

What if I am a pensioner?

You might still pay tax on a private pension scheme or a savings account, or pay capital gains tax if you sell property or shares. We recommend that you check with your pensions advisor. The amount of tax you have paid needs to be equal to or more than the amount we will be reclaiming in Gift Aid each tax year.

What if I am a higher rate tax payer?

WaterAid can only reclaim tax on your gift at the basic rate. If you are a higher rate tax payer, you can claim the difference between the higher rate of 40% and the basic rate of 20% in your Self-Assessment and make a donation to WaterAid.

OR, you can nominate WaterAid to claim back the remaining tax by entering our unique code CAC11MG on your Self-Assessment form.

When can't I claim Gift Aid?

- When you're making a donation on behalf of someone else or a group of people. For example, if a friend gives you £10 which you donate to your Fundraising Page using your own card and details. Even if your friend is a UK taxpayer, the donation is not eligible because HMRC needs to know the details of the person actually contributing the funds.

- When you're making a donation on behalf of a company. You can only make Gift Aid declarations on your own taxpayer status when spending your own money. However, a company can claim tax relief on the donation when donating directly to the charity.
- When you're making a donation to a family member who's taking part in an event and their charity is contributing to the cost. For example, if you're donating to a close family member who is doing an overseas trek and the charity is paying for the cost of their trip.

Can I sign up to Gift Aid online?

Yes. Please visit wateraid.org/uk/giftaid

Is my signature required?

No. HMRC only requires a tick box declaration along with your full name and address.

Where can I find more information?

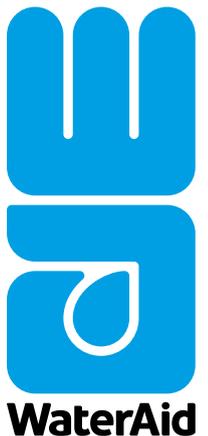
You can find out more about Gift Aid by visiting the HM Revenue and Customs website gov.uk/donating-to-charity/gift-aid

giftaid

Your questions answered



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How do I know if my donations are eligible for Gift Aid?

You are eligible for Gift Aid if you are a UK taxpayer, paying tax on your salary, savings, investments, private pensions or capital gains. All of these qualify, as long as the total tax you pay is at least equal to the amount WaterAid – and any other charity you donate to – can claim on your donations.

Most regular and single personal donations are eligible, for example:

Direct Debits, Standing Orders, cheques, cash and text giving.

Donations that are not eligible include: CAF account, Payroll Giving, Company and Trust donations.

If you're unsure, please call supporter care on 020 7793 4594.

How much more will my donations be worth?

For every £1 you donate, we can claim an extra 25p from the government. So a £20 gift will be worth £25 – with the extra £5 coming from the government. It also counts for donations you've made in the past, up to four years ago.

How can WaterAid reclaim 25% when the basic rate of tax is currently 20%?

This is because the basic rate of tax is calculated on the gross amount of the donation. This means we can reclaim 20% of the amount you earned before tax was deducted.

Are there any hidden charges?

No. Gift Aid is taken from tax you've already paid so there's no charge to you. It doesn't affect your tax status either.

Do I have to make a declaration for every donation?

No. Once you've completed and returned your form, you won't have to do it again for WaterAid. You should however, let us know if your tax status changes by calling 020 7793 4594.

I'm not a taxpayer, but my partner is. Can I still Gift Aid?

Yes, so long as your donations are made from a joint account which includes your partner's name.

When you give joint donations with your partner, we only require a declaration from one person. This can be either of you, but whoever completes it needs to have paid enough tax in each tax year to cover the Gift Aid that will be claimed on your joint donations each tax year.

If this is the case, please follow these simple steps:

- ◆ Amend the enclosed form to your partner's name
- ◆ Write on the form that your donations are from a joint account
- ◆ Tick the box to Gift Aid your donations
- ◆ Return the form to us in the envelope provided



I've paid tax on and off over the last four years. Can I Gift Aid my donations from those times?

Yes, please call our supporter care team on 020 7793 4594 to let them know the dates you were paying sufficient tax and they'll update our records.

What if I donate via CAF or any other tax efficient giving scheme?

Your donations are already tax efficient and so we'll exclude you automatically from Gift Aid. If you have also made gifts by a different method, they may still be eligible. By ticking the box on your declaration form we will not claim anything on your CAF or any other donations made through a tax efficient giving scheme, but will ensure that any other gifts you give are covered.

What if I give through Gift Aid to other charities?

That's great. You can support as many UK charities as you like through Gift Aid – you just have to tick the Gift Aid declaration for each charity and Community Amateur Sports Clubs you support, and make sure you pay enough tax to cover your total annual donations. Again, if you're unsure, feel free to call us on 020 7793 4594.