The meaning of the words and phrases used in this document are detailed in Section 1 of CAF Bank General Terms and Conditions, Meaning of words and phrases. In addition, the Financial Conduct Authority has published a set of standardised terms and definitions that all banks use in relation to the services it provides per payment account. A glossary of the terms and definitions is available to view at www.cafonline.org/glossaryofterms which will apply to these terms unless a contrary intention is expressed. We set out the cost of these services in Fee Information Documents which are designed to make it easier for you to compare the cost of these services. A Fee Information Document can be found at www.cafonline.org/charities/everyday-banking.

1 Introduction
1.1 These Terms and Conditions apply to the CAF Cash Account and should be read in conjunction with the CAF Bank General Terms and Conditions (the ‘General Terms and Conditions’) and any terms and conditions that apply to any other of our products or services that you use (in each case, the ‘Product Terms’). Where there is any inconsistency between these CAF Cash Account Terms and Conditions (these ‘Account Terms’) and the General Terms and Conditions, the General Terms and Conditions shall prevail. Where there is any inconsistency between these Account terms and the Product Terms, these Account Terms shall prevail in respect of your CAF Cash Account.

1.2 The CAF Cash Account is governed by these Account Terms and, where the context permits and except as otherwise stated, by the General Terms and Conditions.

1.3 You have been provided with a copy of the General Terms and Conditions. You can request additional copies of these Account Terms and/or the General Terms and Conditions at any time.

2 Interest and charges
2.1 The CAF Cash Account pays interest at variable rates. Our interest rates are reviewed and updated, in accordance with the General Terms and Conditions. Where we do update our interest rates, we will show the new applicable rate on your statement from the date of the change.

2.2 Interest will be paid gross and you will be responsible for paying any tax due to HM Revenue and Customs.

2.3 A monthly fee will be applied for each CAF Cash Account you operate. Please see our Fee Information Documents and General Terms and Conditions for details.

3 Chequebook(s) and paying-in book(s)
3.1 If you are opening a CAF Cash Account, you will be able to use your chequebook(s) and paying-in book(s) as soon as you have received them.

3.2 From time to time, we may ask you to contact us to acknowledge receipt of the account chequebook(s). You must do this prior to using the chequebook if required.

4 Authorisation requirements for instructions and to send money within the UK and outside the UK
All instructions and requests to send money should be signed in accordance with the Bank mandate before they can be processed by CAF Bank.

5 Amendments to these Terms and Conditions
We may alter these Terms and Conditions in accordance with the General Terms and Conditions.

6 Governing law and language
These Terms and Conditions are governed by, and are to be construed in accordance with, English law. You and we agree that we are both subject to the jurisdiction of the courts in England and Wales. These Terms and Conditions are in English and whenever we communicate with you we will do so in English.

7 Data protection and privacy
We take data protection and privacy very seriously. Our privacy notice, which can be viewed at www.cafonline.org/privacy, governs the way 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.