

## CAF Cash features and benefits

### CAF Cash Account

Safe and secure day-to-day banking, designed exclusively for charitable organisations.

Our interest-bearing CAF Cash Account provides transactional banking for your everyday requirements. So whether you need to send money electronically within the UK, send money outside the UK, make everyday card payments or set up standing orders to third parties, this account aims to satisfy your day-to-day banking needs, including:

- earn interest on account balances in credit
- online banking with dual authorisation for added security
- access to a branch network for paying in at UK counter-service branches of HSBC or Royal Bank of Scotland
- standing order, cheque and paying-in book facilities
- access to Post Office deposit services

### Receiving money

You can receive money into your CAF Cash Account by online or electronic transfer, or by cash or cheque at any counter-service HSBC Branch in the UK if your sort code begins with 40, or at any counter-service RBS Branch in the UK if your sort code begins with 83. You can also pay in at any Post Office in the UK.

### Sending money

You can use a variety of methods to send money:

- card payments with a CAF Bank Mastercard® Business card
- Online Service
- outside the UK by completing our *Sending money outside the UK form*
- Bacs bureau and sponsorship for payments and collection of Direct Debits

- CHAPS bank transfer
- Direct Debit
- standing order
- Faster Payments
- cash withdrawal from an international network of cash machines wherever you see the Mastercard symbol
- cheque

Find out more at [www.cafonline.org/banking](http://www.cafonline.org/banking)

### Fees

The CAF Cash Account monthly fee of £5.00 and other transaction fees are detailed in the CAF Bank *Tariff of Charges*, which you can view at [www.cafonline.org/cafbank-tariff-terms](http://www.cafonline.org/cafbank-tariff-terms)

### Arranged Overdrafts

A secured, arranged overdraft by prior agreement as part of your CAF Cash Account may meet your borrowing needs.<sup>1</sup>

Find out more about our secured loans at [cafonline.org/loans](http://cafonline.org/loans)

<sup>1</sup> Overdraft applications are subject to credit assessment and security is required.

### CAF Bank online

You can manage your account with our Online Banking service, a safe and secure way to manage your day-to-day transactions over the internet.

#### Dual authorisation

Managing your account online gives you the benefit of additional security and fraud prevention measures using dual authorisation. Once a transaction has been initiated to a third party, it requires another online user, authorised by your organisation, to approve it before any money leaves your account.

You can:

- view transaction history and balances for all your accounts
- pay variable amounts to your staff and suppliers
- view statements online
- send and receive money between your CAF Cash and Gold Accounts
- send money to other UK bank accounts
- set up additional users with various Administration Rights
- view Direct Debits
- set up, amend and cancel standing orders
- change your passwords
- order cheque or paying-in books

### **CAF Cash Online QuickPay**

This is a free online service that lets you pay variable amounts to your staff and suppliers from your CAF Cash Account. Unlike a standing order, QuickPay allows you to transfer irregular amounts. You can control your payments online and they are sent electronically at no cost to your organisation.

## **Interest**

You can view our current interest rates at:  
CAF Cash Account – [cafonline.org/banking](https://cafonline.org/banking)  
Deposit Accounts – [cafonline.org/bankrates](https://cafonline.org/bankrates)

## **Our friendly team**

You can, of course, choose to manage your account transactions by telephone, or by sending written instructions, signed in accordance with your existing mandate held with CAF Bank.

Our UK-based Customer Service team is available to help you Monday to Friday 9am to 5pm on **03000 123 456** (excluding English bank holidays). Alternatively, you can email us at [cafbank@cafonline.org](mailto:cafbank@cafonline.org)

## **Staying secure**

We're here to help you protect your money. Visit our Security Centre at [www.cafonline.org/security-centre](https://www.cafonline.org/security-centre) for updates on the latest scams and tips on how to prevent fraud.

## We're here to help

Explore our Help and Support Hub at [www.cafonline.org/caf-bank-help](http://www.cafonline.org/caf-bank-help) to find answers to questions you may have about opening a CAF Bank Account.

T: [03000 123 456](tel:03000123456)

E: [cafbank@cafonline.org](mailto:cafbank@cafonline.org)

W: [cafonline.org/caf-bank](http://cafonline.org/caf-bank)

Telephone calls may be monitored or recorded for security/training purposes.  
Lines are open Monday to Friday 9am - 5pm (excluding English bank holidays).

**CAF Bank Limited** is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 204451).  
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