



# Paying for your Funeral Plan

Whatever your financial circumstances Golden Leaves offer affordable plans and flexible payment options to suit you. Each of our four payment options come with Golden Leaves 30 day money-back guarantee. You can cancel your plan without any reason within 30 days of receiving our written acceptance and we'll refund all payments made.

## 1. Single payment

### One single payment for immediate cover

Funeral Plan	Copper	Zinc	Silver	Gold
Single payment price	£1,450	£3,089	£3,594	£3,949

## 2. Pay in 12 monthly instalments

### Pay by direct debit over 12 monthly payments, for no additional charge

Funeral Plan	Copper	Zinc	Silver	Gold
Deposit	£250	£250	£250	£250
12 Instalments	12 x £100	12 x £236.50	12 x £278.60	12 x £308.25
Total Payable	£1,450	£3,089	£3,594	£3,949

- Pay by Direct Debit over 12 months with a deposit
- If you cancel within 12 months, we'll refund everything you have paid without deductions
- If you cancel after 12 months, we will refund everything you have paid minus a cancellation charge\* (See our terms and conditions)
- If you pass away within the first 12 months as a result of an accident, we will cover the cost of the plan in full and will not seek to recover any outstanding balance\*\*
- If death occurs in the first 12 months and this is not accidental, all payments paid to the date of death will be refunded but a funeral will not be provided

\*The deposit assumed in the above example calculations has been set at £250. Please be aware that a higher deposit will lower your monthly instalment whilst a lower deposit will increase.

\*\*See our terms and conditions for what we mean by 'Accident'.

### 3. Credit Finance Agreement

**Spread the cost from 24 months up to 96 months with a fixed rate of interest per annum\***

It is now possible to obtain all of the benefits and guarantees of a fully paid Golden Leaves Plan but pay for your plan over a payment period of up to 8 years.

You will immediately be fully covered with nothing more to pay, should you or the individual who purchased the plan on your behalf passes away in the payment term.

	Copper	Zinc	Silver	Gold
24 Monthly Payments: Total Payable:	£71.68 p/m £1,769.32	£152.71 p/m £3,714.04	£177.68 p/m £4,313.32	£195.23 p/m £4,734.52
36 Monthly Payments: Total Payable:	£51.69 p/m £1,909.84	£110.12 p/m £4,013.32	£128.12 p/m £4,661.32	£140.77 p/m £5,116.72
48 Monthly Payments: Total Payable:	£41.83 p/m £2,056.84	£89.12 p/m £4,326.76	£103.69 p/m £5,026.12	£113.93 p/m £5,517.64
60 Monthly Payments: Total Payable:	£36.03 p/m £2,210.80	£76.75 p/m £4,654.00	£89.30 p/m £5,407.00	£98.12 p/m £5,936.20
72 Monthly Payments: Total Payable:	£32.25 p/m £2,371.00	£68.70 p/m £4,995.00	£79.93 p/m £5,803.96	£87.83 p/m £6,372.76
84 Monthly Payments: Total Payable:	£29.62 p/m £2,537.08	£63.11 p/m £5,350.24	£73.43 p/m £6,217.12	£80.68 p/m £6,826.12
96 Monthly Payments: Total Payable:	£27.72 p/m £2,710.12	£59.05 p/m £5,717.80	£68.70 p/m £6,644.20	£75.49 p/m £7,296.04

#### Funeral Safe Representative Example

Credit amount of £1450.00 with an upfront arrangement fee payment of £49.00 and monthly repayments of £71.68 over a term of 24 months at a rate of interest per annum (fixed) of 12.99%. This is the equivalent to 15.99% APR representative. Total amount repayable is £1769.32. We will do a credit assessment of your circumstances when you apply. Credit available subject to status and personal circumstance to UK residents aged 18 years and over. Funeral Safe finance is available over terms of 2 – 8 years with (fixed) APR rates from 11.99% based on your personal circumstances. We reserve the right to refuse any application. Information correct as of 01/09/2023. Funeral Safe limited is authorised and regulated by the Financial Conduct Authority and is the Lender (FRN:765110)

Golden Leaves helps many thousands of customers to plan and fund their future funerals, the scale of which enables is to contract our funeral plans to our funeral directors at beneficial rates which is usually far more cost effective than it would be for them buying from the funeral home at the time of the funeral itself. We have costs of doing business and promotional marketing which are met by our ability to contract funerals to partner funeral directors at a favourable costs and are consequently absorbed into the price of our plans.

The company retains an amount from the price paid by you for your plan, to cover our marketing and sales expenses and to provide for the administrative costs of running the business for the life of each plan. The balance is placed in the Trust in order to pay our trade funeral suppliers. For further information, please see our Commission and Payment Disclosure on [goldenleaves.com](https://www.goldenleaves.com) and refer to our fees and payments breakdown summary table.

Golden Leaves Limited is a credit broker and not a lender. We are authorised and regulated by the Financial Conduct Authority. Our Firm Reference Number is 960923. You can check this on the Financial Services Register at [www.fca.org.co.uk/firms/financial-services-register](https://www.fca.org.co.uk/firms/financial-services-register). We introduce you to and promote credit available **only** from Funeral Safe Limited for the purpose of financing a funeral plan. You do not have to pay us for this introduction and we do not receive any commission, incentive or other form of payment if you choose to apply for credit with Funeral Safe to finance your Golden Leaves funeral plan.

\*Subject to status and affordability check



## Golden Leaves Funeral Plans

For more information or to apply, visit: [goldenleaves.com](https://goldenleaves.com)

Call free on **0800 85 44 48**

Or email on [info@goldenleaves.com](mailto:info@goldenleaves.com)



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