

## **Gift Aid FAQs**

### **Will Gift Aid cost me anything?**

Gift Aid doesn't cost you a penny; ticking the box just means that we can reclaim the tax on your donations, if you are a UK taxpayer, directly from HMRC.

### **Am I eligible to make a Gift Aid declaration?**

To qualify for Gift Aid, you must pay an amount of UK Income and/or Capital Gains Tax, which is at least equal to the amount that we and all other charities will reclaim on your donations in each tax year (6 April to 5 April). If you pay less Income Tax and/or Capital Gains Tax than the amount of Gift Aid claimed on all your donations in the tax year, it is your responsibility to pay any difference to HMRC. Gift Aid is claimed at 25p per £1 of your support. Taxes such as VAT and Council Tax do not qualify for Gift Aid.

### **What is the minimum or maximum donation that St Catherine's can claim on?**

There isn't one. We can claim back the tax on any amount, as long as you have paid enough in that tax year.

### **I don't pay tax but my partner does.**

Unfortunately we will not be able to claim gift aid on any donation made in your name if you do not pay tax. If your partner would like to make a donation to St Catherine's and claim gift aid on the donation, then he/she will need to ensure the donation is in their name and will need to tick the Gift Aid box, provided on the declaration form.

### **I've already made a Gift Aid declaration to St Catherine's Hospice. Do I need to tick the box again?**

Not unless we ask you. All your donations are covered with one declaration.

## **I support several charities; can I declare Gift Aid with all of them?**

To declare Gift Aid, you must pay an amount of UK Income and/or Capital Gains Tax, which is at least equal to the combined amount of gift aid that charities are claiming. If you pay less tax than this then you can stop one or more of the declarations to ensure the gift aid is not more than the tax you are paying. Simply contact the supporter services team at the charity or charities of your choice. The below chart provides an illustration of supporting three charities.

Charities you support	Charity 1	Charity 2	Charity 3	Total
Support eligible for Gift Aid in the tax year	200	80	120	400
The Gift Aid each charity will claim	50	20	30	100
Minimum amount of tax you must pay to declare Gift Aid with all the charities				100

## **If I have a Gift Aid declaration, what should I do if my tax situation changes and I no longer pay UK Income or Capital Gains Tax?**

If you no longer pay sufficient UK Income or Capital Gains Tax, please inform St Catherine's by calling 01772 629171 and we will stop claiming Gift Aid on any future donations you may make.

## **Should I indicate that I have made a Gift Aid declaration on my tax return?**

Not if you are a standard rate taxpayer and do not receive a tax return from HM Revenue & Customs. However, if you do receive a tax return, you must declare the information.

## **How will I know if I pay income tax on my pension?**

As a pensioner you will receive a P60 form each year. Keep this safe, as it will show any tax deductions.

## **How Gift Aid affects higher rate taxpayers?**

Gift Aid allows charities to claim basic rate tax of 20% on your donation. But higher rate taxpayers pay 40% tax. So, if you're a higher rate taxpayer, you can claim, from HMRC, the difference between the basic rate of tax claimed by the charity on your donation and the higher rate of tax you actually pay.

If you pay Income Tax at the higher or additional rate and want to receive the additional tax relief due to you, you must include all your Gift Aid donations on your Self-Assessment tax return or ask HM Revenue and Customs to adjust your tax code.

**If you have any more questions about gift aid, please contact the St Catherine's Hospice admin team on 01772 629171.**