

1.	Can I give to any charity through Payroll Giving?1
2.	Is there a minimum or maximum amount I have to give?1
3.	How is Payroll Giving different to a Direct Debit (Gift Aid)?1
4.	How do I know that my donation will reach the charity I have chosen?1
5. the	If I decide to take part in Payroll Giving and fill out a form today, how long will it be before first deduction is taken from my pay?2
6.	Can I stop giving when I want to?2
7.	What happens to my Payroll Giving deduction if I leave my job?2
8.	Is there an administration fee?2
9.	If I am in receipt of a Statutory Payment will my donations continue?2
10.	I pay tax at the higher rate of 40%, how does this affect tax relief on payroll donations?2
11.	What is a digital signature?3
12.	Is my information secure?3

# 1. Can I give to any charity through Payroll Giving?

Yes, you can donate to any national or local charity or registered good cause; for example schools, places of worship or scout groups. If you want to give to a small local charity that is not well known it is advisable to include the registered charity number and address on your donor form.

# 2. Is there a minimum or maximum amount I have to give?

No, there is no upper or lower limit.

# 3. How is Payroll Giving different to a Direct Debit (Gift Aid)?

Payroll Giving is taken straight from your gross (pre-tax) pay so there is no need for the charity you choose to physically claim the tax back through Gift Aid from HM Revenue & Customs, this saves them money in administration.

If you are a higher rate tax payer, Payroll Giving is the only way that a charity can automatically receive all your tax on your charitable donation.

# 4. How do I know that my donation will reach the charity I have chosen?

The deduction will be shown on your payslip.

The University has signed a contract with a Payroll Giving Agency (Charitable Giving), who handle all monies donated through the scheme and are regulated by HM Revenue & Customs.



A copy of the form you fill in is sent to the Payroll Giving Agency so that when the University sends them your first donation they know who the donation is coming from and which charity to send it on to.

Additionally each charity is sent a copy of the form and in most cases they will write to you to 'Thank you' for your donation and then update you regularly with further information about the charity and their work.

# 5. If I decide to take part in Payroll Giving and fill out a form today, how long will it be before the first deduction is taken from my pay?

This depends on when you fill in the form but as a rule it will start on the next available payroll run so if you fill in the form on the 24th of a month it will not start until the following month.

# 6. Can I stop giving when I want to?

Yes you simply need to select 'I wish to cancel all payments' on the electronic donation form and resubmit to stop the deductions from your pay. The date your payments stop will depend on when you re-submit the form, but as a general rule they should stop on the next available payroll run. So if you fill in the form on the 24th of a month they will not stop until the following month.

# 7. What happens to my Payroll Giving deduction if I leave my job?

If you leave employment Payroll Giving will automatically stop.

# 8. Is there an administration fee?

Yes. Although the Payroll Giving Agencies are themselves charities they do need to make a small charge to cover their operating costs.

The Payroll Giving Agency will deduct the administration fee (23p) from your donation before passing it on to the charity.

The University also works with a professional fundraising organisation Payroll Giving in Action to assist with the administration and promotion of the scheme at no additional cost.

# 9. If I am in receipt of a Statutory Payment will my donations continue?

As payroll-giving is a deduction from pay and not a salary exchange arrangement, payroll giving deductions can be made from Statutory Maternity Pay (SMP), Statutory Sick Pay (SSP), Statutory Adoption Pay (SAP) and Statutory Paternity Pay (SPP). Payroll-giving donations will therefore continue even if you are receiving a Statutory Payment. You can however cancel your donations at any time by completing the online form available at <u>www.cambridgeuniversity.givingonline.org.uk</u>.

# 10. I pay tax at the higher rate of 40%, how does this affect tax relief on payroll donations?

You will receive tax relief at the highest rate of tax you pay; therefore each pound you give will only cost you 60p (less the administration fee).



#### 11. What is a digital signature?

On the electronic donation form you will be asked to enter your full name as confirmation of the completed form. This is a digital signature and is legally binding which means that you are agreeing for the donation as set out on the form to be deducted from your pay and sent to your chosen charity under the terms of the payroll giving scheme.

#### 12. Is my information secure?

This electronic donation form is protected with a Geotrust SSL with up to 256-bit encryption. Your confidential information cannot be viewed, intercepted or altered.

If you need any further assistance or guidance please ring the Payroll Giving helpline on 01271 344360.

