



Paying for your Funeral Plan

Whatever your financial circumstances Golden Leaves offer affordable plans and flexible payment options to suit you. Each of our 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 | Copper Plus | Silver | Gold |
|----------------------|--------|-------------|--------|--------|
| Single payment price | £1,499 | £2,219 | £3,769 | £4,135 |

2. Pay in 12 monthly instalments

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

| Funeral Plan | Copper | Copper Plus | Silver | Gold |
|----------------|--------------|--------------|--------------|--------------|
| Deposit* | £250 | £250 | £250 | £250 |
| 12 Instalments | 12 x £104.08 | 12 x £164.08 | 12 x £293.25 | 12 x £323.75 |
| Total Payable | £1,499 | £2,219 | £3,769 | £4,135 |

- 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

*Please be aware that a higher deposit will lower your monthly instalment.

3. Credit Finance Agreement

Spread the cost from 24 months up to 96 months with a fixed rate of interest per annum (subject to status and affordability check)

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 pass away in the payment term.

| | Copper | Copper Plus | Silver | Gold |
|--|-------------------------|--------------------------|--------------------------|--------------------------|
| 24 Monthly Payments: Total Payable: | £74.11 p/m £1,827.64 | £105.25 p/m £2,575.00 | £186.33 p/m £4,520.92 | £204.42 p/m £4,955.08 |
| 36 Monthly Payments: Total Payable: | £53.44 p/m £1,972.84 | £75.89 p/m £2,781.04 | £134.36 p/m £4,885.96 | £147.40 p/m £5,355.40 |
| 48 Monthly Payments: Total Payable: | £43.25 p/m £2,125.00 | £61.42 p/m £2,997.16 | £108.74 p/m £5,268.52 | £119.29 p/m £5,774.92 |
| 60 Monthly Payments: Total Payable: | £37.25 p/m £2,284.00 | £52.90 p/m £3,223.00 | £93.65 p/m £5,668.00 | £102.74 p/m £6,213.40 |
| 72 Monthly Payments: Total Payable: | £33.34 p/m £2,449.48 | £47.35 p/m £3,458.20 | £83.82 p/m £6,084.04 | £91.96 p/m £6,670.12 |
| 84 Monthly Payments: Total Payable: | £30.62 p/m £2,621.08 | £43.50 p/m £3,703.00 | £77.00 p/m £6,517.00 | £84.48 p/m £7,145.32 |
| 96 Monthly Payments: Total Payable: | £28.65 p/m £2,799.40 | £40.70 p/m £3,956.20 | £72.05 p/m £6,965.80 | £79.04 p/m £7,636.84 |

Funeral Safe Representative Example

Credit amount of £1499.00 with an upfront arrangement fee payment of £49.00 and monthly repayments of £74.11 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 £1827.64. 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 01/02/2024. Funeral Safe limited is authorised and regulated by the Financial Conduct Authority and is the Lender (FRN:765110)

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. 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.

Golden Leaves helps many thousands of customers to plan and fund their future funerals, the scale of which enables us 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 and refer to our fees and payments breakdown summary table.

For more information or to purchase one of our funeral plans, visit: goldenleaves.com
Call free on 0800 85 44 48 Or email on info@goldenleaves.com



© Copyright Golden Leaves Limited. All information contained in this booklet is correct at the time of going to press April 2024.