



Investing Faithfully

Changes to the Epworth Cash Plus Fund

FAQs

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Why has Epworth changed the system that supports Cash Plus Fund?

The system that we have been using to support the Cash Plus Fund was over 20 years old and frequently failing due to technical issues. We were conscious that the system was reaching its "end of life" and so we have sought a more modern and robust solution.

What is the new system?

Previously Epworth operated the Epworth Cash Plus Fund using a legacy software solution and in-house staff. We managed the investments of the Fund, maintained the investor list, undertook the fund administration and the fund accounting. Our new solution outsources these tasks to external providers with significant levels of resource and expertise – JTC to maintain the investor list, manage investor transactions and provide client support, and CACEIS to undertake fund accounting and fund operations. Where investors are unable to get the assistance that they need from JTC, our Client Team in Church House will continue to support investors in the Epworth Cash Plus Fund.

Why does the new system look like a fund management system rather than a banking system?

The Epworth Cash Plus Fund is a fund, not a bank account. Epworth is authorised to manage the Cash Plus Fund, but we are not authorised to offer banking arrangements. In undertaking the process to identify a suitable replacement for our old system, we had to seek a solution that would enable us to fulfil our obligations as the fund manager of the Epworth Cash Plus Fund and banking system would not have been appropriate for this purpose. We appreciate that this has meant some changes to the terminology that is used within the system and we have produced a glossary to assist with this which can be found at the end of these FAQs.

Who is JTC?

JTC is a publicly listed global provider of fund, corporate and private client services. Established in 1987 and regulated by the Financial Conduct Authority, JTC operates in 22 countries and administers over \$410 billion in assets. Your Client Service team is based in London, offering tailored, secure support for your investments and the high level of service you have come to expect from the Epworth. (<https://www.jtcgroup.com/about-us/>).

Who is CASEIS?

CACEIS is a leading European bank and part of the Crédit Agricole Group. CACEIS offers highly automated and secure solutions for fund accounting, custody, and operational support. (<https://www.caceis.com/who-we-are/about-us/>). Their focus on innovation and efficiency makes them a natural partner for our long-term objectives.

If the administration and operational functions are moving, what is the Epworth's role in the Cash Plus Fund?

Epworth is the Fund Manager of the Cash Plus Fund, responsible for how the assets of the Fund are invested, seeking relatively high interest rates for immediate access by our investors. Epworth will continue to be fully responsible for the selection of these instruments to ensure that the interest rate payable to depositors continues to be maximised.

Who should I contact now for assistance with my account?

For any queries relating to balances, transaction or changes to your account, please contact your new dedicated service team using the details below:

Email: Epworth@jtcgroup.com
Telephone: +44 203 832 3970
Post: Epworth Investment Management Ltd
PO Box 13673
Dunmow
CM6 9EQ

For any queries relating to historic balances or transactions (prior to 24th November 2025 please contact the team at the Epworth and they will be able to assist.

Why is logging into the new portal more complicated than the old system?

Our new portal meets modern internet security standards. Multi-Factor Authentication (MFA) significantly reduces the risk of unauthorised access to your accounts and protects sensitive information.

Can someone talk me through how to use the new portal?

We are in the process of producing a user guide which will be available via our website. Should you have any questions in the meantime, please contact the team at Epworth@jtcgroup.com for assistance.

I've forgotten my password for the new portal, who should I contact to get it reset?

You can reset your password by clicking the "Forgotten password" link when you go to log in.

I wasn't registered on the old portal, do I have to use the new portal?

We are encouraging all our Epworth Cash Plus Fund clients to register for the new portal so as to benefit from 24/7 access to your account as well as more efficient provision of statements etc, however we will continue to support paper-based solutions where required. Please note that the new portal is currently only available to authorised signatories as all individuals with access will be able to instruct withdrawals, however read only access is expected to be made available in the coming months. Please do get in touch with us if this is causing you operational issues and we can discuss the options available.

Can I still use the old portal to access information about my account prior to the migration?

Whilst the old portal is currently available and can be used to access historic information about your account, this access will be turned off in the coming days. We will be retaining all historic transaction and balance information and you can contact the Epworth Client Team at Church House if you require any of this data.

Why are you no longer accepting deposits over the counter?

The 'over the counter' service allows both cash and cheques to be paid into the Epworth Cash Plus Fund. As a regulated financial services company, money laundering rules mean that we have to be able to identify the source of any monies received into the Fund. Unfortunately, it can be difficult to trace the source of cheques, and it is impossible to identify the source of any cash meaning that, whilst we appreciate that some of our clients find this to be a helpful way of depositing monies, we are no longer able to offer this service. Deposits can either be sent by cheque in the post, which allows us to verify the source of the monies prior to the cheque being paid in, or by electronic transfer which is traceable. Please note that electronic transfers should be made from a bank account in the name of your organisation.



Can I transfer money into our Cash Plus Fund account electronically?

Yes, certainly. We encourage our depositors to transfer funds electronically wherever possible. Funds can be transferred to the following bank account:

Sort Code: 40-05-30

Bank Account No: 44568435

Bank Account Name: HSBC as Trustee of Epworth Cash Plus Fund for Charities

Reference Please ensure you quote your Epworth account number

Please note that the bank details for making electronic transfers differ to those detailed in your paying in books. Please ensure that you use the details above for any electronic payments.

Have your bank details changed:

Our bank details have not changed. Payments should be sent to:

Sort Code: 40-05-30

Bank Account No: 44568435

Bank Account Name: HSBC as Trustee of Epworth Cash Plus Fund for Charities

Reference Please ensure you quote your Epworth account number

Please note that the bank details for making electronic transfers differ to those detailed in your paying in books. Please ensure that you use the details above for any electronic payments.

Can I still instruct withdrawals using paper forms either by post or by email?

Yes. For those investors that do not want to use the portal, paper forms that are posted or emailed are still accepted. Forms updated for the new arrangements can be found on our website: www.epworthim.com/cash

Will the Cash Plus Fund still accept cheques?

Yes. We will continue to accept cheques drawn upon the bank account linked to your Epworth Cash Plus Fund account. These should be sent in the post to:

Epworth Investment Management Ltd
PO Box 13673
Dunmow
CM6 9EQ

Please ensure you enclose confirmation of the Epworth Cash Plus Fund account to which the cheque should be allocated. From 1st September 2026, Epworth will be incurring a charge of £25 for each cheque processed. We will be passing these costs onto the investor.

Has our account number changed?

All accounts have a new account number. This begins with a 'P' and is followed by 6 digits. You will be notified of your new number in a communication directly from JTC but if you have not received this or do not know your new number the team will still be able to identify your account using your old eight digit 'legacy' number. Your new number will be detailed on your statements.

I don't know my new account number, can I still use our old numbers?

Yes, whilst we are encouraging all our customers to use their new account numbers, if for any reason you can't locate your new number, the team will be able to locate your account based upon your existing (legacy) account reference.

The narratives are in the system are very unhelpful. How do I know where a transfer come from/goes to?

The terminology used on the new system (subscription/redemption) reflects that the Epworth Cash Plus Fund is a fund and not a bank account. Contract notes are produced confirming every redemption (withdrawal) and subscription (deposit). These contract notes can be viewed by clicking on the relevant transaction reference on the portal. Contract notes for internal transfers between Cash Plus Fund accounts are not currently available via the portal but will be emailed to all investors that have set up online portal access. These contract notes will be available in the portal itself as part of the next iteration of the system at which point narratives confirming where monies between Cash Plus Fund accounts have transferred from and to will also be shown alongside the relevant transaction.

Can we download our transactions into a .csv or spreadsheet format?

Yes, this functionality is available on the new portal. The user guide will contain more information but get in touch with us if you require assistance.

What is the cut-off time for receipts in order that we receive same day value for payments into the Fund?

Deposits must be received into the Epworth Cash Plus Fund bank account by 10:00am to receive same day value. If deposits are received into the bank account after 10:00am then they will start accruing interest from the next business day.

How do I instruct a withdrawal from our account?

Withdrawal instructions can be submitted via the portal or via a signed withdrawal form sent either by post or email. Withdrawal instructions must be received by 10:00am to be actioned on the day of receipt. Withdrawals will only be made to the nominated bank account. All payments are made by BACS (2-3 day settlement) as standard, unless a CHAP payment (same day settlement) is specifically requested. CHAPS payments carry a £25 charge which will be deducted from your account.

We use more than one bank account. When I instruct a withdrawal how can I select which bank account I want the money to be paid to?

Going forward, we will require each account to have a single nominated bank account that all monies must be deposited from and withdrawn to. If you currently have multiple bank accounts attached to your Cash Plus Fund account, we will be in touch with you in the coming weeks to confirm which of these should be your nominated account.

Will I be able to transfer money between my sub accounts via the online portal?

Initially, you will only be able to instruct withdrawals to your nominated bank account via the online portal however we will be introducing additional functionality in the coming months which will allow inter-account transfers. Until that time, any transfers can be instructed by completing a transfer form which can be found on our website (<https://epworthim.com/cash/>). Please note that the new portal will only be available to authorised signatories access on day one as all individuals with access will be able to instruct withdrawals, however read only access is expected to be made available in the coming months. Please do get in touch with us if this is going to cause you operational issues and we can discuss the options available.

When is our interest being paid?

Interest payments are now made on the first working day following the end of the month.

We used to have our interest paid out to our bank account, will this still happen?

We are no longer able to facilitate the regular paying out of interest to your bank account. Should you wish to receive a regular payment, we recommend setting up a standing order for a fixed amount. Please contact epworth@jtcgroup.com to enquire about setting this up.

How will I let you know if there are any changes to be made to our account? New signatories etc?

Please complete a Client Change Notification Form, which can be downloaded from our website (<https://epworthim.com/cash/>) and email it to the client service team on epworth@jtcgroup.com

Can I still speak to the team at Epworth?

Yes, whilst all instructions relating to your account should be directed to the client team at JTC from 24 November, the team at Epworth remain available to respond to queries, particularly in relation to historic transactions.

We also have a discretionary account with Epworth, is that impacted by these changes?

These changes have no impact on the Discretionary Service for Charities. Sarah Bourgein and her team will continue to look after your investments on your behalf and will be working closely with the team at JTC to ensure a smooth and efficient service across all your accounts.

We are investors in Epworth's Equity/Multi Asset Fund, are these funds impacted by these changes?

These changes will have no impact on your investment in the Epworth Investment Fund for Charities. These investments will continue to be administered by Waystone, with the assistance of Sarah and the team.



We require two signatories to authorise any withdrawals from our Cash Plus Fund account. Will we be able to do this via the online portal?

The portal will allow anyone with access to instruct withdrawals therefore if you require withdrawals to be approved by two signatories, you will need to continue using our Withdrawal Form, which can be found on our website (<https://epworthim.com/cash/>). We would highlight that we will only ever pay out monies to the nominated bank account we have on file and so it may be that a single signature is sufficient for your account.

Where can I find a withdrawal/transfer/client change form?

All of our forms can be found on our website: <https://epworthim.com/cash/>