or your Controlling Persons') identity, tax residence nationality and status that we are required to hold by law.
- 16.3 It is up to you to meet your tax responsibilities in the UK and elsewhere. This relates to opening and using Accounts by CAF Bank and providing us with relevant information, documents and certification when we request these. You are responsible for your own tax obligations, and it is your choice whether to seek independent legal and tax advice.
- 16.4 You must inform us as soon as possible of any changes in circumstances which affect your tax responsibilities or those of your Controlling Persons or results in the information previously provided to us regarding your tax status to become incorrect or incomplete.

17 Arranged Overdraft services

- 17.1 You may be able to borrow money from us as an Arranged Overdraft. If you apply for this, we will let you know how long it will take for us to consider your request.
- 17.2 Fees and charges applicable to any Arranged Overdraft will be in addition to those set out in the *Tariff of Charges* and documents set out in Condition 1.1.
- 17.3 Overdrafts are only meant for short term borrowing. All Overdrafts are repayable on demand. This means we can ask you to pay the money back immediately, although, we will give you advance notice for any Arranged Overdrafts.
- 17.4 Our Accounts are not designed to provide Overdrafts if they have not been pre-approved by us (an unarranged Overdraft). We may be unable to prevent a charge or Transaction which could cause the Account to have a negative balance. These may include, but are not limited to, those set out in our *Tariff of Charges*. You will have to repay the overdrawn amount immediately on demand. You will be charged daily interest and there may be other charges applied to your Account as set out in the *Tariff of Charges*. Any interest applied due to the Account having a negative balance may be offset against any interest you earn on the Account.
- 17.5 You can contact us to request a new Arranged Overdraft or an extension to an existing Arranged Overdraft. We will provide you with a separate agreement which will set out the terms of the Overdraft and any interest or charges that will apply to you.

18 Set-off

- 18.1 If you have money in one of your Accounts with us, we may use it to reduce or repay amounts owed to us (for example on a loan or Overdraft) which are due for payment on other Accounts. This is our right of set-off.
- 18.2 We can use money in your Account even if there is a court decision against you or you are fined (including interest arising after the date of the final decision or fine), unless the court instructs us otherwise, or we are prevented to do so by law.
- 18.3 Occasionally, we receive legal instructions or notices to hold a customer's money for someone else, or to pay it to someone else. If this happens, the money we hold for the other person will be what is left after we have used our right of set-off, including any interest arising after the legal instruction or notice (unless we decide otherwise or we are prevented to by law or regulation).
- 18.4 We will contact you in writing before we make any set-off between your Accounts to let you know the date and details of the action we will take.

19 Liabilities

When we are not responsible

19.1 We will not be responsible for:

- Business losses incurred, including the loss of profits, loss of business, business interruption, loss of business opportunity, or anticipated savings, reputation or any other reasonably unforeseeable purely financial loss;
- Losses incurred as a result of a failed payment due to you not holding sufficient funds in your Account;
- Losses or costs where we are complying with any legal or regulatory requirements;
- Losses incurred as a result of any abnormal or unforeseeable circumstances which are outside of our control, including delays or failures caused by problems with another system or network, data-processing failures, mechanical breakdown or industrial action;
- Losses incurred as a result of your gross negligence, fraud, misuse of your Account or breach of any of the Terms and Conditions in the documents set out in Condition 1.1;
- Losses incurred as a result of you sharing your Security Details with us or another person;
- Where contact details have changed but you have not made us aware of these;
- Losses where you give us incorrect instructions, such as the wrong Account number and sort code;
- Related to payments into or out of your Account once this has been closed (either by you or us);
- If you provide a third-party provider (for example, an Accounting service) with your Security Details and you incur any financial losses because of fraudulent or unauthorised use of your Account;
- Where there is a delay or refusal to process any instructions on your Account if we have asked for further information to allow us to meet our anti-money laundering, financial crime, sanctions or other legal and regulatory requirements;
- Any Transaction showing on your Account which has not been disputed within 13 months of the Transaction happening, in line with Condition 4.30;
- Any loss you may suffer as a result of us complying with legislation relating to Conditions 16.1 – 16.3;
- Any losses or damages to any original documents sent to us (unless we specifically asked for the original documents).

19.2 Where an unauthorised Transaction should be reversed, we will make it as soon as practicable. We will reverse:

- the amount of the unauthorised Transaction; and
- any related interest or charges, where applicable.

We will have no further liability to you.

19.3 We will make every effort to perform our obligations to you under these Terms and Conditions. This includes taking whatever action we consider

appropriate to meet any obligation relating to the prevention of fraud, money laundering and terrorist financing and the provision of financial services to persons who may be subject to sanctions.

However, we must also comply with the law, regulations, court orders, codes and other duties, requirements and obligations that apply to us and to take measures to prevent our services being used for financial crime.

Consequently, we will not perform any part of our agreements and may suspend or terminate Accounts and services where we reasonably consider that doing so may:

- Involve us or you breaking a law, regulation, court order, code or other duty, requirement or obligation that applies to you or us;
- Involve, or be part of, us committing a criminal act of any kind; or
- Expose us to action by government, regulator, or law enforcement agency.

In these circumstances, we will not be liable for not performing those parts of the agreement.

19.4 You will not be responsible for any unauthorised Transactions, other than the following. You will be liable for unauthorised Payments and related costs that happen because you or a Cardholder:

- Are liable under the Terms and Conditions in the documents set out in Condition 1.1; and
- Have deliberately, or with gross negligence, failed to keep your Account, Card or Security Details secure.

19.5 If we suspect you have acted fraudulently or with gross negligence or have breached these Terms and Conditions, you will be liable for all losses on the Account. These include the amount of the payments made and any interest and/or charges applied to your Account.

19.6 You will not be responsible for any losses if someone else uses the Card before the Cardholder receives it. Your liability may also be limited by the law.

19.7 By using the Account and setting up Security Details on your Account, you agree to:

- Keep your Security Details and Payment Device safe at all times by taking reasonable steps, including but not limited to the safeguards we share with you and not disclose these to any third party.
- Advise us immediately if the security of the password is compromised; and
- Us relying on the password to confirm it is you authorising an instruction on all Accounts held in your name, in addition to Condition 4.18.

19.8 We accept liability for any direct losses you may suffer if we have not complied with our obligations under the Terms and Conditions in the documents as set out in Condition 1.1, or as a result of our negligence or fraud.

20 Amendments to the Terms and Conditions relating to your Account

- 20.1 We may need to make changes to the Terms and Conditions in the documents set out in Condition 1.1. We will give you at least 60 days' notice In Writing before we make any changes. If the changes are being made to the Privacy Notice, we do not need to give you prior notice In Writing, but we will inform you of any substantial changes.
- 20.2 There are some changes we will not tell you about in advance:
- The changes benefiting you, for example, when we have increased our credit interest rate and/or exchange rates;
 - The variable interest rate changes. Some Accounts have interest rates that are based on other interest rates we do not control, for example the Bank of England base rate; or
 - We make these following changes in the law, regulations, code or industry guidance.
- 20.3 Changes listed in Condition 20.2 can be made immediately but we will tell you in writing about them within 30 days.
- 20.4 If we give you advance notice of a change to this agreement and you do not want to agree to the change, you can close your Account without paying any extra charges or interest, at any time until the change takes effect. If you do not close your Account, you are accepting the change.

21 Miscellaneous

- 21.1 You may not transfer any of your rights or responsibilities under the Terms and Conditions in the documents set out in Condition 1.1 to any other person unless we have agreed this in writing in advance.
- 21.2 We may transfer some or all of our rights and duties under the Terms and Conditions in the documents set out in Condition 1.1.
- 21.3 If any of the Terms and Conditions in the documents as set out in Condition 1.1 are found to be invalid, illegal, or unenforceable by any court or regulatory authority, this will not affect the validity or enforceability of the rest of this agreement which shall continue in full force and effect.
- 21.4 Any delay or failure by us to exercise our right or remedy under the Terms and Conditions in the documents set out in Condition 1.1 does not waive that right and it does not prevent or restrict us from further exercising that or any other right or remedy. We can choose not to enforce any of our rights under our agreement. If we choose not to enforce our rights when we could do, we may enforce them later.

- 21.5 The Terms and Conditions in the documents as set out in Condition 1.1 are governed by English law and you and we agree that the English Courts will have exclusive jurisdiction to settle any disputes in connection with these Terms and Conditions.

22 How you can make a complaint

- 22.1 If you feel that we have made a mistake or have not met your expectations, please let us know. We want to put things right for you and make sure we do not repeat any mistakes in the future.
- You can tell us about a complaint by calling us on **03000 123 456**, emailing us at **cafbank@cafonline.org**, or write to us at CAF Bank Limited, 25 Kings Hill Avenue, West Malling, Kent ME19 4TQ.
- 22.2 If you are unhappy with how we deal with your complaint, you may be able to go to the Financial Ombudsman Service (FOS). Their website is **www.financial-ombudsman.org.uk** and they will look at your complaint once you have tried to resolve it with us and if you are eligible to complain to the FOS.

23 Regulatory protection

Distance Marketing Regulations 2004

- 23.1 You have 14 calendar days from the date your Account is opened to give us written notice that you wish to cancel it. If you decide to close your Account within 14 days, we will repay any balance, together with any interest earned. You will not incur any charges for closing your Account.

The following information is not part of our Terms and Conditions.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to you if we are unable to meet our financial obligations in certain circumstances. Further information about the scheme can be found on the FSCS website at **www.fscs.org.uk**.

About CAF Bank

From the one-person causes to the large-scale organisations, we are the bank that charities turn to. We believe in the power of good, and in treating your goals as our own. We understand the challenges you face. We know the world you work in, and as we help you navigate your finances, you can spend more time making a positive impact in the world.

T: [03000 123 456](tel:03000123456)

E: cafbank@cafonline.org

W: www.cafonline.org/caf-bank

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.



FINANCIAL SERVICES COMPENSATION SCHEME

Information sheet

Basic information about the protection of your eligible deposits	
Eligible deposits in CAF Bank Limited are protected by:	The Financial Services Compensation Scheme ('FSCS'). ¹
Limit of protection:	£85,000 per depositor per bank / building society / credit union. ²
If you have more eligible deposits at the same bank / building society / credit union:	All your eligible deposits at the same bank / building society / credit union are 'aggregated' and the total is subject to the limit of £85,000. ²
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately. ³
Reimbursement period in case of bank, building society or credit union's failure:	20 working days. ⁴
Currency of reimbursement:	Pound sterling (GBP, £) or, for branches of UK banks operating in other EEA Member States, the currency of that State.
To contact CAF Bank Limited for enquiries relating to your account:	CAF Bank Limited 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ Tel: 03000 123 456 Email: cafbank@cafonline.org
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10th Floor, Beaufort House 15 St Botolph Street London EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 Email: ICT@fscs.org.uk
More information:	www.fscs.org.uk



Protected

Additional information

¹ Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

² General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers a maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

In some cases eligible deposits which are categorised as 'temporary high balances' are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under www.fscs.org.uk

³ Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

⁴ Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within seven working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within seven working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within five working days of a request. Again, there are specific exceptions to this obligation.

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.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained at www.fscs.org.uk.

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

Exclusions list

A deposit is excluded from protection if:

1. The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.
2. The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
3. It is a deposit made by a depositor which is one of the following:
 - credit institution
 - financial institution
 - investment firm
 - insurance undertaking
 - reinsurance undertaking
 - collective investment undertaking
 - pension or retirement fund*
 - public authority, other than a small local authority.

For further information about exclusions, refer to the FSCS website at www.fscs.org.uk

*Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded

CAF Cash Account – Account Terms

Effective from 28 June 2021

The meaning of the words and phrases used in this document are detailed in Section 1 of *CAF Bank General Terms and Conditions, Meaning of words and phrases*. In addition, the Financial Conduct Authority has published a set of standardised terms and definitions that all banks use in relation to the services it provides per payment account. A glossary of the terms and definitions is available to view at www.cafonline.org/glossaryofterms which will apply to these terms unless a contrary intention is expressed. We set out the cost of these services in a Tariff of charges which can be found at www.cafonline.org/cafbank-tariff-terms

1 Introduction

- 1.1 These Terms and Conditions apply to the CAF Cash Account and should be read in conjunction with the *CAF Bank General Terms and Conditions* (the 'General Terms and Conditions') and any terms and conditions that apply to any other of our products or services that you use (in each case, the 'Product Terms'). Where there is any inconsistency between these CAF Cash Account Terms and Conditions (these 'Account Terms') and the *General Terms and Conditions*, the *General Terms and Conditions* shall prevail. Where there is any inconsistency between these Account terms and the Product Terms, these Account Terms shall prevail in respect of your CAF Cash Account.
- 1.2 The CAF Cash Account is governed by these Account Terms and, where the context permits and except as otherwise stated, by the *General Terms and Conditions*.
- 1.3 You have been provided with a copy of the *General Terms and Conditions*. You can request additional copies of these Account Terms and/or the *General Terms and Conditions* at any time.

2 Interest and charges

- 2.1 The CAF Cash Account pays interest at variable rates. Our interest rates are reviewed and updated, in accordance with the *General Terms and Conditions*. Where we do update our interest rates, we will show the new applicable rate on your statement from the date of the change.
- 2.2 Interest will be paid gross and you will be responsible for paying any tax due to HM Revenue and Customs.

- 2.3 The fees applicable to the CAF Cash Account are set out in the CAF Bank Tariff of charges. The Tariff of charges can be found at www.cafonline.org/cafbank-tariff-terms

3 Chequebook(s) and paying-in book(s)

- 3.1 If you are opening a CAF Cash Account, you will be able to use your chequebook(s) and paying-in book(s) as soon as you have received them.
- 3.2 From time to time, we may ask you to contact us to acknowledge receipt of the account chequebook(s). You must do this prior to using the chequebook if required.

4 Authorisation requirements for instructions and to send money within the UK and outside the UK

All instructions and requests to send money should be signed in accordance with the Bank mandate before they can be processed by CAF Bank.

5 Amendments to these Terms and Conditions

We may alter these Terms and Conditions in accordance with the *General Terms and Conditions*.

6 Governing law and language

These Terms and Conditions are governed by, and are to be construed in accordance with, English law. You and we agree that we are both subject to the jurisdiction of the courts in England and Wales. These Terms and Conditions are in English and whenever we communicate with you we will do so in English.

7 Data protection and privacy

We take data protection and privacy very seriously. Our privacy notice, which can be viewed at www.cafonline.org/privacy, governs the way we collect, retain and use personal data. We shall ensure that we only hold personal data for as long as it is needed, and that it is held securely.

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

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CAF Gold Account – Account Terms

Effective from 20 September 2022

The meaning of the words and phrases used in this document are detailed in Section 1 of *CAF Bank General Terms and Conditions, Meaning of words and phrases*. In addition, the Financial Conduct Authority has published a set of standardised terms and definitions that all banks use in relation to the services it provides per payment account. A glossary of the terms and definitions is available to view at www.cafonline.org/glossaryofterms which will apply to these terms unless a contrary intention is expressed. We set out the cost of these services in a Tariff of charges which can be found at www.cafonline.org/cafbank-tariff-terms

1 Introduction

- 1.1 These Terms and Conditions apply to the CAF Gold Account and should be read in conjunction with the *CAF Bank General Terms and Conditions* (the 'General Terms and Conditions') and any terms and conditions that apply to any other of our products or services that you use (in each case, the 'Product Terms'). Where there is any inconsistency between these CAF Gold Account Terms and Conditions (these 'Account Terms') and the *General Terms and Conditions*, the *General Terms and Conditions* shall prevail. Where there is any inconsistency between these Account Terms and the Product Terms, these Account Terms shall prevail in respect of your CAF Gold Account.
- 1.2 The CAF Gold Account is governed by these Account Terms and, where the context permits and except as otherwise stated, by the *General Terms and Conditions*.
- 1.3 You have been provided with a copy of the *General Terms and Conditions*. You can request additional copies of these Account Terms and/or the *General Terms and Conditions* at any time.

2 Operating the account

In order to operate the account, you must open a CAF Cash Account to be linked to a CAF Gold Account in your organisation's name.

3 Receiving and sending money

You may withdraw money from your CAF Gold Account by transfer to your CAF Cash or CAF Platinum Account, or send money to your UK bank account(s) specified

on your application form or on any change of bank details form subsequently completed and returned to us. Please note that you cannot send money to third parties directly from a CAF Gold Account.

4 Interest and charges

- 4.1 The CAF Gold Account pays interest at variable rates. Our interest rates are reviewed and updated, in accordance with the *General Terms and Conditions*. Where we do update our interest rates, we will show the new applicable rate on your statement from the date of the change.
- 4.2 Interest will be paid gross and you will be responsible for paying any tax due to HM Revenue and Customs.
- 4.3 The fees applicable to the CAF Gold Account are set out in the CAF Bank Tariff of charges. The Tariff of charges can be found at www.cafonline.org/cafbank-tariff-terms.

5 Amendments to these Terms and Conditions

We may alter these Terms and Conditions in accordance with the *General Terms and Conditions*.

6 Governing law and language

These Terms and Conditions are governed by, and are to be construed in accordance with, English law. You and we agree that we are both subject to the jurisdiction of the courts in England and Wales. These Terms and Conditions are in English and whenever we communicate with you we will do so in English.

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Standing order and Direct Debit transfer to CAF Bank

To transfer your existing standing orders and direct debits to CAF Bank please complete this form and send it to us. We will contact your previous bank to provide the details, on receipt we will send you a copy to confirm which standing orders and direct debits you require to be transferred. Please take time to review your current instructions to ensure they are still required. We anticipate this process to take no longer than 4 weeks.

If the previous bank fails to provide the information, delays may be experienced. If your previous bank hasn't replied after 4 weeks we will contact you. Please make sure you have sufficient funds in your old account to cover the standing orders and direct debits until they have been transferred to CAF Bank.

Banking details you would like the standing orders and direct debits to be transferred from. (If you wish to transfer from more than one bank please complete an additional form).

To find out how we handle your personal information, you can view our Privacy Notice here: www.cafonline.org/privacy

Bank/building society name	Account name	
<input type="text"/>	<input type="text"/>	
Bank/building society address	Account number(s)	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
Postcode	Sort code	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

Dear <insert existing bank name below>

Please provide CAF Bank with full details of all Direct Debits and standing orders that apply to our account, quoting the following information for each payment:

<p>Direct Debit</p> <ul style="list-style-type: none"> ■ originator name ■ originator's identification number (OIN) ■ Direct Debit instruction (DDI) reference number ■ last amount ■ last collection date ■ frequency 	<p>Standing order</p> <ul style="list-style-type: none"> ■ beneficiary bank sort code ■ beneficiary bank account number ■ beneficiary name <p>and</p> <ul style="list-style-type: none"> ■ regular fixed amount, frequency, due date, final payment date/until further notice <p>or</p> <ul style="list-style-type: none"> ■ schedule of variable payments and final date <p>It is essential that the bulleted items are supplied for each standing order and direct debit. All relevant information should be supplied and returned within ten bank working days.</p>
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We the undersigned confirm we have authority to act on behalf of our organisation, have signed in accordance with our existing mandate held the above bank

Your CAF Bank account number to which this instruction applies

(if you are opening a new account please leave blank)

Organisation name

Authorised signature

Authorised signature

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PREVIOUS ADDRESSES

Previous address (es)

This form is for authorised signatories or account contact who have lived at their current address for less than three years. Please supply further address details to complete the process.

Please complete your full name, house name or number, road name, and the postcode. To find out how we handle your personal information, you can view our Privacy Notice here: www.cafonline.org/privacy

Full name			
House name/number, road name			
	Postcode		
Date from	d d m m y y	to	d d m m y y
Full name			
House name/number, road name			
	Postcode		
Date from	d d m m y y	to	d d m m y y
Full name			
House name/number, road name			
	Postcode		
Date from	d d m m y y	to	d d m m y y
Full name			
House name/number, road name			
	Postcode		
Date from	d d m m y y	to	d d m m y y
Full name			
House name/number, road name			
	Postcode		
Date from	d d m m y y	to	d d m m y y
Full name			
House name/number, road name			
	Postcode		
Date from	d d m m y y	to	d d m m y y

Full name _____
House name/number, road name _____
_____ Postcode _____

Date from to

Full name _____
House name/number, road name _____
_____ Postcode _____

Date from to

Full name _____
House name/number, road name _____
_____ Postcode _____

Date from to

Full name _____
House name/number, road name _____
_____ Postcode _____

Date from to

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House name/number, road name _____
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Date from to

Full name _____
House name/number, road name _____
_____ Postcode _____

Date from to

Full name _____
House name/number, road name _____
_____ Postcode _____

Date from to

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