There are four different methods in which Employees can give via CAF Give As You Earn. The charges are different for each donation method.

1. **Employee Donations made direct to Nominated Recipients**

   We levy a charge (not subject to VAT) of 4% of the Employee Donation subject to:
   - a minimum of 25p per Employee Donation per pay period
   - a maximum of £10 per Employee Donation per pay period.

2. **Employee Donations made into a CAF Charity Account**

   We levy a charge (not subject to VAT) based on the value of Employee Donations made into the CAF Charity Account between 1 May and 30 April (being CAF’s financial year). The contribution bands below are reviewed annually.

   The rates for the CAF financial year from 1 May 2024 are listed below:

<table>
<thead>
<tr>
<th>Band</th>
<th>Cumulative contributions into CAF Charity Account each CAF financial year</th>
<th>Charge per CAF financial year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Band 1</td>
<td>First £160,000</td>
<td>4.00%</td>
</tr>
<tr>
<td>Band 2</td>
<td>£160,000.01 – £260,000</td>
<td>3.00%</td>
</tr>
<tr>
<td>Band 3</td>
<td>£260,000.01 – £800,000</td>
<td>2.00%</td>
</tr>
<tr>
<td>Band 4</td>
<td>£800,000.01 – £1,100,000</td>
<td>1.00%</td>
</tr>
<tr>
<td>Band 5</td>
<td>£1,100,000.01 – £2,150,000</td>
<td>0.50%</td>
</tr>
<tr>
<td>Band 6</td>
<td>£2,150,000.01 – £3,200,000</td>
<td>0.10%</td>
</tr>
<tr>
<td>Band 7</td>
<td>Above £3,200,000.01</td>
<td>0.05%</td>
</tr>
</tbody>
</table>

3. **Employee Donations made into a CAF Staff Charity Fund**

   We levy a charge (not subject to VAT) of 1.5% of the value of Employee Donations made into the CAF Staff Charity Fund. No additional charges are levied.

4. **Employee Donations made into an Individual CAF Charitable Trust**

   Employee Donations into a CAF Charitable Trust are subject to the applicable charges. No additional charges are levied.

**Note**

1. With the exception of Employee Donations into a CAF Charitable Trust, you can opt to pay the charges (either in full or a part thereof). In the event that you do not wish to pay the charges (or opts to pay only a part thereof), CAF will deduct any outstanding charges from the Employee Donations.

2. Charges are not levied on additional funds used to match Employee Donations, as laid out in the Give As You Earn Terms and Conditions.

3. Our charges cover customer service, online access to accounts, maintenance of CAF’s infrastructure needed to provide the services (bank accounts, international payments, mass disbursement capability, KYC, AML, risk management, compliance with Charity Commission, HMRC and other regulators, charity verification).

For more information

**Call** +44 (0)3000 123 000

**Email** giveasyouearn@cafonline.org

**Visit** cafonline.org/charityaccount

Telephone lines are open Monday to Friday, 9am to 5pm (excluding UK bank holidays).

Registered charity number 268369