

# gold account application form

This form is for individual applicants only. For company giving, please download a 'corporate giver application' at [stewardship.org.uk/company](http://stewardship.org.uk/company).

Please complete in BLOCK CAPITALS, using BLACK INK. Use a separate sheet if more space is required.

## A. Individual applicants

### Contact details of primary applicant

Title*: Mr/Mrs/Miss/Dr/Rev/Other:	Surname*:
Forenames*:	
Date of birth*: <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	<input type="checkbox"/> Male* <input type="checkbox"/> Female*
Home address <sup>1</sup> *:	
	Postcode*:
Date moved to this address*: <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	If you have lived at this address for less than five years, please provide previous addresses on the continuation sheet provided*.
Daytime telephone:	Mobile telephone:
Email:	Stewardship will communicate with you by email unless specified. To receive communication by post, please tick here <input type="checkbox"/>

\*MANDATORY FIELDS. In the interests of safeguarding charitable funds, Stewardship's policy involves performing basic identification checks on all primary gold account applicants. By completing this form, you provide the necessary consent required for us to proceed with this. Identifications are verified by an external agency.

### Secondary applicant contact details

Relation to primary applicant (e.g. spouse/business partner):	
Title: Mr/Mrs/Miss/Dr/Rev/Other:	Surname:
Forenames:	
Date of birth: <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	<input type="checkbox"/> Male <input type="checkbox"/> Female
Home address:	
	Postcode:
Email:	

Please note: If a secondary applicant would like to make a gift/s into the gold account, Stewardship requires that person to create a separate account in their name and transfer funds into the gold account after reclaiming tax (where applicable). Please contact our office or download the form for Additional Applicants from our website ([stewardship.org.uk/gold](http://stewardship.org.uk/gold)), and return it, attached to this form.

## B. Name of my account

Please provide a name for your account. You may wish to use your own name, a combination of names, a key word from scripture or even a house or street name (e.g. Anderson Fund/Green Pastures Fund/Smith Brown Fund):

## C. Funding my gold account

### Initial one-off gift

1.	Value of initial gift (minimum £10,000): (This may be approximate in the case of share sales)	£
2.	Composition of gift (e.g. cash/shares). Please specify type and value:	
	<b>TYPE</b>	<b>VALUE</b>
		£
		£

*Please note: In the case of a gift of shares, the tax relief is claimed by the giver, not Stewardship (please see enclosed 'Gifting Shares' insert).*

3.	I enclose a cheque for the following amount, with this application form: (Please make cheque payable to 'Stewardship')	£
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Please tick the relevant boxes:

<input type="checkbox"/>	Please treat the full amount as made under the Gift Aid scheme
<input type="checkbox"/>	Please treat £ _____ as made under the Gift Aid scheme and claim back tax on this amount only

(please complete SECTION D of this form).

4.	Do you wish any of the initial sums to be invested in Stewardship's investment options:	
	Stewardship Balanced Fund: <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, please state the amount: £ _____
	Stewardship Growth Fund: <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, please state the amount: £ _____

(Please see enclosed insert regarding the investment options).

### Regular gifts into my gold account

Regular gifts can be amended using your account online, or by calling Stewardship:

I would like to make a regular gift of:	£ _____	into my gold account.
Frequency (please tick):	<input type="checkbox"/> Monthly	<input type="checkbox"/> Quarterly
	<input type="checkbox"/> Six-monthly	<input type="checkbox"/> Annually
Starting on (please allow 6 working days):	D D M M Y Y Y Y	
Until:	D D M M Y Y Y Y	OR <input type="checkbox"/> Until further notice

*Please complete the Direct Debit mandate provided.*

If you have a Direct Debit mandate with Stewardship and would like to make further one-off gifts into your account in future, you can do this online or by contacting Stewardship. Please complete the Direct Debit mandate enclosed for future gifts. Alternatively, please send a cheque payable to 'Stewardship', quoting your account number. For larger gifts, we are able to receive an inter-bank transfer. Please contact us for further details.

## D. Gift Aid declaration (to authorise tax reclaims)

### To be completed by the primary applicant only

I declare my intention that tax should be recovered under the Gift Aid scheme on all donations I make to Stewardship (full name Stewardship Services (UKET) Limited) from the date of this declaration until I notify you otherwise and on any donations I may have made to Stewardship during the four years prior to this year. I understand that I must pay enough income tax and/or capital gains tax for each tax year (6 April to 5 April) that is at least equal to the amount of tax that Stewardship (and any other charities or Community Amateur Sports Clubs) will reclaim on my giving in each tax year. I understand that other taxes such as VAT and Council Tax do not qualify and that Stewardship will reclaim 25p of tax on every £1 that I give. If I do not pay the full amount of tax that Stewardship recovers, I will be liable to refund HMRC the excess amount claimed.

Signature:	Date:
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For your gift to be eligible for Gift Aid, please provide your home address in SECTION A of this form. Do not provide a business or care/of address.

*giftaid it*

## E. Donations out of my gold account

You can request regular or one-off donations from your account online or by contacting the gold team at Stewardship. To request one-off donations, please leave the start month blank. Continue on a separate sheet if necessary.

Please make the following monthly donations out of my giving account:

RECIPIENT DETAILS (NAME, ADDRESS, CHARITY NUMBER ETC.)	AMOUNT	SEND GIFT AID	START MONTH	ANONYMOUS
1.	£	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
2.	£	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
3.	£	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No

If you would like all future donation requests to be anonymous, please tick here

If you would like a personalised or anonymous voucher book, please contact us and we will send you one.

Please contact us if you would like to set up your regular giving at an alternative frequency to monthly.

If you are a UK tax payer, requesting that we send the Gift Aid amount will increase the value of the donation to your requested recipient by 25% (minus Stewardship's deduction). If you do not tick this box but complete the Gift Aid declaration in section D, the Gift Aid we reclaim on your behalf will be added to your Stewardship giving account balance (minus Stewardship's deduction).

## F. Legacy and successor details

By completing a separate legacy giving account application form you can indicate to us how you would like the balance in your gold account to be used in the event of your death. There are three options for your *Expression of Wishes*, as follows:

### OPTION ONE: SPECIFIED DISTRIBUTION

Request that your legacy gift is distributed to charitable causes immediately, or regularly over a specified time period.

### OPTION TWO: PASS IT ON

Request that your legacy gift will be used to fund new giving accounts for family members, friends or trusted others, for them to request distributions to charitable causes.

### OPTION THREE: ENTRUST IT

Request that your legacy gift be used by Stewardship to support high impact causes operating under three key themes of evangelism & discipleship, mercy & justice and generosity.

Please note: If we have not received an *Expression of Wishes* from you prior to your death, the funds in your gold account will become part of the general charitable funds of Stewardship. Whilst not obliged to do so, in deciding how to deal with the funds in your account, our trustees may consider the pattern of your distribution requests (if any) that you made from your gold account (or any other Stewardship giving account) in a period of up to three years prior to your death.

Please tick this box if you would like us to send you information about our legacy giving account.

## G. Terms and Conditions (to be read alongside the 'Things you need to know', as presented in the gold brochure)

1. Funds paid into a gold account are gifts to Stewardship and form part of the charitable funds of Stewardship. They cannot be returned to you at any time.
  2. If an account appears to be dormant, and after due enquiry, Stewardship is unable to ascertain your wishes (or your successor(s)), Stewardship will apply the funds for charitable purposes at its sole discretion.
  3. You may add further sums to your account at any time.
  4. You can request donations for a broad range of Christian and secular charitable causes from your gold account. However, we cannot approve requests to support charitable activities if they would oppose, or bring, or could bring Christianity into disrepute. Please note that all distributions are made at the sole discretion of Stewardship and that we reserve the right to refuse to make a grant to a particular recipient if we deem it undesirable to do so.
  5. Stewardship will apply 'fees' to your account, as advertised. Legally these 'fees' are a membership retention from the funds in your account which are applied to our general purpose funds. The amounts retained fund both giver administration and the cost of servicing your membership with us. Information about the current fee structure can be found in the accompanying sheet(s), and is subject to change in accordance with these terms and conditions. All charges are subject to VAT at the prevailing rate, where applicable.
  6. The investment of the funds forming part of a gold account is entirely at the discretion of Stewardship. These funds may comprise cash balances or amounts placed into one of our Investment Fund options. Any sums not held in one of the Investment Fund options may be invested by Stewardship, and Stewardship will be entitled to retain for its general funds any resulting income. In relation to the funds held in a gold account, the current Stewardship 'interest' rate applicable to those accounts will apply, without regard to the actual return invested funds generate.
  7. You will have the opportunity to appoint a successor to nominate donations to be made from your account after your death. Alternatively, you can provide us with written guidance as to how the funds in your account should be distributed following your death. In both cases, any distributions from your account are subject to Clause 4, above. In the absence of the appointment of a successor, or provision by you of written guidance to Stewardship, the funds in your gold account will become part of the general charitable funds of Stewardship.  
To appoint a successor or provide written guidance, you must complete a Legacy Account Application form (available on request) which incorporates an 'expression of wishes' form.  
If we have not received a Legacy Application Form from you, our trustees, whilst not being obliged to do so, may take account of the pattern of your giving requests (if any) that you made from your gold account (or any other Stewardship giving account) in a period of up to three years prior to your death.
  8. These terms and conditions may be varied by Stewardship provided that you are notified in writing of the changes at least 60 days before they are to take effect.
  9. These terms and conditions are binding upon both you (and any successor you may appoint pursuant to clause 7 above) and upon Stewardship (and any successor organisation).
  10. If any of these terms and conditions are held to any extent to be illegal or unenforceable under any enactment or rule of law, such terms and conditions shall to that extent be deemed not to apply but the enforceability of the remaining terms and conditions shall not be affected.
- These terms and conditions shall be governed by English law.

## H. Confirmation

I/we confirm that I/we have read, understood and agree to the Terms and Conditions listed on this form and to the 'Things you need to know' document, as presented in the gold account brochure.

Primary applicant signature:

Date:

Secondary applicant signature:

Date:

How did you hear about Stewardship's gold account?

## I. Data protection

1. From time to time, we may contact you about some of our other services we think may be of interest to you. Please tick here if you do not wish to receive these communications
2. We may share some of the details you provide to us with trusted external agencies, but will only do so where necessary and for the purpose of the creation and maintenance of your account with us.
3. We will share your fund name and postal address with the recipients you have chosen to support in order that they may contact you. If you do not want your details shared with specific recipients, please tick the anonymous option against your donation for their support. If you do not want us to share your personal details with any of your chosen recipients, please tick the specified box located at the end of section E.  
**NB.** As Primary Applicant / User, if you do not wish for your giving to be anonymous, your name and address will be sent to the recipient. If your account is in joint names, i.e. Mr & Mrs, please ensure that the other party is happy for their details to be given in this way.
4. We will not share your details with anyone else unless legally obliged to do so.

**Once complete, please return to: Freepost RTJE-CBKS-LAES, Stewardship, Unit A, 1 Lamb's Passage, London EC1Y 8AB.**

For further information or assistance, please contact us on 020 8418 8896 or email [gold@stewardship.org.uk](mailto:gold@stewardship.org.uk).



# continuation sheet

Please provide us with all previous addresses in the last five year period, starting with the most recent. Please include your full name and current postcode to ensure that this continuation sheet is processed alongside your application to Stewardship.

Please complete in **BLOCK CAPITALS**, using **BLACK INK**. Use a separate sheet if more space is required.

## A. Name of applicant

Title*: Mr/Mrs/Miss/Dr/Rev/Other:	Surname*:
Forenames*:	Current postcode*:

## B. Previous addresses

Home address:	
	Postcode*:
From*: <input type="text" value="M M Y Y Y Y"/>	To*: <input type="text" value="M M Y Y Y Y"/>

  

Home address:	
	Postcode*:
From*: <input type="text" value="M M Y Y Y Y"/>	To*: <input type="text" value="M M Y Y Y Y"/>

  

Home address:	
	Postcode*:
From*: <input type="text" value="M M Y Y Y Y"/>	To*: <input type="text" value="M M Y Y Y Y"/>

\*MANDATORY FIELDS. In the interests of safeguarding charitable funds, Stewardship's policy involves performing basic identification checks on all primary gold account applicants. By completing this form, you provide the necessary consent required for us to proceed with this. Identifications are verified by an external agency.

## C. Further information

Please use this area for any further information relating to your application:

Please attach the continuation sheet to your application form and return to:  
**Freeport RTJE-CBKS-LAES, Stewardship, Unit A, 1 Lamb's Passage, London EC1Y 8AB.**

For further information or assistance, please contact us on 020 8418 8896 or email [gold@stewardship.org.uk](mailto:gold@stewardship.org.uk).

## gold account fees

Gold account and corporate gold account fees effective as of 1 October 2012.

Stewardship fees – for gifts into your account				
<i>Gift type</i>	<i>Our fee</i>	<i>Our minimum fee per gift</i>	<i>Our maximum fee per gift</i>	<i>Our maximum fee per annum</i>
Gift Aid	3%	£5 (fee applies to gifts by cheque only)	£400	£1,300
Non Gift Aid/ Corporate	2%			
Payroll Giving	2.5%	N/A		

Transaction fees (credit or debit transactions available online only)		
<i>Payment card type</i>	<i>Credit card fee (% of gift)</i>	<i>Debit card fee (% of gift)</i>
Personal	1%	0%
Company credit card	2%	0%

Minimum gift amounts		
<i>Gift type</i>	<i>Transaction type</i>	<i>Minimum gift</i>
Regular	Direct Debit	£5
One-off	Online & Direct Debit	£5
	Cheque	£30

## Stewardship investment fund transactions

Information refers to both the Stewardship Balanced Fund and the Stewardship Growth Fund.

<i>Our deductions per annum</i>	<i>Minimum opening investment</i>	<i>Minimum investment</i>	<i>Minimum withdrawal</i>
0.24% (min £250)	£25,000	£5,000	£5,000

## interest rates

Interest is only applied to balances of £10,000 and over in the gold and corporate gold accounts (excluding funds held in either of our investment options).

Balance	Interest	AER
£10,000 and over	0.40%	0.40%
Up to £9,999.99	0.00%	0.00%

## important notes

1. Stewardship's "fees" are actually a 'membership retention' from the funds in your account which are then applied to our general purpose funds. Part of this is used to fund administration, with the remainder contributing to the costs of servicing your membership with us.
2. Minimum and maximum fees will apply to the total gifts into an account regardless of how these funds are invested.
3. We apply no on-going service charge other than for investment fund transactions.
4. Where appropriate, fees are subject to VAT at the current applicable rate.
5. Fees may be reviewed from time to time and are subject to change, but only after prior notice has been given.
6. Stewardship will rebate any fees over £1,300 in a calendar year, excluding fees relating to the investment fund(s).
7. We may charge additional fees where we incur additional costs for processing unusual or exceptional transactions such as gifts of property and payments to overseas charities.

t: 020 8418 8896  
e: [gold@stewardship.org.uk](mailto:gold@stewardship.org.uk)  
w: [stewardship.org.uk](http://stewardship.org.uk)

## Stewardship's investment options

All or part of the balance in your gold account can be invested in the pooled funds that are managed externally on our behalf. We currently provide two options with differing investment strategies:

### *Stewardship Balanced Fund*

This Fund is aimed at those wishing to achieve capital growth of their giving account balance, while earning an income return as well. This fund is managed by Sarasin and Partners and invests in a mix of equities, fixed income, real estate and alternative asset classes.

### *Stewardship Growth Fund*

This Fund is aimed at those taking a long term approach to their funds and seeking to focus on capital growth. This fund is managed by Rathbones and invests in a mix of UK and International equities.

It should be noted that both these funds involve investment risk. The value of any balance invested into either fund can go down as well as up and should therefore be seen as a longer term option.

### **Fund performance**

Please contact us for up to date information on the performance of our investment options.

A fund performance report will be sent to you on a quarterly basis.

### **Addition of funds**

- The value of your initial investment request should be a minimum of £25,000. Subsequent investment requests should be a minimum of £5,000.

#### *Timing*

- Additional units in the Funds can be purchased at the beginning of each calendar month either by transfer of funds already in your Gold account or by a further gift into your account. If you wish to add to your account balance for this purpose, please ensure that cleared funds are available to us one week before the month end.
- Sums can, of course, be held in your Gold account at any time preceding a request from you to transfer monies to either of the Funds.

#### *Transfer of shares*

- Investment into either Fund is usually in cash. If you wish to transfer shares to us to take advantage of the favourable tax treatment, they would normally be sold and the net proceeds added to your Gold account which can then be used to purchase units in the Fund(s).
- A separate information sheet, included in this pack, covers the procedures to be followed for gifting shares into your Gold account.



### *Charges on transfers into the Fund*

- No charge is made for transfer of sums from your Gold account into either Fund.

### **Withdrawal of funds**

- The value of your withdrawal request should be a minimum of £5,000, or the remainder of your balance if it falls below this amount.
- As with the addition of new units, withdrawals can only be made at the beginning of each month. The resulting funds will be transferred to your Gold account and will then be available for distribution.
- We would normally expect the value of the units in each Fund to be kept at a minimum of £25,000.

### **Income**

- Your Gold account will be credited with an income distribution from the Funds each month.
- Income is calculated on a fully accrued basis. Income accrued as 'ex-dividend' or 'ex-interest' but not yet received by either Fund is funded by Stewardship.

### **Statements of account**

- In addition to your gold account statement, you will also receive a statement giving the market value of the units held in each Fund.

### **Fees**

We deduct only 0.02% of the value of your units each month (0.24% per annum), subject to an annual minimum fee of £250. Please refer to our 'fees' sheet for further detail.

The Professional Fund Managers' charges (not exceeding 0.5% per annum of fund value) are made directly to the Funds.

### **For further information**

If you have any further queries relating to the operation of our investment options, please call or email our Gold team on 020 8418 8896 or [gold@stewardship.org.uk](mailto:gold@stewardship.org.uk)

### **Notes:**

1. This information sheet forms part of, and should be read with, the Stewardship gold account brochure.
2. You are reminded that all investment decisions are ultimately made at the entire discretion of Stewardship's trustees.
3. Allocation of Gold funds into our investment options should be viewed as a medium to long term option.

t: 020 8418 8896  
e: [gold@stewardship.org.uk](mailto:gold@stewardship.org.uk)  
w: [stewardship.org.uk](http://stewardship.org.uk)

## gifting shares

If you wish to make a gift of shares to Stewardship, we will ask you, the donor, to sell shares on our behalf. In order for that to be effective for tax purposes, you need, legally, to have made an unconditional gift to Stewardship before that sale takes place.

We have agreed a procedure with HM Revenue & Customs to ensure that the necessary unconditional gift has taken place at the right time, even though the legal transfer of shares takes place later:

1. In the first instance, please contact Stewardship for a copy of the standard letter we will need to receive from you before your broker is instructed.
2. Please return the signed letter to Stewardship, either by post or scanned as an email attachment. Please note, the value of shares gifted for your tax return is the market value at the date of the letter, rather than the date the shares are physically sold.
3. Once Stewardship has received your letter, we will send you a response confirming our acceptance of the gift of shares and requesting you to sell the shares on our behalf. We will also provide details of how your broker should arrange payment of the proceeds to us.
4. Once the shares have been settled, your broker should send payment to Stewardship together with a Contract Note detailing the sale and showing the net proceeds. We will need a covering letter setting out details of your Stewardship account to which the proceeds are to be credited.
5. Once the payment is received, Stewardship will confirm to you, providing a copy of the contract note for your reference.

Note: If the above procedure is not carefully followed, you may realise a disposal for capital gains tax purposes, in your own name. The tax relief for gifts of qualifying shares and securities will not then apply.

t: 020 8418 8896  
e: [gold@stewardship.org.uk](mailto:gold@stewardship.org.uk)  
w: [stewardship.org.uk](http://stewardship.org.uk)



# Instruction to your bank or building society to pay by Direct Debit

Please complete in BLOCK CAPITALS, using BLACK INK.

## Name and full postal address of your bank or building society

Bank/Building Society:
Address:
Postcode:

## Name(s) of account holder(s):

## Bank/building society number:

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## Branch sort code:

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Banks and Building Societies may not accept Direct Debit Instructions for some types of account

**Instruction to your bank or building society**  
Please pay **Stewardship** (Stewardship services (UKET) Limited) Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with **Stewardship** and, if so, details will be passed electronically to my bank/building society

Signature(s):

Print name(s):



### Service user number:

9	8	2	1	1	7
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### Reference number (Office use only):

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Stewardship, 1 Lamb's Passage,  
London EC1Y 8AB

Date:

**ONCE COMPLETED PLEASE RETURN TO:**  
**STEWARDSHIP, 1 LAMB'S PASSAGE, LONDON EC1Y 8AB**  
**DO NOT SEND TO YOUR BANK/BUILDING SOCIETY**

### FOR STEWARDSHIP OFFICIAL USE ONLY.

This is not part of the instruction to your bank. Please fill in as much as possible.

Your Stewardship account no. (if known):

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Your postcode:

This Guarantee should be detached and retained by the payer

## The Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit, Stewardship will notify you 5 working days in advance of your account being debited or as otherwise agreed. If you request Stewardship to collect a payment, confirmation of the amount and date will be given to you at the time of the request
- If an error is made in the payment of your Direct Debit by Stewardship or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society
- If you receive a refund you are not entitled to, you must pay it back when Stewardship asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

