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 nearly 100 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 contributions 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 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 contributed 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.

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**MORE ABOUT GIFT AID AND TAX-EFFICIENT GIVING**

Any money you pay into your CAF Charity Account is a contribution 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 distribution request detailing which charities you would like to support. Additionally, we can claim Gift Aid on all eligible contributions 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 contribution 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 contribution. 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 2022/23 we claimed an extra £47m 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 distribution requests to benefit any charitable organisation worldwide. We check all of the charities that we pass distribution 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. 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 DISTRIBUTIONS?
With the CAF Charity Account you can opt to receive a CAF Charity Voucher Book which can be used to make distributions. 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 and access your CAF Charity Account at anytime.

CAF CHARITY ACCOUNT
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 Account Holder, can fund a CAF Charity Account, you can add an Additional Signatory who will also be able to make requests for charitable distributions from your CAF Charity Account to charitable causes by completing a Giving Request.

For more information please visit our website at 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 Charge Schedule for details of charges.

• 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 irrecoverable 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 charges.

• What am I charged for a CAF Charity Account?
Please refer to the Charge Schedule which can be found online at www.cafonline.org/charityaccount

• Where can I find out more?
www.cafonline.org/my-personal-giving/help-and-support-caf-charity-account

• Can I top up my account with other types of asset I own?
Yes, if you own publicly quote shares or investments funds that you are willing to sell yourself or wish to contribute cash funding from an overseas source we can help facilitate that. Note that there will be an extra charge for these services.