

# CAF GIVE AS YOU EARN

## For Employees – Frequently Asked Questions

### WHAT IS CAF GIVE AS YOU EARN?

CAF Give As You Earn (CAF GAYE) 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 GAYE.

### HOW IS CAF GAYE TAX-EFFECTIVE?

Donations made to charity through CAF GAYE 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 GAYE DONATIONS ELIGIBLE FOR GIFT AID?

CAF GAYE 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 GAYE?

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 GAYE is available to any employee who is on Pay As You Earn (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 GAYE WORK IN MY COMPANY?

There are two ways to make deductions via your CAF GAYE scheme:

- Donating directly to charity: This is useful if you already know which charity you wish to support. Upon registration you can choose the charity(ies) you would like to support. They will receive the amount you have chosen to donate from every payroll until you stop or change your donation through the CAF GAYE portal or in your benefits platform.
- Opening a CAF Charity Account: This option gives you complete control over how and when you choose to give to the causes you care about with your regular CAF GAYE contributions. By opting to open a CAF Charity Account, you choose how much you wish to be deducted from your pay, but you don't need to confirm your charity of choice until you log into your own Charity Account, where your deduction will be visible. Once logged in, you can make donations whenever you wish through your Charity Account portal, by setting up a standing order, making one-off donations or even sponsoring family or friends' fundraising efforts.

## WHAT IS A CAF CHARITY ACCOUNT FUNDED THROUGH CAF GAYE?

Top-up with 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 GAYE EACH MONTH?

Yes, if you opt to open a CAF Charity Account, then the minimum amount you can donate to qualify for this benefit is £4 per payroll period. If you make your selection through your company's Flexible Benefits platform then the minimum amount 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 GAYE. 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 DIRECT DONATION AMOUNT?

If you've registered for CAF GAYE through your organisation's unique CAF GAYE link, you can use the same link to access the portal to amend your direct donation. Watch our [tutorial video](#) for a step-by-step guide on how to amend your donations.

## HOW DO I AMEND MY CONTRIBUTION AMOUNT INTO MY CAF CHARITY ACCOUNT?

If you've registered for CAF GAYE through your organisation's unique CAF GAYE link, you can use the same link to access the portal to amend your contributions into your CAF Charity Account. Watch our [tutorial video](#) for a step-by-step guide on how to amend your contributions.

If you access your CAF GAYE scheme through a benefits platform, simply log into your benefits portal and 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. However, by donating through CAF, you have the option to remain anonymous, by ticking the box when you first set up or amend your donations.

## CAN CAF REFUND THE MONEY TO ME ONCE I'VE CONTRIBUTED 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 GAYE, 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 GAYE.

# 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 CAF GAYE 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](tel:+44(0)3000123000)  
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).

