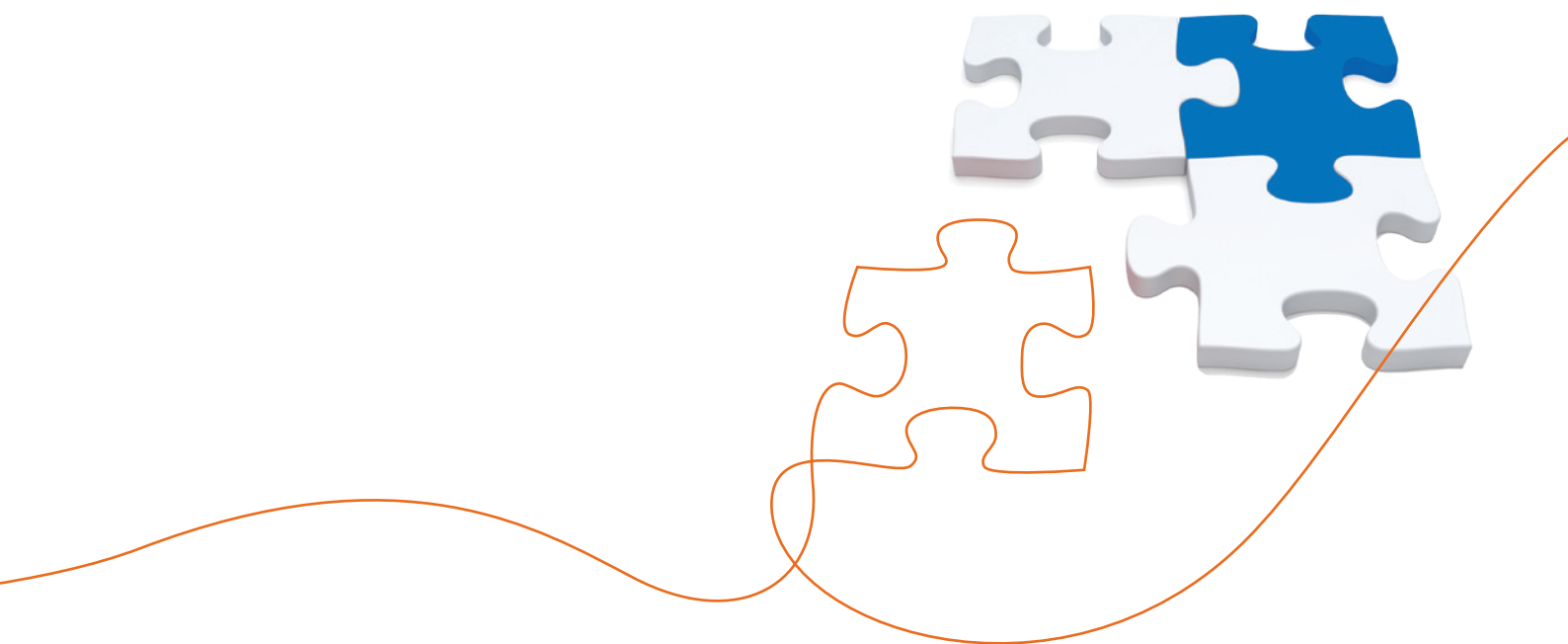


CAF GIVE AS YOU EARN[®]

Application pack



CAF GIVE AS YOU EARN[®]

CAF Give As You Earn* is the number one payroll giving scheme in the UK, helping companies and their staff to give more than £80m to charity each year.

It is also the most flexible scheme around, enabling employees to give to more than 160,000 registered UK charities or to the charitable cause of their choice locally, nationally or internationally.

CAF Give As You Earn is the ideal way to engage employees in your community investment programme, and provides an additional staff benefit at no cost to you.

Simple to set up and administer

More than 3,000 companies trust us to manage their payroll giving, so you can be sure our processes are streamlined, effective and compatible with your payroll system.

CAF Give As You Earn also integrates with the CAF Working for Charity tool to provide a friendly online interface – making it even simpler for staff to manage their payments and for payroll managers to administer the scheme.

Adaptable to your needs (and to your budget)

CAF Give As You Earn is flexible, offering you the options of paying the administration fees for your employees and matching their payments if you wish.

- The scheme is free to employers and admin fees are normally taken from the donation amount, unless you choose to pay all or part of the fees on behalf of your staff
- CAF Give As You Earn also comes with a free matching facility. Simply tell us whether you wish to match, by how much and to what maximum limits – we'll automatically calculate the payments each payroll period on your behalf.

And CAF Give As You Earn integrates seamlessly with the CAF Matched Giving service – call us on 03000 123 000 or visit www.cafonline.org/matchedgiving to find out more.

*GIVE AS YOU EARN is a registered trademark owned by CAF Nominees Limited, a subsidiary of CAF.

What makes CAF Give As You Earn the UK number one:

- flexibility on how much you contribute to the scheme – choose from low, no or capped fees
- a built-in donation matching facility, enabling you to support your employees in their charitable giving (and link the scheme with CAF Matched Giving if you want even greater control)
- seamless integration with the CAF Charity Account, giving your employees the flexibility to make payments direct to charity or to pool their funds, ready to donate whenever they choose
- the ability to combine with a CAF Company Account, CAF Charitable Trust or CAF Staff Charity Fund
- CAF is a charity dedicated to getting the best for other charities and their donors, so you can rest assured that all administration fees go towards supporting the charity sector

Further information

If you have any questions or would like to discuss how CAF Give As You Earn could work for you, please contact us on +44 (0)3000 123 000 or email giveasyouearn@cafonline.org

“CAF Give As You Earn is an excellent platform for our employees to donate in a tax-efficient way to charities of their choice. We are incredibly proud of our employees’ generosity in donating more than £1 million to date.”

Claire Finch
Community CSR Co-ordinator
B&Q

CAF GIVE AS YOU EARN[®]

Service Schedule

The CAF Give As You Earn Service is a payroll giving scheme operated in accordance with HMRC requirements and guidelines for such schemes from time to time.

Defined terms

The following additional terms apply to the CAF Give as You Earn Service:

CAF Charitable Trust means an account provided by CAF or its Affiliate to an individual donor or organisation which accepts Employee Donations and any other funds as permitted by CAF from time to time for distribution to Nominated Charities;

CAF Charity Account means an account provided by CAF or its Affiliate to a Participating Employee which accepts Employee Donations and any other funds as permitted by CAF from time to time for distribution to Nominated Charities;

CAF Staff Charity Fund means an account provided by CAF or its Affiliate to the Customer which accepts Employee Donations from one or more Participating Employees and any other funds as permitted by CAF from time to time for distribution to Nominated Charities;

Employee Donations means monies deducted by the Customer from the emoluments of Participating Employees or monies paid by the Customer in an amount equal to that sacrificed by Participating Employees from their emoluments, in each case, for distribution to Nominated Charities as part of the CAF Give As You Earn Service.

1 Services to be provided by CAF

1.1 CAF shall:

- 1.1.1 establish and operate a payroll giving scheme in accordance with all HMRC requirements and guidelines and approved by HMRC from time to time;
- 1.1.2 appoint the Customer as its agent for the purpose of holding all Employee Donations;
- 1.1.3 notify HMRC within 30 days of the Contract becoming effective or being terminated;
- 1.1.4 make available to the Customer a specimen form that fulfils the requirements of the Act and the Regulations and which enables a Participating Employee to authorise the making of the Employee Donations, to specify the Nominated Charities and the amount to be distributed to each (*Donor Instruction Form*);
- 1.1.5 accept from the Customer all Employee Donations and distribute them (less any applicable Fees) to the Nominated Charities specified by the relevant Participating Employee or otherwise in accordance with the Contract;

- 1.1.6 accept from the Customer any additional funds to be used to match Employee Donations and distribute them to the Nominated Charities specified by the relevant Participating Employee or otherwise in accordance with the Contract;
- 1.1.7 not return, either to the relevant Participating Employee or the Customer, amounts paid to CAF as Employee Donations nor any other amounts paid by the Customer to CAF (whether by mistake or otherwise) if CAF has in good faith without notice distributed any such amounts to any Charities;
- 1.1.8 if requested by the Customer, provide written receipts to the Customer, for sums paid to CAF as Employee Donations;
- 1.1.9 if requested by a Participating Employee at the end of any Year, supply the Participating Employee with a certificate stating the Employee Donations and/or Distributions that CAF has paid during that Year to each of the Nominated Charities specified by that Participating Employee and the maximum time elapsing in that Year between receipt by CAF of the relevant Employee Donations and Distributions to the Nominated Charities;
- 1.1.10 provide HMRC with the returns prescribed by the Regulations and shall keep and produce all such other records and documents as are required by the Regulations; and
- 1.1.11 provide HMRC with an explanation if it has not paid the Employee Donations (less any applicable Fees) to the Nominated Charities in accordance with the Contract within 60 days of the later of:
 - 1.1.11.1 receiving an Employee Donation from the Customer; and
 - 1.1.11.2 receiving the information required to distribute the Employee Donations pursuant to Condition 1.1.5, above.

1.2 Notwithstanding the above, CAF may:

- 1.2.1 if it is unable to pay any monies to a Nominated Charity, make reasonable attempts to contact the Participating Employee to request the nomination of an alternative Charity, and where no such nomination is achieved, pay such amounts to another Charity which it considers to have aims similar to those of the Nominated Charity or is supporting a similar cause and will, if it makes a Distribution to a Charity under the provision, make reasonable attempts to notify the Participating Employee;
- 1.2.2 if it does not receive instructions for payment of any monies to Charities within six months after the end of the Year in which the Employee Donations were made, having made reasonable attempts to contact the Participating Employee, pay such amounts to

other Charities as it may think fit and will, if it makes Distributions to Charities under this provision, make reasonable attempts to notify the Participating Employee; and

1.2.3 not under any circumstances retain or appropriate any monies for itself as its unrestricted funds, other than by deducting the Fees agreed with the Customer.

2 Customer obligations

2.1 The Customer:

2.1.1 shall hold all Employee Donations as agent for CAF;

2.1.2 may stipulate a minimum Employee Donation per Participating Employee (but this shall not be less than any minimum required by CAF);

2.1.3 may direct when during any Year the Employees may become Participating Employees and when they may amend their Employee Donations, but shall permit Employees to withdraw from the CAF Give As You Earn Service at any time upon notice not exceeding one calendar month;

2.1.4 shall deduct the Employee Donations in such amounts as the Participating Employee may authorise and will pay the aggregate of such Employee Donations to CAF within 14 days of the end of the Income Tax Month in which such Employee Donations were made;

2.1.5 may calculate and send to CAF additional funds to be used to match Employee Donations, as agreed with CAF on the *Payroll Registration Form* completed by the Customer;

2.1.6 shall, as required by CAF, provide CAF with reports in a format which CAF may specify from time to time, listing Participating Employees, their total Employee Donations and, if appropriate, any additional funds to be used to match Employee Donations (**Donor Analysis Report**);

2.1.7 shall, if the employment of a Participating Employee ceases, supply him or her with a statement of the total Employee Donations made in the current Year;

2.1.8 shall indemnify, and keep indemnified, CAF with respect to any Distributions made by CAF in accordance with Condition 1.1.7 above;

2.1.9 shall ensure that each Participating Employee completes and returns to it an appropriate *Donor Instruction Form*;

2.1.10 may pay all or some of the Fees on behalf of Participating Employees;

2.1.11 shall keep and produce all records and documents required by the Regulations;

2.1.12 hereby confirms to CAF that it has completed satisfactory checks on all of its Participating Employees to enable it to verify their identity to the standard necessary for the purposes of UK law and regulation (including, without limitation, law and regulation relating to the prevention of money laundering and terrorist financing and relating to establishing their right to work in the UK);

2.1.13 hereby confirms to CAF that it is aware of its obligations to notify CAF of any changes to the information on any of its Participating Employees with regard to their identity;

2.1.14 shall notify CAF in writing as soon as reasonably practicable, should it appoint a payroll agent and shall ensure that the payroll agent fulfils the Customer's obligations as set out in this Condition 2; and

2.1.15 shall not use 'Give As You Earn' (in whatever form or medium) on any literature, communication or similar that has not been provided for use by CAF, without CAF's prior written consent. In any event, wherever 'Give As You Earn' is used, it must be clear that it is a registered trademark owned by the CAF group.

3 Employee

3.1 CAF and the Customer acknowledge that any Employee may become a Participating Employee by authorising the Customer to make Employee Donations.

3.2 The Customer shall ensure that every Participating Employee, by virtue of their status as such, is made aware of the terms of this Contract in so far as it relates to the CAF Give As You Earn Service.

3.3 CAF hereby agrees that any two or more Employees may, with the consent of the Customer and in compliance with CAF's requirements for the time being, form a group and may make such provisions for the administration of the group by using a CAF Staff Charity Fund and for the authorisation of Distributions as they may think fit provided that those provisions are consistent with the requirements of CAF and that the right of every Employee in the group to choose Nominated Charities is preserved.

3.4 As required, CAF will supply its CAF Charity Cheques (a form of voucher permitted by the Regulations) to Participating Employees, in compliance with CAF's requirement for the time being, for the authorisation of Distributions if they so choose.

3.5 Vouchers (ie, CAF Charity Cheques) will be in a form prescribed by CAF from time to time and will contain provisions for the Participating Employee or group to nominate the Charity to which a Distribution will be made and the amount of such Distribution.

3.6 Employee Donations may not be used to satisfy any contractual obligation of an Employee to a Charity under any other scheme or arrangement approved by HMRC or in payment for services rendered or goods supplied by the Charity.

3.7 Employee Donations paid to CAF are not returnable to a Participating Employee or to the Customer.

4 Variation, termination and notices

4.1 Subject to approval by HMRC, CAF may vary the CAF Give As You Earn Service upon giving the Customer at least three months' written notice.

4.2 The CAF Give As You Earn Service provided to the Customer and Participating Employee will cease to operate if the Service is terminated (without prejudice to the terms of the Contract that then or thereafter apply).

4.3 For the avoidance of doubt the Customer hereby acknowledges that payment of the relevant Employee Donations to CAF by the Customer constitutes an absolute transfer. Upon receipt of the Employee Donations, CAF is bound by applicable charity law and regulations to make Distributions to relevant Charities. The Customer shall have no recourse to CAF, other than under applicable charity law and regulations.

5 Fees

- 5.1 Payments direct to Nominated Charities, into a CAF Charity Account or into a CAF Staff Charity Fund
- 5.1.1 Fees for payments made direct to Nominated Charities, into a CAF Charity Account or into a CAF Staff Charity Fund are listed overleaf.
- 5.1.2 The Customer can opt to pay the Fees (either in full or a part thereof) on behalf of Participating Employees. In the event that the Customer does not wish to pay the Fees (or opts to pay only a part thereof), CAF will deduct any outstanding Fees from the Employee Donations.

- 5.2 Fees relating to payments made by Participating Employees into CAF Charitable Trusts:
- 5.2.1 are defined by the terms of the CAF Charitable Trust;
- 5.2.2 are applied directly to the CAF Charitable Trust; and
- 5.2.3 cannot be paid by the Customer on behalf of the Participating Employee.
- 5.3 CAF shall be entitled to revise any of the Fees on giving not less than three months' written notice to the Customer.

CAF GIVE AS YOU EARN[®]

Service Schedule Fees as at 1 May 2012

Payments made direct to Nominated Charities

CAF levies Fees (not subject to VAT) of 4% of the Employee Donation subject to:

- a minimum of 25p per Employee Donation (this minimum Fee is waived if the Customer provides Donor Analysis Reports to CAF in the prescribed electronic donor analysis format – see www.cafonline.org/eda for more information); and
- a maximum of £10 per Employee Donation.

The Customer can opt to pay the Fees (either in full or a part thereof) on behalf of Participating Employees. In the event that the Customer does not wish to pay the Fees (or opts to pay only a part thereof), CAF will deduct any outstanding Fees from the Employee Donations.

CAF Give As You Earn matching funds

Fees are not levied on additional funds used to match Employee Donations.

Payments made into a CAF Charity Account

CAF levies a Fee (not subject to VAT) based on the value of Employee Donations made into the CAF Charity Account between 1 May and 30 April each financial year. Bands are indexed annually on 1 May according to the change in the Retail Prices Index – as at the previous December – and rounded to the nearest £500.

The rates for the year from 1 May 2012 are listed below:

| | Cumulative payments into account | Fee |
|--------|----------------------------------|-----|
| Band 1 | Up to £18,500 | 4% |
| Band 2 | £18,500.01 to £101,500 | 1% |
| Band 3 | More than £101,500 | – |

The Customer can opt to pay the Fees (either in full or a part thereof) on behalf of Participating Employees. In the event that the Customer does not wish to pay the Fees (or opts to pay only a part thereof), CAF will deduct any outstanding Fees from the Employee Donations.

Payments made into a CAF Staff Charity Fund

CAF Staff Charity Funds can be used to support giving by a group of Employees, as described in Condition 3.3 of the Service Schedule. CAF levies a Fee (not subject to VAT) of 1% of the value of Employee Donations made into the CAF Staff Charity Fund. The Customer can opt to pay this Fee on behalf of Participating Employees by indicating this on the *CAF Staff Charity Fund application form*. In the event that the Customer does not wish to pay the Fees, CAF will deduct the Fees from the Employee Donations.

If you would like to open a CAF Staff Charity Fund, please request an application form from our Customer Service team on 03000 123 000 or giveasyouearn@cafonline.org

CAF GIVE AS YOU EARN[®]

Application Form

Section 1

Customer details

This form signs you up to CAF Give As You Earn and registers the details of your payroll. If you wish to register multiple payrolls, please complete a *Payroll Registration Form* for each additional payroll and attach to this form.

If you are completing this form to register a payroll for a subsidiary or branch, you should specify the details of the employing organisation, ie, if Employees are officially employed by the parent organisation, please specify the parent's details in section 1; if Employees are officially employed by the subsidiary, you should specify the subsidiary's details in section 1.

The service request (as set out below) is made by:

If you have any questions when completing this form or require additional *Payroll Registration Forms*, please contact a member of our Customer Service team on 03000 123 000 or giveasyouearn@cafonline.org

Registered charity number
This should be the number assigned by either the Charity Commission, the Office of the Scottish Charity Regulator (OSCR) or the Charity Commission for Northern Ireland (CCNI).

Website
This is your main corporate website.

Main contact details
Please provide us with the details of the person you would like us to use as the main contact for communications relating to your CAF Give As You Earn Service.

Organisation details ('the Customer')

Organisation name

Please complete one of the following as most appropriate:

Registered company number

Registered charity number

Other – please provide details below:

Registered address

Postcode

Website

Main telephone number

Main contact details

Title Mr Mrs Miss Other

Full name

Job title

Work address Same as the organisation's registered address

Other (please specify)

Postcode

Work email address

Work telephone number

CAF use only

Agreement/contract number

Payroll number

Section 2

Service Specification

Your bank details

Please provide us with details of the bank account you will use when making payments in connection with the CAF Give As You Earn Service. This information will help us to automatically identify your payments.

Bank account name

This should be the official account name, as listed on statements and correspondence from your bank.

Total number of employees

Total number of locations

Charities can request a breakdown of the donations they receive through the CAF Give As You Earn Service, itemised by employer and employee. Please tick the box below if you would prefer your organisation to remain anonymous in such listings.

Your bank details

Bank account name

Account number

Sort code - -

Section 3

Your payroll

Further *Payroll Registration Forms* are available from the Customer Services team by calling 03000 123 000 or emailing giveasyouearn@cafonline.org

This section enables you to specify the details of your payroll, including any matching and how Fees are to be paid. If you wish to register multiple payrolls, please complete a *Payroll Registration Form* for each additional payroll and attach to this form.

Please indicate how many additional *Payroll Registration Forms* you are submitting at this time:

Please only complete those parts of sections 3.1 which differ from the information you provided in section 1. Where parts are left blank, we will automatically use the information provided by you in section 1.

3.1 Main contact details

Please provide us with the details of the person you would like us to use as the main contact for communications relating to this payroll. If the main contact is the same as specified in section 1, please tick the appropriate box and skip to section 3.2.

3.1 Main contact details

Same as main contact specified in section 1

Title Mr Mrs Miss Other

Full name

Job title

Work address Same as the organisation's registered address

Other (please specify)

Postcode

Work email address

Work telephone number

Number of employees
An approximation is sufficient.

Payroll identification reference
This is the reference that your payroll bureau/supplier has assigned to this payroll.

Tax district
This is the HMRC tax district under which your organisation is registered.

Donor Analysis Reports
This is the regular report you will send to us for each payroll period, and lists Participating Employees, their total Employee Donations and any matched funds. The preferred format for submitting Donor Analysis Reports is by electronic donor analysis (EDA), which is a format specified by CAF (see www.cafonline.org/eda for more information). All other methods will incur a minimum 25p charge per Employee Donation.

3.3 Matching
The level of matching and any matching limits will be applied to all Participating Employees.

Matching limits – matching limits are set per payroll period, not per annum or any other frequency.

Maximum match – this is the maximum matching donation you will make per employee per payroll period.

Minimum match – this is the minimum total Employee Donation that an employee must make per payroll period to qualify for matching.

You can combine both maximum and minimum limits. For example: match donations at 50% up to £50 per employee per payroll period, but only if the employee makes a total donation of at least £10 in that payroll period.

3.2 Payroll details

Payroll frequency

Please indicate the frequency and date of your payroll by ticking the appropriate option and providing the date of your first Employee Donation:

Weekly
 Monthly
 Lunar/4 week cycle

Starting from

Number of employees

Please indicate how many employees are paid on this payroll

Payroll bureau/supplier (if applicable)

If you use a third party organisation to process your payroll, please provide their details below:

Organisation name

Address

Postcode

Contact name

Telephone

Payroll identification reference

HMRC references

Please provide details of PAYE and tax references, where appropriate:

PAYE reference

Tax district

Donor Analysis Reports

Please specify how you will send your Donor Analysis Reports to CAF:

- By electronic donor analysis (EDA)
 Any other method (please note this incurs a 25p minimum charge for each Employee Donation)

3.3 Matching

Please complete this section if you wish to match Employee Donations.

Level of matching

You can choose to match in full (ie, for every £10 donated, you will match £10) or at any other percentage rate (eg, if you specify 50%, for every £10 donated you will match £5). Please select one option and complete as appropriate:

- Match Employee Donations in full (100%)
 Match Employee Donations at %

Matching limits

Please indicate if you would like to set any upper or lower limits on matching by completing the appropriate section below (please complete one, both or neither option, as appropriate):

- Maximum match per Participating Employee per payroll period £
 Minimum Employee Donation that you will match per Participating Employee per payroll period £

*Please complete a CAF Company Account application form and attach to this form. You can download the CAF Company Account application pack from www.cafonline.org/companyaccount, or request a copy by calling 03000 123 000 or emailing companyaccounts@cafonline.org

3.4 Paying Fees

Full details of Fees can be found in the CAF Give As You Earn Service Schedule.

Paying Fees from Employee Donations

Where Fees are taken from Employee Donations, this will either be from the Employee Donation itself, the Participating Employee's CAF Charity Account or the CAF Staff Charity Fund, as appropriate.

*Please complete a CAF Company Account application form and attach to this form. You can download the CAF Company Account application pack from www.cafonline.org/companyaccount, or request a copy by calling 03000 123 000 or emailing companyaccounts@cafonline.org

Funding your matching

Please indicate how you wish to pay your matching funds:

- You will send matching funds along with the Employee Donations
- You would like matching funds to be taken from an existing CAF Company Account.
Please specify account number
- You wish to set up and pay matching funds from a new CAF Company Account*

If you would like to have even more control over how you match your employees' donations (for example, to exclude particular charities or types of charities from receiving matching funds), you may wish to consider the CAF Matched Giving service. Please visit www.cafonline.org/matchedgiving or call 03000 123 000 for further information.

3.4 Paying Fees

Many employers choose to pay CAF Give As You Earn Fees on behalf of their employees. Otherwise, they are taken from the Employee Donation. You can choose from one of three options:

- Pay all Fees
- Pay all Fees with a cap of £10 per Employee Donation.
Any outstanding Fees will be taken from the relevant Employee Donation.
- Do not pay any Fees (in which case they will be taken from the Employee Donations).

If you have opted to pay any part of the Fees (options 1 or 2 above), please indicate how you would like to make the payment:

- Fees should be taken from an existing CAF Company Account.
Please specify account number
- Fees should be taken from a new CAF Company Account*
- You wish to be invoiced quarterly for Fees

If you have indicated that you would like to be invoiced for Fees, please specify an invoicing contact below:

- Same as the main contact specified in section 3.1 of this form
- Someone other than the main contact – please specify below

Title Mr Mrs Miss Other

Full name

Job title

Work address Same as the organisation's registered address

Other (please specify)

Postcode

Work email address

Work telephone number

Section 4

Certification

The form must be signed by your CAF Nominated Representative (if you have previously set up this facility) or **any two** of the following people:
Company: **Director**
LLP or other partnership: **Partner**
Charity/Trust: **Trustee**
Other non-incorporated organisation: **Chief Executive or equivalent** (one signatory is sufficient in this instance)

If it is signed by someone other than the above, please enclose evidence of their authority to sign on behalf of your organisation. This should be either an original document or a certified copy of the original.

A certified copy of a document is one which has been certified on every page as a true copy of the original by a suitable certifier and contains the following:

- the name, signature, position and regulatory number of the suitable certifier
- a statement to the effect that the document is a true copy of the original
- the date on which the document was certified

Suitable certifiers are either:

- a notary, solicitor or barrister
- a bank employee
- an authorised representative of an embassy or consulate of the country that issued the identification documentation

By signing this application form, you confirm that:

- you agree to purchase the Services as set out in the Service Schedule and you accept the CAF Services for Companies Terms and Conditions
- if there was anything that you did not fully understand, you have sought professional advice and guidance before sending this completed form to CAF
- the persons detailed on this form have authorised the disclosure of their personal details to CAF
- the information given in this application is accurate

Signed for and on behalf of the Customer:

Authorised signatory

Full name

Job title

Authorised signature

Date d d / m m / y y y y

Authorised signatory

Full name

Job title

Authorised signature

Date d d / m m / y y y y

Charities Aid Foundation (CAF) of 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4TA whose charity registration number is 268369 will notify you in writing when your application has been accepted. No binding agreement shall exist until CAF sends the Customer written confirmation of the acceptance of the application.

Please also complete and submit an *organisation registration form* unless you have already done so and there are no changes to the information. Please call CAF Customer Services on 03000 123 000 if you need to obtain a copy of this form or would like to check the information you submitted previously.

Please take a copy of your signed form for your reference and return your completed form to:
Customer Services
Charities Aid Foundation
25 Kings Hill Avenue
Kings Hill
West Malling
Kent ME19 4TA