

Individual Options Account: Donor's Pack

You could make a
world of difference





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Individual Options Account: Information Sheet

Many people give to charity and the Payroll Giving scheme provides a regular and tax-efficient way of doing just that. But some people want greater flexibility, especially in terms of when, to whom, and how much they donate. For such people, an **Individual Options Account** administered by Charitable Giving is ideal – it allows you “**to keep your options open**” and provides an account in which to keep your money until you decide to donate. On-line account management via our website means that you can get a statement at any time as well as being able to send your donation instructions by eVoucher.

What could be easier? And, what’s more, managing your own charity account is both enjoyable and rewarding.

What can an Individual Options Account be used for?

Our clients use their Individual Options Accounts to donate to a variety of charitable ends, for example:

- A charitable appeal you notice when on holiday
- A special international appeal to provide aid for the victims of a humanitarian disaster, e.g, tsunami, earthquake, or flood
- The sponsorship of a friend running a marathon or trekking the Great Wall of China
- A local charity

Most importantly, although an Individual Options Account is ideal for one-off or ad hoc donations, regular donations, i.e, “standing orders”, can also be set up for your favourite charities once an account has been opened.

How does an Individual Options Account work?

In respect of funding the account or making **deposits**:

- In the first place, a regular funding source of at least £10 per month must be established
- First and foremost, the account can be simply funded in a tax-efficient way from your pre-tax income via the Payroll Giving scheme
- However, you do not have to subscribe to or contribute funds through the Payroll Giving scheme to open an account – you can fund it out of your post-tax income, the tax efficiency of which will depend on whether your contributions qualify for an enhancement through Gift Aid; the best way to do this is to set up a Standing Order with your bank
- After you have set up regular monthly funding, ad hoc deposits can then be made either via Payroll Giving or deposits by cheque, Internet banking, and Credit Card

In respect of making **donations**:

- When you are ready to donate, all you have to do is complete a voucher providing your details, details of the charity, and the amount you wish to donate
- If, as we encourage, you manage your account on-line, you can send us your instructions by eVoucher; otherwise, you can complete a voucher from the book of twenty-five supplied free of charge when you open an account
- Although you can send or give the voucher to a charity or their representative, it is more administratively and cost effective to send it to us directly; we will provide the charity with any details you wish to be communicated to them.
- Vouchers should be sent directly to us if you wish to donate anonymously, i.e, your details are not passed to the charity
- It is essential that you provide your account reference when you submit a voucher, especially when you donate anonymously
- In addition to making ad hoc donations through the voucher system, you can also make regular donations by setting up a “standing order” on your account – each period, then, we will automatically distribute the funds to your chosen charity



- You can donate to any recognised charity or charitable organisation, something Charitable Giving will validate on your behalf
- Our preference is to distribute funds by BACS to your charity's bank account – if you are able to provide us with these details at the time of your instruction, this would be most helpful.

What do I have to do to set up an Individual Options Account?

You can set up an account by:

- Completing an **on-line application** at www.charitablegiving.co.uk
- Downloading an **Individual Options Account: Donor's Pack** from our website and, after completion, sending it to Charitable Giving

What are the Terms & Conditions of an Individual Options Account?

The **Terms & Conditions** are available from the website, of which the main features are summarised below;

- Regular funding of at least £10 per month
- A book of twenty-five vouchers is provided initially free of charge; additional books are available on request for a nominal fee of £2.50 each plus postage and packing
- For account holders who do not register to manage their accounts on-line, an annual statement of account at 30th April is provided either by email or post at a cost of £2.00 and £2.50, respectively.
- No interest accrues on funds held in the account
- Charitable Giving will claim Gift Aid on qualifying donations and credit it to the account when received from HMRC
- Fees for administering accounts opened after 1 September 2010 will be according to the following schedule:

Deposits

- No fee if funded through Payroll Giving
- Bank standing order, Internet transfer, or cheque: 23p per transaction
- Gift Aid claim: 4% of deposit, capped at £10
- Credit card: 4% of deposit

Withdrawals

- Setting up standing order: £2.00 per instruction
- No fee for donations

Fees are debited to an account as and when they arise



Individual Options Account: Application

Please complete each of the following sections, **Personal Details**, **On-Line User Details**, and **Funding Details**, to open an **Individual Options Account**. Once you have received confirmation that the account has been opened and that on-line access has been activated, donations can be made by eVoucher and regular donations can be made by setting up standing orders on the account.

Personal Details

Title: Initials: Surname:

Home Address:
 Post Code:

Telephone:

On-Line User Details

Email Address: Password:

The provision of an email address and password will ensure registration for on-line access so that your Individual Options Account can be managed via www.charitablegiving.co.uk.
Password must be at least 8 characters long (letters and numbers only) and contain at least one number

Funding Details

Regular funding of at least £10 per month is required through either your pre-tax (**Payroll Giving**) or post-tax (**Bank Standing Order**) income although you may contribute in both ways. Please complete **either or both** of the following sections and "tick" the checkboxes below as appropriate.

Payroll Giving

- I wish to contribute through my employer's Payroll Giving scheme for which the following details are provided:

Employer's Name:

Employer's Address:
 Post Code:

Payroll/NI/Staff No: Amount: £

Bank Standing Order

- I wish to contribute by standing order making regular monthly payments to:

Lloyds TSB, Sort Code: 30-98-46, Account No: 01107326, Account Name: Charitable Giving – Collect
and for which details of my bank account and the amount are as follows:

Sort Code: A/C Number: Amount: £

Upon opening your account, you will be provided with a Standing Order reference; your bank sort code and account number will assist us in identifying your contributions

- I pay an amount of UK Income and/or Capital Gains tax at least equal to the tax that I would like to be reclaimed on my donations under the Gift Aid scheme by Charitable Giving on my behalf

I accept Charitable Giving's Terms & Conditions with respect to the operation of my Individual Options Account

Signature:

Date:

On completion, please return to:

Charitable Giving, Union Mine Road, Pitts Cleave, Tavistock, Devon PL19 0PW



Individual Options Account: Terms & Conditions

These Terms & Conditions are effective from 1 September 2010 for both existing and new account holders on and from that date **excepting that any changes in respect of administration charges will only become effective for existing account holders at 31 August 2010 from 1 September 2011.** These Terms & Conditions do not represent any changes for existing account holders other than as indicated and merely formalise existing practice.

1 GENERAL

- 1.1 Funds credited to an Individual Options Account are given to Charitable Giving in their entirety for the specific purpose of being donated to a charitable organisation and not for the purchase of goods or services and, as such, are non-refundable
- 1.2 No interest will accrue to funds held in an Individual Options Account.
- 1.3 Individual Options Accounts are not restricted to subscribers of an employer's Payroll Giving scheme
- 1.4 Charitable Giving shall be entitled to revise these Terms & Conditions on giving three months' notice to account holders.

2 FUNDING

- 2.1 To open an Individual Options Account, contributions are required equating to at least £10 per month in any twelve month period between 1 May and 30 April
- 2.2 Regular contributions may be made from pre-tax income via subscription to an employer's Payroll Giving scheme, for which there will be no administration charge other than that which may have been charged under the Payroll Giving scheme.
- 2.3 Regular contributions may also be made from post-tax income by transferring funds by a bank standing order for which an administration charge of £0.23 will be made for each account credit.
- 2.4 In addition to the provisions of Paragraphs 2.2 and 2.3, additional ad hoc contributions may be made either through one-off Payroll Giving deductions (for which there will be no administration charge) or via deposits by cheque or Internet banking (for which the administration charge will be £0.23 per account credit) and credit card (for which the administration charge will be 4% per account credit)
- 2.5 Amendments to both regular and one-off funding through Payroll Giving should be made on a Donation Choice Form available from www.charitablegiving.co.uk > Downloads > Forms ; amendments to regular funding through a bank standing order require the account holder to advise their originating bank accordingly: Charitable Giving can also be advised of such changes through the facilities available to registered On-line Users

3 GIFTAID

- 3.1 Charitable Giving will, on behalf of account holders who state that they have paid an amount of UK income and/or Capital Gains tax at least equal to that which could be reclaimed under the Gift Aid scheme, recover such tax at the rate prevailing at the time.
- 3.2 Charitable Giving accepts no responsibility for the eligibility of any donor to reclaim tax under the Gift Aid scheme.
- 3.3 Charitable Giving reserves the right to recover from account holders sums of money which they are required to repay to HMRC for any reason including the account holder's ineligibility to reclaim tax under the Gift Aid scheme.
- 3.4 Reclaimed Gift Aid will be credited to accounts when received from HMRC
- 3.5 An administration charge of 4% (capped at a maximum of £10) of the amount credited an account will be charged for reclaiming Gift Aid



4 DONATIONS

- 4.1 Funds held on behalf of donors will be distributed by Charitable Giving, in whole or in part, to charities as and when they receive appropriate instructions from donors.
- 4.2 When instructions from a donor are no longer forthcoming or possible, Charitable Giving shall use its absolute discretion to determine to which charities any retained funds should be distributed
- 4.3 Donations will normally be distributed within 10 working days of the receipt of instructions.
- 4.4 Our preference is to distribute funds by BACS to your charity's bank account; if you are able to provide us with these details at the time of your instruction, this would be most helpful
- 4.5 Instructions shall normally take the form of either posted, electronically transmitted vouchers, or by email; unfortunately, instructions by telephone cannot be accepted.
- 4.6 Although in the main web-based account management is anticipated, a book of twenty-five vouchers will be provided initially to each account holder free of charge; additional books are available on request for a nominal fee of £2.50 each plus postage and packing
- 4.7 Regular instructions, e.g. monthly, quarterly, annually, may be made by setting up a "standing order" for which there is an administration charge of £2.00 per order
- 4.8 Although you can send or give the voucher to a charity or their representative, it is more administratively and cost effective to send it directly to Charitable Giving; we will provide the charity with any details you wish to be communicated to them
- 4.9 Account holders may donate anonymously, i.e. your details are not passed on to the charity, in which case it is preferable that vouchers are sent directly to Charitable Giving and **details must be provided on the voucher to enable donor identification**
- 4.10 No administration charge is made for processing donations
- 4.11 Charitable Giving reserves the right to refuse to make donations to organisations it deems ineligible for any reason; in such cases, donors will be informed and further instructions sought
- 4.12 Donors accept that Charitable Giving will not accept any responsibility for the validity of any organisation to which instructions have been received to make donations

5 ADMINISTRATION CHARGES

- 5.1 Charitable Giving will make deductions from an account by way of administration charges specified herein for administering the account.
- 5.2 When incurred, administration charges will be debited to accounts as and when they arise

6 ACCOUNT MANAGEMENT

- 6.1 All account holders are encouraged to use the web-based account management facilities at www.charitablegiving.co.uk for which there is no administration charge
- 6.2 Account holders not registered as on-line users will receive an Annual Statement for the period ending 30 April for an administrative charge of £2.00 and £2.50 for emailed and posted statements, respectively
- 6.3 Enquiries are welcomed and may be made at any time to Charitable Giving and by telephone during normal office hours



Individual Options Account: Standing Order Request

Please provide the following details to set up a standing order, i.e. a regular donation to a chosen charity, from your **Individual Options Account**. An administration charge of £2.00 will be debited to your account for each standing order required.

Personal Details

Title:	<input type="text"/>	Initials:	<input type="text"/>	Surname:	<input type="text"/>	
Home Address:	<input type="text"/>				Post Code:	<input type="text"/>
Telephone:	<input type="text"/>	Account Reference:	<input type="text"/>			

Standing Order Details

Please tick **START**, **STOP**, or, if changing an existing instruction, **AMEND**. If **amending** an instruction, enter the **new** amount; if **replacing** an instruction, list both charities and amounts and indicate **STOP** for one and **START** for the other

Charity 1:	<input type="checkbox"/> START	<input type="checkbox"/> AMEND	<input type="checkbox"/> STOP (please tick one)	Amount	<input type="text" value="£"/>
Frequency:	<input type="checkbox"/> MONTHLY	<input type="checkbox"/> QUARTERLY	<input type="checkbox"/> BI-ANNUALLY	<input type="checkbox"/> ANNUALLY (please tick one)	
Commencing:	/	/	(enter date)		

Name:	<input type="text"/>	Address (if small/local charity, or church):	<input type="text"/>
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Charity 2:	<input type="checkbox"/> START	<input type="checkbox"/> AMEND	<input type="checkbox"/> STOP (please tick one)	Amount	<input type="text" value="£"/>
Frequency:	<input type="checkbox"/> MONTHLY	<input type="checkbox"/> QUARTERLY	<input type="checkbox"/> BI-ANNUALLY	<input type="checkbox"/> ANNUALLY (please tick one)	
Commencing:	/	/	(enter date)		

Name:	<input type="text"/>	Address (if small/local charity, or church):	<input type="text"/>
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Charity 3:	<input type="checkbox"/> START	<input type="checkbox"/> AMEND	<input type="checkbox"/> STOP (please tick one)	Amount	<input type="text" value="£"/>
Frequency:	<input type="checkbox"/> MONTHLY	<input type="checkbox"/> QUARTERLY	<input type="checkbox"/> BI-ANNUALLY	<input type="checkbox"/> ANNUALLY (please tick one)	
Commencing:	/	/	(enter date)		

Name:	<input type="text"/>	Address (if small/local charity, or church):	<input type="text"/>
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I accept Charitable Giving's Terms & Conditions with respect to the operation of my Individual Options Account

Signature:	<input type="text"/>	Date:	<input type="text"/>
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On completion, please return to:

Charitable Giving, Union Mine Road, Pitts Cleave, Tavistock, Devon PL19 0PW





Individual Options Account: Amend Funding Details

Please complete each of the following sections, **Personal Details** and **Funding Details**, to amend the way you fund your **Individual Options Account**:

Personal Details

Title: Initials: Surname:

Home Address:
 Post Code:

Telephone: Account Reference:

Funding Details

Regular funding of at least £10 per month is required through either your pre-tax (**Payroll Giving**) or post-tax (**Bank Standing Order**) income although you may contribute by both methods. Please complete the following sections as appropriate to amend the way you fund your **Individual Options Account**. "Tick" the checkboxes below – either **start** or **stop**, or if changing from one method to another, "tick" **start** for one and **stop** for the other

Payroll Giving

I wish to start stop contributing through my employer's Payroll Giving scheme for which the following details are provided:

Employer's Name:

Employer's Address:
 Post Code:

Payroll/Ni/Staff No: Amount: £

Bank Standing Order

I wish to start stop contributing by standing order making regular monthly payments to:

Lloyds TSB, Sort Code: 30-98-46, Account No: 01107326, Account Name: Charitable Giving – Collect

and for which details of my bank account and the amount are as follows:

Sort Code: A/C Number: Amount: £

Upon opening your account, you will be provided with a Standing Order reference; your bank sort code and account number will assist us in identifying your contributions

I pay an amount of UK Income and/or Capital Gains tax at least equal to the tax that I would like to be reclaimed on my donations under the Gift Aid scheme by Charitable Giving on my behalf

I accept Charitable Giving's Terms & Conditions with respect to the operation of my Individual Options Account

Signature:

Date:

On completion, please return to:

Charitable Giving, Union Mine Road, Pitts Cleave, Tavistock, Devon PL19 0PW

