

The services provided on RACS Group's Change For a Time portal include dealing with donations, managing the collection of Gift Aid from HM Revenue & Customs and the transfer of funds from your pay.

You are responsible for ensuring that all of the details provided to RACS Group Change For a Time by you or on your behalf are kept accurate and up-to-date.

You acknowledge and agree that Change For a Time shall process all donations, including where applicable Gift Aid, made through us in accordance with these General Terms & Conditions.

Change For a Time provides a platform to raise voluntary income (freely given donations), not income from trading activities or investment (e.g. not a forum for selling goods and services).

Section 1: Consent and execution

1. Change For a Time may refuse to process any transactions made if it is not reasonably satisfied that:
 - a. such transactions are lawful and not related to fraudulent activities;
 - b. such transactions have been properly authorised by the relevant persons;
 - c. the information provided to us in respect of such transaction is true and correct.

Section 2: Donations

2. Upon sign up to the Change For a Time account, you accept that RACS Group will automatically deduct the spare pennies in your pay, rounding your pay down to the nearest pound (£).
For example, this week you earned £475.43 but you have selected to donate under the 'Change For a Time Scheme', so you will take home £475.00 and £0.43 will be donated to your chosen charity/ies.
3. A contractor may make a donation using the 'Donate button' on the RACS Group portal. The donation will be passed onto the charity on a monthly basis, and any Gift Aid declared by the supporter claimed automatically by the nominated charity – RACS Group will pass on the relevant details to enable the charity to do this.
4. RACS Group will have absolute discretion over the onward transmission of donations, including where applicable Gift Aid, made through the Change For a Time portal and may decide to refund donations to a donor or not to forward payment to the supporter's designated charity if in RACS Group's reasonable opinion either:
 - a. the charity is no longer operating;
 - b. the charity has requested RACS Group to take its webpages offline;
 - c. the charity is no longer undertaking its specified charitable objectives;
 - d. the charity's validation status has changed such that it no longer meets our registration eligibility criteria;
 - e. for any other reason in RACS Group's discretion.

On such rare occasions, RACS Group may return the donation to the supporter or forward the funds to an alternative charity and will make reasonable efforts to ensure that the charitable purposes and location of such alternative charity closely matches the supporter's designated charity. RACS Group will inform registered supporters that the funds have been sent to the alternative charity.

5. Donations made via your pay will be forwarded to your selected charity on a regular basis; payments will typically take 3-4 working days to reach the designated charity. Gift Aid payments will typically take up to 7 weeks to reach the charity's bank account from the date of donation. Any interest accrued on your donation will automatically be forwarded onto your selected charity. RACS Group will hold your money in our designated charity account, for up to 8 weeks, or until the donations have reached a pre-determined amount. We will then transfer this fund (together with any interest accrued) to the charity. RACS Group will not receive any interest or administration fees from the donated money.

Section 3: Gift Aid

6. Each contractor is responsible at all times for making an accurate Gift Aid declaration when they make a donation through RACS Group Change For a Time. RACS Group is not responsible for any false or inaccurate Gift Aid declarations made by a donor.
7. When donors make a donation through Change For a Time they are asked to confirm two statements in order to claim Gift Aid on their donation:
 - a. I am a UK tax payer and I am donating my own money.
 - b. As a result of my gift I will not receive any benefit, other than any direct assistance from the charities main functions (e.g. help me to with coping with cancer through Cancer Research).
8. The following types of donation would not be eligible for Gift Aid:
 - a. Cash collections donated through Change For a Time;
 - b. Money donated on behalf of someone else, or a group of people;
 - c. Money donated by a company or other organisation.
9. The contractor must also provide their full name and home address under HM Revenue & Customs rules; without this information Gift Aid cannot be claimed.
10. The charity or community group is also responsible at all times to ensure that no benefit is transferred to the donor as a result of their donation in accordance with HM Revenue & Customs guidelines. For advice on what could constitute a benefit please refer directly to HM Revenue & Customs' website.
11. If the Gift Aid scheme is not being advertised properly by a charity then this counts a misuse of platform. Wherever possible, RACS Group will communicate with the charity before taking action, but repeated or serious misuse will lead to suspension or termination of the charity's account, including but not limited to the removal of their webpage and donation functionality.
12. If HM Revenue & Customs rejects a Gift Aid declaration made by a donor, no payments in respect of such Gift Aid will be made to the selected charity. If HM Revenue & Customs requests that RACS Group refund a previously paid Gift Aid claim, we will contact the charity and may either invoice the charity for the Gift Aid refund amount and/or deduct the Gift Aid refund amount from future donations.
13. The Gift Aid tax reclaim rate is 25p for every £1 donated. This is subject to change as per HM Revenue & Customs' guidelines.

Section 4: Refunds to donors of donations

14. It is not RACS Group's policy to provide refunds of donations, including where applicable Gift Aid, that have been made through Change For a Time. Refunds in respect of donations will only be made where permitted by law. Where a refund of a donation is to be made, RACS Group will inform you that the refund will be made and will promptly refund the donation.

Section 5: Transaction information

15. All information on the transactions that are processed for you through Change For a Time will be available through your Change For a Time account on the RACS Group portal (NB: paper statements will not be sent to you). If you are unable to access your transaction information through your RACS Group account, please contact our Client Care team by emailing: wecare@racsgroup.com or telephone **0845 604 0571**.

Section 6: Information, security and privacy

16. You are responsible for your own internal password security control, and for all use of your Change For a Time account. If you know or suspect that someone else knows your login details, you must notify RACS Group as soon as possible, by contacting wecare@racsgroup.com.
17. Your money will be held in the RACS Group Trust bank account before it gets passed to the charities. This trust account will ensure that any funds are safeguarded and earmarked for their true recipients. We use this account to accrue interest (if applicable) and will pay this across to each charity as it becomes sizable.

Section 7: The Charities

18. Each year RACS Group selects 3 company charities to become its corporate partners. Support of these charities is mandatory and they will automatically receive 50% of your donation through the Change For a Time scheme.
19. The remaining 50% of your donation will be spread across 7 charities that will be selected by our donors.
20. These 7 charities will be re-elected on 1st September each year. Our donating contractors will be given the opportunity to vote for the new charities. All suggestions will be accepted and the final charities will be selected based on the 7 most common suggestions.
21. Contractors will be notified of the voting system for the new charities via the RACS Group portal and newsletter, 30 days in advance of the final selections.
22. The new charities will be announced via newsletter 30 days prior to 1st September, to give contractors the opportunity to select their new charities.

Section 8: Availability of Change for a Time Portal

23. RACS Group will take reasonable efforts to ensure a continuous service for its users, but reserves the right to suspend or cease operation of all or any part of Change For a Time at any time without any prior notice.
24. While we endeavour to ensure that this website is normally available 24 hours a day, we shall not be liable if for any reason it is unavailable at any time or for any period.
25. Access to this website may be suspended temporarily and without notice in the case of system failure, maintenance, upgrade or repair or for reasons beyond RACS Group's control.

Section 9: Suspension or termination

26. You may, at any time, terminate your donation through Change For a Time under these General Terms and Conditions, by selecting the 'Stop Donating' button on the Change For a Time portal.
27. You may also request that all of your details be deleted from RACS Group's databases. Any such request will be actioned by RACS Group within seven days following such request. Some information may persist in backup copies for as long as is required to comply with laws and regulations and to facilitate, in rare instances, the refunding of donations.
28. When you leave RACS Group's payroll services, your donations to the charities will automatically stop from your last pay.
29. When you leave RACS Group, you will no longer have access to the Change For a Time portal. In order to access your information, please contact RACS Group Client Care team: wecare@racsgroup.com.

Section 10: Links to and from other websites

30. Links to third party websites on this portal are provided solely for your convenience. If you use these links, you leave this website. RACS Group has not reviewed these third party websites and does not control and is not responsible for those websites, their content or availability, and in particular RACS Group is not responsible for any information, goods or services contained, offered, described or made available on, or accessible through, those websites or by any means referred to on those sites.
31. RACS Group does not endorse or make any representations about those websites, or any material found there, or any results that may be obtained from using them. If you decide to access any of the third party websites linked or accessible through those that are linked to this website, you do so entirely at your own risk.

Section 11: Miscellaneous

32. RACS Group may amend these General Terms & Conditions from time to time. You are responsible for reviewing the latest version of these General Terms & Conditions when you access the Change For a Time portal. The latest version of these General Terms & Conditions will govern any future usage by you of Change For a Time. Copies of these General Terms & Conditions will be available upon request.
33. You may not transfer your rights or obligations under these General Terms & Conditions to any other person or organisation. RACS Group may transfer its rights and obligations to another person or organisation without prior notice to, or consent from, you.

The Change For a Time scheme is owned and operated by:

RACS Group
Registered Office:
RACS Group House
Warminster
Wiltshire
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