



# CAF Charity Account

*Brochure*

**CAF**  
Charities Aid Foundation

# We are Charities Aid Foundation

We are a leading charity and bank seeking to connect vital organisations, institutions and individuals working to ensure everyone has a stake in the future. We exist to accelerate progress in society towards a fair and sustainable future for all.

For over 95 years, we've acted as a meeting point for companies, private philanthropists, fellow foundations, governments, charities and not-for-profit enterprises. Our independence, expertise and international reach enable hundreds of millions of pounds each year to move across sectors and borders and arrive safely with thousands of charities to make a greater impact.

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## CAF Charity Account helps make your giving easy, flexible and more effective

With a CAF Charity Account, you can set aside a little when you have it so you can make a difference when you want to. Either make one-off donations to major emergency appeals or regularly support the causes that are close to your heart.

However you wish to give, we validate all organisations before we process a donation out of a CAF Charity Account to ensure that they have been established for charitable purposes. You can rest assured that your money will be used to make a difference.

You can even sponsor a friend or loved one from the Charity Account by donating direct to their chosen charity via our website. They'll be notified by email about your donation to their fundraising so they can update their offline total.

All you have to do is have available funds ready to be donated to the causes of your choice. Make deposits into your CAF Charity Account as often as you like and top-up with small regular contributions or large infrequent payments.

We are committed to helping you support the causes you care about.

## Why should I get a CAF Charity Account?

- **Put money aside** to donate to the charitable causes you care about.
- Set aside a little when you can and choose to make one-off donations or regularly **support your favourite causes**.
- **Respond quickly** to sponsorship requests, TV campaigns or emergency appeals – the funds are already there in your CAF Charity Account waiting to be donated.
- Make your donations **tax-effective** and give even more to the causes that matter to you.
- The ability to give without the fuss of further communications from the charitable organisations you give to when you **donate anonymously**.
- We take data protection and privacy very seriously. Our privacy notice at [www.cafonline.org/privacy](http://www.cafonline.org/privacy) governs the way in which 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**.
- Register online to view, download and print statements whenever you wish and have the flexibility to **change your arrangements at any time**.
- **Donate funds at the push of a button 24/7**. Support your favourite causes with access to your CAF Charity Account online.

## How to top-up your CAF Charity Account

The CAF Charity Account makes giving easy, leaving you to focus on which charitable organisations you would like to give to and how much to give. Just ensure your balance is topped up using any of the methods below.

- You have the option to make one-off top-ups over the phone or online by card. You choose which is most convenient for you. Ideal for spontaneous acts of giving or responding to emergency appeals and donating to specific charities without committing to a regular donation.
- Fund your CAF Charity Account with regular Direct Debit or standing order payments from your bank account. This is great if you want an organised way to plan your giving.

Once you have donated money into your CAF Charity Account, it is ready to be gifted to any charitable organisation at any time.

All funds donated by you to your CAF Charity Account is an irrevocable and outright gift by you to CAF (which is a charity itself) and therefore your CAF Charity Account can benefit from the government Gift Aid Scheme and receive an additional 25% each time you pay into your CAF Charity Account.

## More about Gift Aid and tax-efficient giving

Any money you pay into your CAF Charity Account is a donation to a registered charity, ie CAF. While this means that we aren't able to refund the money once it has been paid in, the money is held in your account until we receive your donation request detailing which charities you would like to support. Additionally, we can claim Gift Aid on all eligible donations into your account, which means you have more to give at absolutely no extra cost to you.

As a UK taxpayer, your CAF Charity Account can benefit from the government Gift Aid Scheme and you'll receive an additional 25% each time you pay money into the account. We will claim the basic rate of tax you have already paid on any donation you make – so you can gain an additional 25p for every £1 you give. Just complete the Gift Aid Declaration in your Application form.

Even better, if you pay tax above the basic rate, you can claim the difference between the rate you pay and basic rate on your donation. The same applies if you live in Scotland. Simply indicate how much you have paid into your CAF Charity Account when completing your self-assessment form.

In 2016/17, we claimed an extra £14.0m in Gift Aid on behalf of CAF Charity Account customers. The huge increase makes a world of difference for charities that rely on donations to continue the amazing work they do.

## Giving to the causes you care about

### Who can I give to?

You will be able to make donation requests to benefit any charitable organisation worldwide. We check all of the charities that we pass donations on to, both in the UK and overseas. CAF has final discretion as to whether to distribute all or part of your CAF Charity Account, providing you with reassurance that your money is going to a genuine cause. With CAF, you can be assured that gifts are made safely and securely.

You can find any charitable organisation – large or small, local or international – that matches the causes that matter to you using our simple online charity search at [www.cafonline.org/donate](http://www.cafonline.org/donate). Search keywords, location or charity number and select the charity you wish to give to. If you already know the organisation you want to support, simply search for it by name.

### How do I make donations?

With the CAF Charity Account you can opt to receive a CAF Charity Voucher Book which can be used to make donations. Also, you have the choice to request that your gifts be made anonymously if you prefer not to be contacted by the charitable organisations directly.

#### Online

Make one-click donations, check your statements and balance, top-up your CAF Charity Account, view potential charities, store your favourite causes and update your contact details. Simply register at [www.cafonline.org/register](http://www.cafonline.org/register) and access your CAF Charity Account at anytime.

## Giving to the causes you care about

#### Telephone

You can make donations through CAF by calling 03000 123 000.

**Post** Use your CAF Charity Voucher Book to make donations by post. Just write the amount you want to give on the CAF Charity Voucher, the name of the organisation you wish to give to and then sign it. You can send or give the completed CAF Charity Voucher to any registered charity.

#### In person

Use your CAF Charity Voucher Book to make donations to collection boxes, door-to-door appeals and sponsored events.

#### By standing order

Support your favourite causes with regular gifts by setting up standing orders from the CAF Charity Account. Regular support via this method enables charitable organisations to plan for the long term, allowing them to have a greater impact.

### Your CAF Charity Account can never be overdrawn

If you make a donation and there are insufficient funds in your CAF Charity Account, we will continue to try and make donations from the CAF Charity Account for up to 60 days.

## What other services do we provide?

CAF Legacy Service – what will your legacy look like? Leaving a gift to charity in your will keeps your money working toward the causes that are important to you, as well as making the burden of inheritance tax lighter. With our help, arranging your charitable legacy is a flexible and painless process.

## Additional Signatory – sharing the gift of giving

CAF do not offer joint CAF Charity Accounts. Whilst only you, the Donor, can fund a CAF Charity Account, you can add an Additional Signatory who will also be able to make requests for charitable donations from your CAF Charity Account to charitable causes by completing a Giving Request.

For more information please visit our website at

[www.cafonline.org](http://www.cafonline.org)

or call us on

03000 123 000

## Important information about CAF Charity Account

- **Can I donate overseas?** *Yes, you will need to complete an overseas donation request for your chosen charitable organisation. Once we have validated the organisation we can then arrange for your donation to be paid. Please refer to the Fee Schedule for details of fees.*
- **Can CAF refund the money to me once I have paid it into my CAF Charity Account?**  
Once a payment is paid into your CAF Charity Account, it has crossed the charitable threshold and is an irrevocable and outright gift by you to CAF (which is a charity itself). We are unable to make any refunds on remaining balances, however, you can still request which charities the money goes to.
- **Who keeps the interest made in the CAF Charity Account?**  
CAF Charity Account is not designed for long term investment. We ensure that your funds are available for you to use immediately, any interest that is accrued will be kept to a minimum and CAF will keep this to maintain low fees.
- **What am I charged for a CAF Charity Account?**  
Please refer to the Fee Schedule which can be found online at [www.cafonline.org/charityaccount](http://www.cafonline.org/charityaccount)
- **Where can I find out more?**  
[www.cafonline.org/my-personal-giving/help-and-support-caf-charity-account](http://www.cafonline.org/my-personal-giving/help-and-support-caf-charity-account)

# Fee Schedule as at May 2022

CAF will make deductions from your CAF Charity Account for the cost of administering your CAF Charity Account.

The deductions are based on the value of the cash you make into your CAF Charity Account plus the Gift Aid payments between 1st May and 30th April. (Share Gifts deductions are based on the proceeds of each individual share gift placed into your CAF Charity Account).

Cumulative payments into your account*	Total deductions	CAF Fee (VAT inclusive)	Contribution to CAF**
First £22,500	4.50%	0.8438%	3.6562%
The next £22,500.01 – £150,000	4.50%	0%	4.50%
£150,000.01 – £250,000	3.50%	0%	3.50%
£250,000.01 – £750,000	2.50%	0%	2.50%
£750,000.01 – £1,000,000	1.50%	0%	1.50%
£1,000,000.01 – £2,000,000	0.50%	0%	0.50%
£2,000,000.01 – £3,000,000	0.10%	0%	0.10%
Above £3,000,000.01	0.05%	0%	0.05%

## Please note:

\* Payments include all gifts of cash, shares and receipts of Gift Aid from HMRC (note that shares are charged separately from cash gifts). CAF fees on Gift Aid are charged when the Gift Aid reclaim from HMRC is credited into your account.

\*\* No VAT applicable

There may be occasions where this is received after new fees are introduced in which case the fee will be on the new basis. Example fees based on £100 top up. Note that CAF Fee and CAF Contributions are calculated separately and rounded up to the next penny.

Top up	Total deductions	CAF Fee (VAT inclusive)	Contribution to CAF
£100	£4.51	£0.85	£3.66

## What fees are there for share gifting?

If you'd like to gift shares to CAF, we can place the proceeds into your Charity Account. Note that the same scale of fees apply to share gifts as they do cash but share gifts are charged independently. This means that the two scale of charges run concurrently.

1. These fees 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).

## What fees are there on an overseas donation?

If you wish to make a donation overseas, our network of international offices makes it easy to donate to charitable organisations around the world.

Complete an Overseas Donation Request for the charity you want to donate to. We'll validate the charity for you, to make sure your donation is going to a legitimate project, and arrange for your donation to be paid to them.

Donation	Overseas transaction fee*	Validation fee**
Minimum donation of £250	£20	£35

## Please note:

\* The overseas transaction fee is applicable for every overseas donation that is made, with the exception of donations being made to the Channel Islands and Isle of Man.

\*\* A validation fee will only be applied when a charity is being validated for the first time. CAF has to satisfy its own legal and regulatory requirements and this requires us to validate the charities you wish to support.



Registered charity number 268369