

# CAF GIVE AS YOU EARN

## For Employees – Frequently Asked Questions

### WHAT IS CAF GIVE AS YOU EARN?

CAF Give As You Earn is the leading UK Payroll Giving scheme that enables employees to give to any UK charity straight from their salary. With Payroll Giving you can provide charities with a regular income, to allow them to plan ahead and budget for the future. Donations are tax-effective because they are taken before tax is applied, which means the charity get more of your donation and it costs you less. Payroll Giving is a great employee benefit to utilise for this reason.

### WHO IS THE CHARITIES AID FOUNDATION (CAF)?

CAF is one the UK's largest charities which helps people and businesses to support the charities they care about simply and tax-effectively. CAF is the leading HMRC approved Payroll Giving Agency and the organisation that your company uses to provide you with a charitable Payroll Giving employee benefit. The name of the Payroll Giving scheme provided by CAF is CAF Give As You Earn.

### HOW IS CAF GIVE AS YOU EARN TAX-EFFECTIVE?

Donations made to charity through CAF Give As You Earn are taken from your pay or company/personal pension after your National Insurance contributions are removed but before Income Tax is calculated and deducted. This means you get tax relief, depending on the rate of tax you pay. So, for example, if you're a basic rate taxpayer, giving £1 would only cost 80p.

- Your tax is calculated on a lower amount; this could change your tax bracket and lower the amount of tax you pay
- You get tax relief on your donation immediately, at your highest rate of tax, and you can pass this money onto charity

Depending on your tax bracket a £20 donation would cost the following:

- As a 20% taxpayer a £20 donation costs you £16.00
- As a 40% taxpayer a £20 donation costs you £12.00
- As a 45% taxpayer a £20 donation costs you £11.00

### ARE CAF GIVE AS YOU EARN DONATIONS ELIGIBLE FOR GIFT AID?

CAF Give As You Earn donations are not eligible for Gift Aid as the funds have already been treated with the appropriate pre-tax savings and are therefore already tax-effective.

### WHY IS PAYROLL GIVING IMPORTANT TO CHARITIES?

As well as providing charities with a regular income, it also means that charities don't have to claim Gift Aid which reduces the admin burden so they can get on with supporting their beneficiaries.

### WHICH ORGANISATIONS CAN I DONATE TO THROUGH CAF GIVE AS YOU EARN?

You can donate to the UK charitable organisation of your choice via your CAF Charity Account Both registered and unregistered charities are eligible for donations. You can also give to any organisation recognised by HMRC as charitable and these include:

- Churches
- Health authorities
- Hospitals (not private)
- Scout and Girl Guide groups
- Universities and schools
- Parent Teacher Associations
- Community groups

\*The funds cannot be used to pay for products or services.

## WHO IS ELIGIBLE TO PARTICIPATE IN THE SCHEME?

CAF Give As You Earn is available to any employee who is on PAYE or a salaried pensioner. You are not able to participate in the scheme if you are a contractor, temporary or outsourced consultant that is not paid via PAYE.

## HOW MUCH DOES IT COST AND WILL THE FEES BE DEDUCTED FROM MY DONATIONS?

Based on the value of your donations made into the CAF Charity Account between 1 May and 30 April (CAF's financial year) the following fees will apply:

	Cumulative payments into CAF Charity Account each financial year	Contribution per CAF financial year
Band 1	First £150,000	4.00%
Band 2	£150,000.01 – £250,000	3.00%
Band 3	£250,000.01 – £750,000	2.00%
Band 4	£750,000.01 – £1,000,000	1.00%
Band 5	£1,000,000.01 – £2,000,000	0.50%
Band 6	£2,000,000.01 – £3,000,000	0.10%
Band 7	Above £3,000,000.01	0.05%

If you donate £10 each month the value of your donations over the financial year would be £120. This falls under Band 1 of donation values, so a 4% fee applies. In this example, the total amount of fees deducted over the year is £4.80, equivalent to 40p per month. On your account statement, you will see the fee amount deducted each time you make a donation.

If your employer covers the fee, the amount is deducted from your account and then credited back.

## HOW DOES CAF GIVE AS YOU EARN WORK IN MY COMPANY?

As a new donor you will need to sign up to CAF Give As You Earn through your benefits platform, and specify the amount you would like to donate and put aside for charity each payroll period. You will be set up with an online CAF Charity Account and your regular donation will be paid into your account. If your employer offers it, matching donations will also be added. You'll receive a welcome email from CAF confirming that your CAF Charity Account has been set up and how to register for online access. Once set up, you can access your account online to view your balance, make donations and set up standing orders.

## WHAT IS A CAF CHARITY ACCOUNT FUNDED THROUGH CAF GIVE AS YOU EARN?

A CAF charity account gives you complete control over how and when you choose to give to the causes you care about with your regular donations made through CAF Give As You Earn. Top-up with small regular contributions or infrequent payments, and the funds will be kept safe until you're ready to donate.

## IS THERE A MINIMUM AMOUNT THAT I HAVE TO DONATE THROUGH CAF GIVE AS YOU EARN EACH MONTH?

Yes, the minimum amount you can donate to qualify for this benefit is £4 per payroll period.

## CAN I MAKE A ONE OFF DONATION TO TOP UP MY CHARITY ACCOUNT?

Yes, you can give one-off donations through CAF Give As You Earn. Typically we tend to see employees opting to do this around bonus times or at the end of the tax year. Simply enter the amount in the box on your benefits platform, and select one-off donation.

## HOW DO I AMEND MY DONATION AMOUNT?

Go to your benefits platform to replace your existing donation with the new amount you'd like to go into your CAF Charity Account monthly.

## **WILL THE CHARITY KNOW I HAVE DONATED TO THEM?**

Charities receive a statement from us which provides a breakdown of donations they have received. This includes any special Instructions and/or donor names if the donor has requested for their details to be shared. By donating through CAF you will always have the option to remain anonymous.

## **CAN CAF REFUND THE MONEY TO ME ONCE I'VE DONATED INTO MY CAF CHARITY ACCOUNT THROUGH PAYROLL GIVING?**

No, once a payment is paid into your CAF Charity Account, we are unable to make any refunds. However, you decide which charities the money is distributed to.

## **WHAT HAPPENS TO MY CAF CHARITY ACCOUNT IF I LEAVE MY CURRENT EMPLOYER?**

As you currently make Payroll Giving donations into your CAF Charity Account, if your new employer doesn't offer CAF Give As You Earn, you can still give to your favourite causes by switching to a Gift Aid CAF Charity Account. Once your new account is open, we can transfer any funds from the CAF Charity Account that was funded through CAF Give As You Earn.

# **Managing my CAF Charity Account online**

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## **HOW CAN I REGISTER FOR ONLINE ACCESS TO MY CAF CHARITY ACCOUNT?**

Once you have registered to take part in the Give As You Earn Scheme through your benefits platform you will receive a welcome email from CAF providing you with the details needed to create your online account, including your CAF account number. You will also be prompted for a memorable word to create your online access. If you have any problems or questions, please do not hesitate to contact a member of our Customer Service Team on 03000 123 000.

## **WHERE CAN I LOG INTO MY ACCOUNT?**

You can find the 'log in' option in the top-right corner of each page of CAF's website, [www.cafonline.org](http://www.cafonline.org)

## **WHY CAN'T I LOG IN?**

Your password or username may not match our records; [you can reset your password here](#). If you can't remember your username or you are still unable to log in please call our Customer Service team on 03000 123 000 (between 8.30am and 5.30pm Monday-Friday, except public holidays).

## **HOW DO I UPDATE MY DETAILS?**

You can update your details online by logging In to your account and clicking on 'My profile'.

## **I'VE CHANGED MY EMAIL ADDRESS, CAN I UPDATE MY USERNAME?**

Please re-register to change your username and manage your account online.

## **CAN I SET UP A REGULAR PAYMENT TO THE CHARITY OF MY CHOICE FROM MY ACCOUNT?**

Yes, you can set up regular payments to your favourite charities. Simply log in, choose 'Manage donations' then 'Maintain standing orders'.

## **CAN I AMEND MY STANDING ORDERS ONLINE?**

Yes, simply log into your account and select 'Manage donations' and then select 'Maintain standing orders' where you will be able to view, update and delete your existing standing orders. If you wish to change the frequency or payment date, you will need to cancel the original standing order and set-up a new one.

## **HOW DO I CANCEL A STANDING ORDER?**

Log in to your account and select 'Manage donations' and then select 'Maintain standing orders' where you will be able to view, update and delete your existing standing orders.

## **WHY CAN'T I DOWNLOAD MY STATEMENTS?**

Our statement downloads are set up to work with the latest versions of most browsers, including Internet Explorer, Firefox and Google Chrome. If you need any help, please call us on 03000 123 000 (between 8.30am and 5.30pm Monday-Friday, except public holidays).

## **CAN I USE MY CAF CHARITY ACCOUNT TO SPONSOR FRIENDS OR FAMILY?**

If you want to sponsor someone, you can make a donation direct to the charity and by clicking the "I'm sponsoring a friend" box and entering their details CAF will send them an email informing them of your sponsorship.

## **CAN I MAKE PAYMENTS TO JUSTGIVING, VIRGIN MONEY GIVING OR BT MYDONATE VIA MY CAF ACCOUNT?**

Unfortunately you are unable to make direct payments to third party fundraising platform via your CAF Account as third parties are unable to recognise CAF accounts as a payment mechanism in their systems. You can however make a payment online via CAF's online access (or via charity voucher) which will enable you to directly make a payment to the charity and you can include a reference in the payment e.g., if you are sponsoring a friend running a marathon you can include their name and sponsorship number. You would then need to state that you've made an offline donation through CAF on their fundraising page which will count to their overall fundraising target.

## **HOW DO I OPT OUT OF RECEIVING E-NEWSLETTERS ABOUT MY CAF CHARITY ACCOUNT?**

You can change your preferences by logging in to your CAF Charity Account and updating your preferences, clicking on the 'Unsubscribe' link on any marketing emails you receive from us or by calling our Customer Service team on 03000 123 000.

## **I CAN'T FIND THE ANSWER TO MY QUESTION, WHAT DO I DO?**

Please call CAF's customer service team on 03000 123 000 (between 8.30am and 5.30pm Monday-Friday, except public holidays), or email us at [enquiries@cafonline.org](mailto:enquiries@cafonline.org) and we will be more than happy to help you.

# CAF Give As You Earn

## CONTACT US

Please contact our team if we can help with any further queries and to support your charitable giving.

Call **+44 (0) 3000 123 000**  
Email **[giveasyouearn@cafonline.org](mailto:giveasyouearn@cafonline.org)**  
Visit **[cafonline.org](http://cafonline.org)**

Telephone lines open Monday to Friday, 8.30am to 5.30pm (excluding Bank holidays).

