

# JustGiving UK Charity Compliance Information Pack

Effective Date: November 2025

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## PURPOSE

This document sets out the obligations and standards applicable to charities using the JustGiving platform, in accordance with the Fundraising Regulator's Code of Fundraising Practice, UK law, and JustGiving's Terms and Conditions.

## 1. COMPLIANCE WITH THE FUNDRAISING REGULATOR'S CODE

Charities must comply with the Code of Fundraising Practice (effective 1 November 2025) at all times. This includes:

- Maintaining all necessary authority, permits, licences, consents, and registrations for lawful fundraising.
- Ensuring that all fundraising communications and content are accurate, not misleading, and do not use shocking imagery merely to attract attention except where necessary for the charitable purpose.
- Applying principles-based standards introduced under the revised Code.

Reference: [Clause 3.4.2 of JustGiving Charity Terms and Conditions](#).

## 2. FEE TRANSPARENCY AND INTEREST ARRANGEMENTS

- All platform and processing fees are disclosed prior to donation completion and published on the JustGiving website.
- The status of JustGiving as a private company is clearly stated on the [fees page](#).
- Interest accrued on donations held in trust accounts belongs to JustGiving and is applied in accordance with its internal policies.

Reference: [Clause 2.1 of Charity Terms and Conditions](#).

## 3. TIPPING

- JustGiving operates a voluntary tipping model. Donors are informed that tipping is optional and may adjust or remove the amount prior to donation confirmation.

## 4. GIFT AID

- Gift Aid is facilitated in compliance with HMRC guidance.
- Donors are provided with clear eligibility criteria and declarations.

- Gift Aid is not available for cryptocurrency donations.

## 5. DATA PROTECTION

- JustGiving complies with the UK GDPR and Data Protection Act 2018.
- Donor data is shared with charities only where consent has been obtained and subject to plan type.
- Donors who elect anonymity will not have their details disclosed.

## 6. FCA REGULATION AND SAFEGUARDING

- JustGiving is authorised and regulated by the Financial Conduct Authority (FCA) as a Payment Institution.
- Donations are held in segregated Charity Trust Fund (safeguarding) accounts at Bank of America.
- Daily reconciliations, monthly safeguarding returns, and annual safeguarding audits are undertaken in accordance with FCA requirements.
- Donations are not protected by the Financial Services Compensation Scheme (FSCS) but are safeguarded under FCA rules.
- In the event of insolvency, safeguarded funds will be administered by an appointed insolvency practitioner in accordance with law.

Reference: [FCA PS25/12 Safeguarding Requirements](#) and [Payment Services Regulations 2017](#)

## 7. ANTI-MONEY LAUNDERING (AML) AND COUNTER-TERRORIST FINANCING (CTF)

- JustGiving applies AML/CTF controls, including identity verification of fundraisers (where the funds are going directly to them) and screening against sanctions lists.
- Refunds are processed only in cases of fraud or compliance breaches, other refunds are subject to charity authorisation.

## 8. UNCLAIMED OR STRANDED FUNDS

- Where donations remain unclaimed for more than 90 days, JustGiving may reallocate such funds to other registered charities for exclusively charitable purposes, in accordance with its policies.

## 9. ONLINE SAFETY AND CONTENT MODERATION

- JustGiving moderates content using AI and human review in compliance with the Online Safety Act 2023.
- Offensive, obscene, defamatory, or misleading content is prohibited and may be removed without notice.
- Users may appeal moderation decisions; details of the appeal process are available upon request.

## 10. COMPLAINTS HANDLING

- Complaints may be submitted via the [Help Centre](#).
- Complaints are acknowledged promptly and resolved within 15 working days, subject to escalation procedures.

## KEY REGULATORY REFERENCES

- [Fundraising Regulator Code of Fundraising Practice](#)
- [UK GDPR and Data Protection Act 2018](#)
- [Online Safety Act 2023](#)

## IMPORTANT NOTICE

This document is provided for informational purposes only and does not constitute legal advice. Charities remain responsible for their own compliance with applicable laws and regulations.