



Cash Plus Fund

Glossary



Please see below some terminology, listed alphabetically, which you may come across when navigating the new Epworth Cash Plus Fund portal, viewing documentation or communicating with the Client Service Team.

BACS (Bankers Automated Clearing Service) – the default method of payment when processing withdrawal requests from the Epworth Cash Plus Fund. BACS payments typically take between two to three working days to reach your bank account.

CCY – abbreviation for “Currency”. This refers to the currency in which your account is denominated which, in the case of the Epworth Cash Plus Fund, will always be GBP (Sterling).

CHAPS (Clearing House Automated Payment System) – a same day payment system that is available for processing withdrawals when specifically requested. CHAPS payments incur a £25 charge which is passed onto the depositor. Should you require a withdrawal to be paid by CHAPS please contact epworth@jtcgroup.com with your request.

Contract Currency – the currency in which your account is denominated which, in the case of the Epworth Cash Plus Fund, will always be GBP (Sterling)

Contract Note – a legal document confirming the subscription (deposit) or redemption (withdrawal) of monies into and out of the Epworth Cash Plus Fund, confirming the type of transaction, amount and date

Contract Amount – the total monetary value of the subscription or redemption

Cut Off – this is the latest time by which a withdrawal can be instructed or a deposit received to be actioned on the same day. For the Epworth Cash Plus Fund, deposits must reach our bank account by 10am to start receiving interest on the same day. Withdrawal instructions need to be received by the team at JTC by 10am to be processed on the same day. Any instructions received after 10am will be processed on the following working day.



Dealing Date – the date on which your deposit was received or your withdrawal was paid out.

Electronic transfer – the transfer of monies from your bank account into the Epworth Cash Plus Fund via a digital instruction. Actioned by logging into your bank account online and submitting an instruction detailing the amount and the CFB's bank details, detailed below:

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

Entity Ref (entity reference) – a unique identifier assigned to your church or organisation. This reference starts with a C and is followed by 6 numbers. One entity may have several portfolios.

MFA (Multi Factor Authentication) – a security protocol that requires users to verify their identity using two or more methods in order to access the online portal. This includes something the user knows (a password) and something they have (a mobile device or telephone). MFA helps protect against unauthorised access and is increasingly standard in financial service platforms.

NAV Date – the date at which the value of your account was last calculated

Nominated account – this is the bank account that you have registered with us to which all withdrawals will be directed and from which all deposits should be received. For security purposes, clients must provide documentary evidence (e.g. a bank statement or paying in slip) to register or update their nominated account.

Portal – the online system that our clients can use to access the balances and transactions for their Epworth Cash Plus Fund account(s).



Portfolio - your Epworth Cash Plus Fund account

Portfolio Ref (portfolio reference) - a unique identifier assigned to your Epworth Cash Plus Fund account. This reference starts with a P and is followed by 6 numbers and should be used when submitting any instructions relating to your account.

Redemption - the withdrawal of monies from the Epworth Cash Plus Fund

Standing Order - a regular payment of a fixed amount from your Epworth Cash Plus Fund either to your bank account or to another Epworth Cash Plus Fund account.

Shares - one "share" in the Epworth Cash Plus Fund is the equivalent to £1

Subscription - the deposit of monies into the Epworth Cash Plus Fund

Tran. Ref (transaction reference) - every transaction on your account will have a unique transaction reference. This can be used for tracking, and audit purposes and is referenced in the relevant contract note for each trade.

Transfer In/Out - refers to the movement of monies between Epworth Cash Plus Fund accounts:
Transfer In - monies have been deposited into your account from another Epworth Cash Plus Fund account
Transfer Out - monies have been withdrawal from your account and deposited into another Epworth Cash Plus Fund account

Unit - one unit represents one pound in the Epworth Cash Plus Fund