

# CAF CHARITY ACCOUNT

## SCHEDULE OF CHARGES AS AT 1 MAY 2024

We charge for the cost of administrating your Charity Account.

The charges are based on the contributions you make into your account plus the Gift Aid payments between 1st May and 30th April.

	Cumulative contributions into CAF Charity Account	Charge per CAF financial year
Band 1	The first £160,000	4.50%
Band 2	£160,000.01 – £260,000	3.50%
Band 3	£260,000.01 – £800,000	2.50%
Band 4	£800,000.01 – £1,100,000	1.50%
Band 5	£1,100,000.01 – £2,150,000	0.50%
Band 6	£2,150,000.01 – £3,200,000	0.10%
Band 7	Above £3,200,000.01	0.05%

### PLEASE NOTE:

Contributions include all gifts of cash, shares and receipts of Gift Aid from HMRC. CAF charges on Gift Aid are charged when the Gift Aid reclaim from HMRC is credited into your account.

There may be occasions where contributions are received after new charges are introduced. In this case the charge will be on the new basis.

### ADDITIONAL CHARGES FOR SHARE GIFTS

If you wish to arrange the sale of publicly quoted shares or investment funds and gift the proceeds into your account, there is a surcharge of 0.5% of the asset value (subject to a minimum charge of £100 and a maximum charge of £5,000) in addition to the standard fee.

- 1 These 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).

## CHARGES ON DISTRIBUTIONS OVERSEAS

Distribution	Overseas transaction charge*	Validation charge**
Minimum distribution of £250	£20	£35

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

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

### PLEASE NOTE:

- \* The overseas transaction charge is applicable for every overseas distribution that is made, with the exception of distributions being made to the Channel Islands and Isle of Man.
- \*\* A validation charge 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.

### OTHER CHARGES

Subject to approval and completion of the necessary regulatory checks, CAF may agree to accept funding into the account from cash assets held overseas. A surcharge of 1% of the asset value (subject to a minimum charge of £200 and a maximum of £5,000) will be applied to such transactions in addition to the standard fee.

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## FOR MORE INFORMATION

**T** +44 (0)3000 123 000  
**E** [charityaccounts@cafonline.org](mailto:charityaccounts@cafonline.org)  
**W** [cafonline.org](http://cafonline.org)

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

Registered charity number 268369