



A complete guide to funeral plans from your local independent funeral director

Fix the cost of your funeral director's services
with a pre-paid funeral plan

The safe, simple way to secure peace of mind, for you and your family

Thank you for finding out more about Independent Way Funeral Plans. Our plans provide an easy way for you to organise your funeral arrangements with us, specify your wishes and take care of the costs in advance. It's a thoughtful way to plan ahead and a chance to avoid the rising cost of funerals.

What is a funeral plan?

A funeral plan is an easy way to plan ahead. You choose the funeral you want and fix the cost of the funeral director's services included in your plan at today's prices.

A plan can save your family worry and expense, and help make things easier for your loved ones at a difficult time. As the families we serve often tell us, that can be a big weight off your mind.

A funeral plan tailor-made for you - the Independent Way

- ✓ Arrange the send off you want with a trusted, local funeral director
- ✓ Your family will receive a genuinely personal service when it really counts
- ✓ Plans are tailored to suit your needs and your budget
- ✓ Your payments are protected and - once your plan is fully paid* - guaranteed to cover the funeral director's services in your plan

*Or after two years' consecutive payments when paying by fixed monthly payments.

It's an easy way to do something amazing for your family

Few people like to talk about their funeral. An Independent Way Funeral Plan can make things easier for everyone - so that when the time comes, just one phone call is all that's needed to activate your plan. Everything will then be taken care of, and carried out according to your wishes, relieving your family of the stress and financial worry they may otherwise have to face.

A plan that suits you

Everyone has different needs when it comes to funeral planning, so we make sure all our plans are as flexible as possible. When you get in touch, we will be happy to discuss your funeral requirements and tailor a plan to suit you.

And rest assured, our plans are available to everyone, regardless of age or state of health, so you will be accepted for a plan.

Your family in the best of hands - that's a promise

Over the years, we've learned that just as no two people are the same, no two funerals are either.

The last thing we want is for you to feel pushed into choices you're not happy with. We can take care of every aspect of your plan in a truly personal way. With a plan in place you'll have the reassurance of knowing your family will receive a caring service and support when it matters most.

*Based on recent market share of funeral plans sold. For details please see Funeral Planning Authority statistics 2018 and Golden Charter Annual Review 2017/18.

A trusted partnership

Our funeral plans are provided by Golden Charter - one of the UK's largest funeral plan providers.*

Rated 5-stars on Trustpilot, over 500,000 people in the UK have already trusted them with their funeral arrangements, so you can be sure your plan is in the best of hands.



Rated 9.3 out of 10 - Excellent

We're here to help

We understand that it can be hard to think about your funeral and you may not be sure where to start. As your local expert, we're here to help.

When you get in touch we'll be happy to discuss your funeral requirements and find the plan that suits you best.



Why planning ahead makes great financial sense

Funeral costs have been increasing year on year. You might be surprised to hear that, while the average cost of a funeral in 2004 was £1,920, today it's £4,271.* That's an increase of 122% – well above inflation. While no one can predict the future, at this rate, in another ten years the average cost of a funeral could be more than £7,500.**

Plan ahead and beat rising prices

Nobody wants their family to face money worries in the future. A funeral plan lets you fix the cost of the funeral director's services in your plan at today's prices.

No matter how much the cost of these services rise in the future, once your plan is paid for† you'll have the reassurance of knowing there'll be nothing more to pay for them – guaranteed.

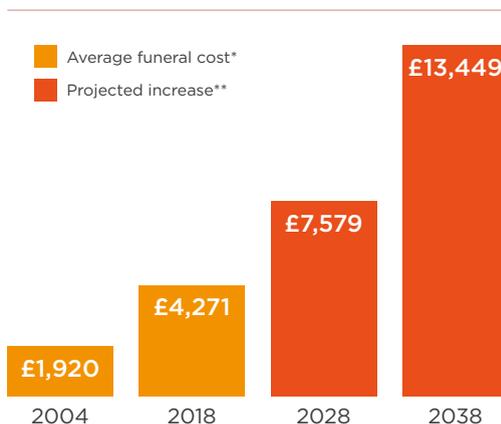
Your money is safe and secure

With our funeral plans your payments are protected.

Your money is paid into the Golden Charter Trust†† which is run by a Board of Trustees. The Trust is completely independent of Golden Charter.

The Trustees are chosen for their skills and experience, and safeguard the payments made by our plan holders. They make sure all future payments can be made, which means we can guarantee the funeral director's services included in your plan will be delivered at the time they are required.

You'll find more information online at goldenchartertrust.co.uk



Price lock the cost of your funeral

An Independent Way Funeral Plan locks the funeral director's costs included within your plan at today's prices. And the sooner you take out a plan, the greater the saving could be.

†Or after two years' consecutive payments if paying by fixed monthly payments.

††This excludes the fixed monthly payment option where money is paid to a UK life assurance company and managed by them.

*SunLife Cost of Dying Report 2018.

**Projections by Golden Charter based on SunLife Cost of Dying research.

A smart alternative to saving

With the rise in funeral costs outstripping inflation* and interest rates, there's no guarantee that, when the time comes, your bank or building society savings will cover the cost of your funeral.

Over 50s insurance policies usually pay out a fixed sum, but don't guarantee to cover your funeral director's costs in the future.

With either of these options, your family may need to make up the shortfall or wait until assets from your estate are available.

Our funeral plans will pay for the funeral director's services covered by your plan at the time they are required.

How do they compare?	Funeral Plan	Over 50s Insurance Policy	Savings Account
Does it help protect against rising funeral costs?	✓	✗	✗
Is it unaffected by interest rates?	✓	✗	✗
Does it specify your funeral wishes with a trusted, independent funeral director?	✓	✗	✗
Can it help save loved ones from the worry and stress of funeral arrangements?	✓	✗	✗
Does it offer the option to pay in monthly instalments?	✓	✓	✓



Planning ahead the Independent Way

Most people don't want to think about arranging their own funeral, which is only natural. But there is some quiet satisfaction to be gained from putting your affairs in order and reflecting on the most appropriate arrangements.

A plan that's tailored to your needs

As an independent funeral director, we'll take the time to understand your wishes and tailor a plan to suit you exactly. We will gladly meet you at our premises or in your home at a time that suits you.

You can tell us about any preferences you have in mind – the type of funeral you would like to have, hymns, music or any other personal touches – and we'll make sure your plan takes these into account.



What funeral costs do I need to cover?

As well as the funeral director's services, which are guaranteed to be covered as set out in your plan, there are other costs you need to consider.

Funeral director services

These costs are guaranteed to be covered by your Independent Way Funeral Plan. They typically include:

- Professional services and making arrangements for cremation or burial
- Conveyance of the deceased from place of death to the funeral director's premises, chapel of rest or other suitable location
- Care of the deceased and preparations for family viewing if requested
- Advice on the certification and registration of death and related documentation
- Provision of funeral vehicles
- Advice on bereavement counselling
- Coffin or casket requested

Third party costs

These costs are beyond the control of the funeral director but will be paid by them, to the third parties, at the time of the funeral. They may include:

- Crematorium fee
- Clergy or officiant's fee
- Purchase of grave or lair
- Cemetery fee: the opening of a new or existing grave for burial or interment of cremated remains
- Hire of church or other venue
- Fees of organist or soloist
- Memorial, such as a headstone, entry in a book of remembrance, or the planting of a tree
- Catering, floral tributes and newspaper announcements

As well as covering the delivery of your funeral as per the terms and conditions of your plan, your plan price includes a one off £249 administration fee which Golden Charter receives to cover the cost of setting up, managing and administering your funeral plan.

Choose how you would like to pay

Spread the cost or make a one off payment. We offer a number of ways to pay for your funeral plan – simply choose the one that's right for you.

Payment in full

You can make a one off single payment for immediate cover. You can pay by debit card, credit card or cheque. If paying by cheque, please remember to return it, made payable to 'Golden Charter Trust', with your application form.

12 monthly payments

If you would prefer to spread the cost, you can pay over 12 monthly payments by Direct Debit at no extra charge.

Just select this option and complete the Direct Debit Instruction on your application form. A small initial deposit is required. You will be fully covered once the plan is fully paid.

Low cost instalments

If you would like lower monthly payments, we offer payment terms of between two and 30 years, making our plans even more affordable. Payable by Direct Debit, the monthly payment will depend on your choice of plan and the number of years over which you would like to pay. This option is available if you are aged 78 or under at the time of application. You will be fully covered at the end of the payment term providing all payments have been made.

Fixed monthly payments

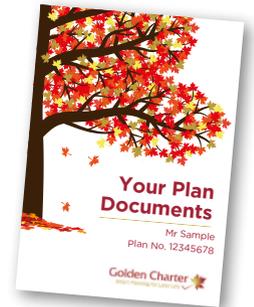
We also offer fixed monthly payments where you pay a fixed monthly amount by Direct Debit, based on your age (at time of application) and choice of funeral plan, which is payable for life or until the age of 90. This option is available if you are aged 50 to 80. You will be fully covered after two years' consecutive payments. The total payable could potentially be higher than the cost of your funeral plan.

Please refer to the enclosed Payment Information and Key Features documents for more information on payment options.

Looking after you as a plan holder

As a plan holder you'll receive a personalised membership pack, which includes a summary of your plan, your plan holder certificate and a personal membership card for you to carry in your purse or wallet.

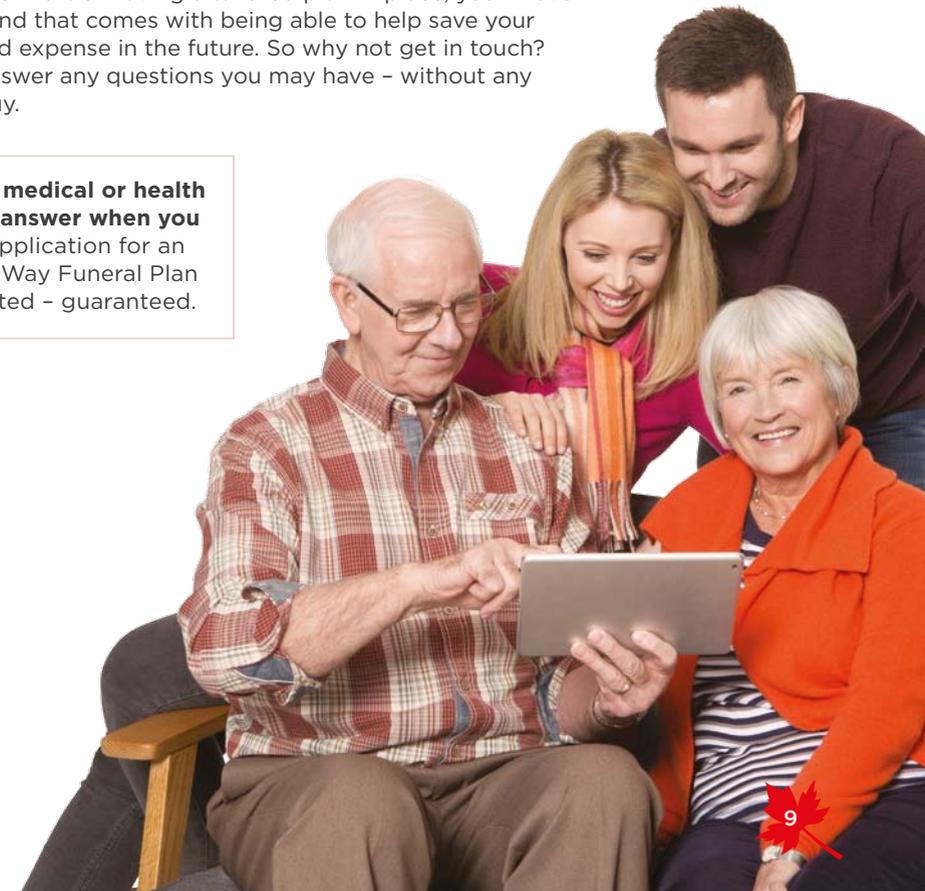
We will hold full details of your funeral plan. When the time comes, one phone call is all it takes to activate your plan and get the arrangements underway.



Ready to take the next step? Get in touch today.

As well as the comfort of having a tailored plan in place, you'll have the peace of mind that comes with being able to help save your family worry and expense in the future. So why not get in touch? We'll happily answer any questions you may have – without any obligation to buy.

There are no medical or health questions to answer when you apply. Your application for an Independent Way Funeral Plan will be accepted – guaranteed.



Your funeral plan questions answered

Below is a list of the questions we're asked most and our answers. If you can't find what you're looking for, please don't hesitate to get in touch.

Q What happens once I've bought my plan?

A Golden Charter will send you a membership pack with all the information about your plan, as well as a membership card.

Q What if I have special requests for my funeral?

A You can tell us about any special wishes for your funeral when you apply. If these involve extra costs, you may be able to add these on to the total cost of your plan (except where you choose to pay by fixed monthly payments).

Q Can I transfer my plan to someone else?

A Yes, your plan can be transferred and used for the funeral of a spouse or other family member if they die before you. This option is not available if you pay by fixed monthly payments. There would be extra costs if the funeral arrangements differ from what's specified in the plan, for example, burial instead of cremation, an additional limousine or a different location.

Q What happens if you, as my chosen funeral director, go out of business?

A If that happens, Golden Charter will contact you to discuss options for a new funeral director.

Q What happens when I die?

A Just one phone call and it's all taken care of. Your membership pack contains the contact details for your funeral director. When the time comes your family simply contacts the funeral director and quotes your plan number. The funeral director will then take care of all the arrangements.

Q Can I take out a plan for someone else?

A Yes, just complete the plan holder's representative section on the application form, and we'll arrange for all correspondence to be sent to you. If paying by fixed monthly payments, please note the plan holder will be contacted directly by the life assurance company that provides this payment option.

Q What if I die while in another country?

A If you intend to travel overseas, we recommend that your travel or medical insurance policy includes cover for repatriation costs back to the UK. Your funeral plan covers the cost of transportation of the body from the relevant UK airport or port to the funeral director's premises.

Q What if I change my mind?

A If you cancel within 30 days Golden Charter will refund the payment you have made. For details of cancellation terms after 30 days please see the enclosed Payment Information and Key Features documents.

Q What if I move to a different area?

A Please let us know you are moving so we can update our records. You will have the option to move your plan to a different funeral director, if required. You can call Golden Charter on **0800 833 800**.

Q What happens if I die before I've made all the payments?

A This will depend on the type of payment method you have chosen. Please refer to the separate Payment Information and Key Features documents for more information.

Golden Charter's commitment to customer service

Golden Charter aims to provide the very best service to their plan holders. Independent research has shown that 93% of their customers are satisfied or very satisfied with their service, and 92% would recommend them to a friend.*

We hope that you are happy with your plan arrangements and the service you receive from Golden Charter. However, if you are not satisfied with any aspect of your experience, please contact them so they can resolve it:

-  Call Golden Charter head office free on **0800 171 2955**
-  Email **customer.resolution@goldencharter.co.uk**
-  Write to **Golden Charter Ltd, Canniesburn Gate, 10 Canniesburn Drive, Bearsden, Glasgow G61 1BF**

They always aim to get back to you within seven working days of receipt, and to resolve any problems within 20 working days.

If your complaint cannot be resolved to your complete satisfaction, you can contact the Funeral Planning Authority (FPA).

Because Golden Charter is an FPA-registered provider, you benefit from the protections available through its regulations.
www.funeralplanningauthority.co.uk

*Based on independent research by CJM Research between October and December 2018 (sample size 671).
For further details, see goldencharter.co.uk/legal-disclaimer



Recommendations and approvals

Golden Charter is recommended by the National Society of Allied and Independent Funeral Directors (SAIF), which represents independent funeral directors nationwide.
www.saif.org.uk



The Golden Charter Trust

For detailed information about the Trust and how it safeguards plan holders' funds, please visit: **www.goldenchartertrust.co.uk**





Rated 9.3 out of 10



Golden Charter Funeral Plans are provided by Golden Charter Ltd, Canniesburn Gate, 10 Canniesburn Drive, Bearsden, Glasgow G61 1BF

Registered in England No. 02511598.

Prices and details correct at 1 April 2019 and subject to change without notice.

FUNERAL PLANS FROM
Golden Charter
Smart Planning for Later Life 

yourfuneraldirectors.co.uk



The Independent Way Funeral Plan from Golden Charter **Key Features Document**

This document is designed to help you decide what to include in your tailored funeral plan and which payment method is best for you. This should be read in conjunction with our full terms and conditions.

What is the Independent Way Funeral Plan?

You choose the funeral you want and pay for your funeral director's services included in the plan at today's prices. The funeral director's services you choose to include in your plan will determine the cost of your plan. There are some costs that are not within the funeral director's control and, if selected by you, they pay for them on your behalf. Costs for your burial or cremation and, where necessary, the recommended payments to the person conducting your funeral service are not within your funeral director's control – these are called 'third party costs'. A description of typical funeral director's services is shown under 'Example of what I can include within my plan'.

What type of plan do we offer?

The plan is tailor-made by your funeral director depending on your requirements.

Who can buy the Independent Way Funeral Plan?

All plans have guaranteed acceptance with no health restrictions. Please note, our funeral plans are not available to you if you normally reside outside of England, Wales, Scotland or Northern Ireland.

Age requirements

If you choose the payment in full or 12 monthly payment options, there are no age restrictions.

If you pay by low cost instalments you must be aged 78 or under when we accept your plan. Restrictions apply to the period of time you can take your plan over, dependent on your age when we accept your plan.

If you pay by fixed monthly payments you must be aged between 50 and 80 when you take out a plan.

Example of what I can include within my plan

Funeral director's services are listed below:

Professional charges. These represent a high proportion of a funeral director's costs and include making all arrangements for cremation or burial.

Conveyance of the deceased from the place of death to the funeral director's premises, a chapel of rest or other suitable location.

Caring for the deceased and attending to the hygienic preparation necessary to allow viewing, if requested by family or friends.

Advice on the certification and registration of death and related documentation.

Provision of a hearse and other funeral vehicles.

Advice on bereavement counselling.

All plans cover the transport of your body to the chosen funeral director if you die away from home whilst on holiday in mainland United Kingdom.

Third party costs

Example of third party costs which can be included in your plan and are beyond your funeral director's control:

Crematorium fee

Clergy/officiant's fee

Cemetery fee; the opening of an existing or new grave for burial or interment of cremated remains

Hire of church or other venue

Fees of organist or soloist

Memorial, such as a headstone, entry in a book of remembrance or planting of a tree

Catering, floral tributes and newspaper announcements

If the amount you agree with your funeral director to include in your plan for third party costs does not fully cover these, then the extra will need to be paid at the time of your funeral by your family or estate.

What do our plans not cover?

Extra charges for your funeral plan may be asked for when, for example:

- You move home and the funeral director may charge additional costs due to an increase in their transportation costs
- You move home and a new funeral director is appointed who may require additional costs
- The funeral and/or the place from which your body is collected is more than 25 miles from your funeral director's premises

- You or your family choose a crematorium which is more than 15 miles from your funeral director's premises
- The duration of your funeral service at a local cemetery or crematorium is significantly longer than average or at a venue that has additional hire costs over and above the officiant's fee
- You die outside of the UK, to cover the costs of bringing you back to an airport or port in mainland UK

Golden Charter will not apply extra charges to your funeral plan without your agreement.

How can I pay for my plan?

As the plan is tailored to your requirements the cost will be presented to you by your funeral director at the time of purchase. We have four different payment methods and more information, including example prices, can be found in our Payment Information Sheet included within our brochure pack.

Payment in full

- You can pay with a single one-off payment and your payment will be paid into the Golden Charter Trust
- Your plan will be in place once we have sent you your membership pack and this is usually within 30 days of us receiving your application
- If you wish to cancel after 30 days, we'll refund the payment you've made less a cancellation fee of £249

12 monthly payments

- Pay a minimum deposit of £49 plus 12 monthly payments by Direct Debit into the Golden Charter Trust. You can also reduce your monthly payment by paying a higher deposit
- You will be fully covered at the end of the payment term
- If you die before all payments have been made, the outstanding balance will be requested from your family or estate. Alternatively, the plan may be cancelled and we would refund any payments made less the cancellation fee of £249 and the funeral director will keep any arrangement fee paid by you
- If you wish to cancel after 30 days, we'll refund the payment you've made less a cancellation fee of £249 and the funeral director will keep any arrangement fee paid by you

Low cost instalments

- The low cost instalment option is payable by monthly Direct Debit into the Golden Charter Trust over an agreed term of between two and 30 years
- You will be fully covered at the end of the payment term if all payments have been made
- Payment breaks are available after 12 months of consecutive payments
- If you die before 12 monthly payments have been made, all the money less any arrangement fee you have paid will be returned to your estate
- If you die after 12 monthly payments have been made, but before all the payments have been made, the balance will be requested from your estate so that your funeral may still be carried out
- If you wish to cancel after 30 days but within 12 months, we'll refund the payments you've made less a cancellation fee of £249 and the funeral director will keep any arrangement fee paid by you
- If you stop paying after 12 months, your plan will remain in place. When you die, the funeral director will get the money you have paid in less a £249 cancellation fee and any arrangement fee paid by you as a contribution towards your funeral
- Paying by low cost instalments will result in you paying more for your funeral plan than if you had chosen to make payment in full or by 12 monthly payments

Fixed monthly payments

- Pay a fixed monthly payment by Direct Debit based on your age (at time of application) and choice of funeral plan
- Payable for life or until the age of 90
- This option is available if you are aged 50 to 80
- Your payments will be paid to a UK life assurance company and managed by them
- You will be fully covered after two years' consecutive payments
- You will be fully covered after two years' consecutive payments, however you must continue to make your payments to be covered
- If you stop making your payments and the outstanding amount is not paid within 30 days then we will cancel your funeral plan and you will not get any money back
- The total payable could potentially be higher than if you had chosen to make payment in full, by 12 monthly payments or low cost instalments

As well as covering the delivery of your funeral as per the terms and conditions of your plan, your plan price includes a one-off £249 administration fee which we receive to cover the cost of setting up, managing and administering your funeral plan.

What if the chosen funeral director can't perform my funeral?

If the funeral director can't do this we will choose another funeral director to carry out your funeral arrangements.

What happens if Golden Charter can't provide the funeral I have chosen?

We are a Registered Provider of funeral plans with the Funeral Planning Authority (FPA). This means that you will be covered by the protections available through the FPA's regulations. The FPA pledges to customers that, in the unlikely event of a Registered Provider going out of business, the other Registered Providers shall work together and look at ways in which the FPA might help in arranging delivery of the funerals of customers affected.

How do you make sure that my plan pays for my funeral?

Once your plan is paid for (or after two years' consecutive payments if paying by fixed monthly payments), the plan is guaranteed to cover the funeral director's services in your plan. Your money is paid into the Golden Charter Trust or paid to a UK-based life assurance company for the fixed monthly payments option.

The Golden Charter Trust is separate from Golden Charter and is run by an independent Board of Trustees. Their role is to manage the Trust's funds for our plan holders in order to deliver the future payments to funeral directors. The Trust can make payments to Golden Charter to allow us to run our funeral planning business and look after the administration of your funeral plan until it is needed. If you would like further information regarding the Trust, please contact us or visit www.goldenchartertrust.co.uk.

If you are paying by fixed monthly payments, your payments will buy a life assurance contract with Phoenix Life Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Can I change my mind and stop the plan?

For all payment methods, if you cancel within 30 days we will refund the payment you have made.

If you choose to make payment in full or pay by 12 monthly payments and you cancel after 30 days, you will receive a refund of payments made less a cancellation fee of £249 and the funeral director will keep any arrangement fee paid by you.

If you are paying by low cost instalments and cancel after 30 days but before you have made 12 payments, you will receive a refund of payments made less a cancellation fee of £249 and the funeral director will keep any arrangement fee paid by you. If you stop paying after 12 months, your plan remains in place and the funeral director will get the money you have paid in less a £249 cancellation fee and any arrangement fee paid by you as a contribution towards your funeral.

If you cancel after 30 days and pay by fixed monthly payments, you will not get anything back.

Can I change my plan and my funeral arrangements?

You can make changes to your plan which don't incur additional costs, such as choice of music, at any time. It is possible for you to change the services included within your plan, but there would be additional costs payable by you. Please note, this is not possible when paying by fixed monthly payments. If you wish to discuss changes to your plan, please call us on 0800 833 800.

What documents do you give me?

As a plan holder you'll receive a personalised membership pack, which includes a summary of your plan, your plan holder certificate and a personal membership card for you to carry in your purse or wallet.

CANCELLATION FORM

If you wish to cancel you may use this form or contact us by phone, email or post using the details provided below.

If sending by post, please send to:
Customer Support, Golden Charter, Canniesburn Gate, 10 Canniesburn Drive, Bearsden, Glasgow G61 1BF

We recommend you obtain proof of postage.

Alternatively, you can email us at:
customersupport@goldencharter.co.uk
Or phone us on: 0800 171 2955

I/We [*] hereby give notice that I/we [*] cancel my/our [*] contract of sale of a funeral plan/funeral plans (*)

Ordered/Received on [*] (please insert date below)

Plan number

Name of customer(s)

Address of customer(s)

Tel. number

Signature of customer

Reason for cancellation

Date

[*] Delete as appropriate

How do I contact Golden Charter?

Please write to our head office:

Canniesburn Gate,
10 Canniesburn Drive,
Bearsden,
Glasgow G61 1BF

Call us on: **0800 833 800**

Email us at: **contact@goldencharter.co.uk**

Visit our website at: **www.yourfuneraldirectors.co.uk**

How do I make a complaint?

If you're not happy with your funeral plan, call our Customer Resolution Team on **0800 171 2955**, write to us at our head office address for the attention of the Customer Resolution Manager or email **customer.resolution@goldencharter.co.uk**.

If we can't resolve your complaint to your entire satisfaction then you should contact:

The Funeral Planning Authority Limited

Tel: **0845 601 9619**

Email: **info@funeralplanningauthority.co.uk**

Three simple steps towards peace of mind:

- 1 Speak to your chosen funeral director who will create a plan that suits your requirements
- 2 Pay in full or spread the cost:
 - Pay over 12 months at no extra charge, or
 - Pay over a period of between two and 30 years, depending on your age (available if you are aged 78 or under), or
 - Pay a lower fixed monthly payment until death or age 90, whichever happens sooner. Fully covered after two years' continuous payments for the services included within your plan (available if you are aged 50 to 80)
- 3 Apply today:
 - Once you are happy with your plan, sign your application form and pass to your funeral director to send on to Golden Charter

Any questions? We're here to help.
Call us free on 0800 833 800.

(Lines are open 9am to 5pm, Monday to Friday)

The Independent Way Funeral Plan

Payment Information Sheet PIN206-0419

Prices applicable from 1 April 2019

As each funeral plan is priced individually, the prices and payments are for illustrative purposes only. Please call your local funeral director or Golden Charter on 0800 833 800 for more information.

Paying for your funeral plan

Golden Charter is required to invest all funeral plan payments into a trust fund run by an independent Board of Trustees or a life assurance policy regulated by the Financial Conduct Authority and the Prudential Regulation Authority (PRA). This means your money is managed independently from Golden Charter itself. In addition, the Funeral Planning Authority, of which Golden Charter is a member, exists to help protect plan holders' interests.

Payment in full for immediate cover

A one-off single payment

- Your payment will be paid into the Golden Charter Trust
- If you wish to cancel after 30 days, we'll refund the payment you've made less a cancellation fee of £249 and the funeral director will keep any arrangement fee paid by you

Pay by 12 monthly payments at no extra charge

Spread the cost over 12 monthly payments by Direct Debit

- Pay a minimum deposit of £49 plus 12 monthly payments by Direct Debit into the Golden Charter Trust. You can also reduce your monthly payment by paying a higher deposit
- You will be fully covered at the end of the payment term
- If you die before all payments have been made, the outstanding balance will be requested from your family or estate. Alternatively, the plan may be cancelled and we would refund any payments made less the cancellation fee of £249 and the funeral director will keep any arrangement fee paid by you
- If you wish to cancel after 30 days, we'll refund the payment you've made less a cancellation fee of £249 and the funeral director will keep any arrangement fee paid by you

Example Prices:

Initial deposit	£49.00
Plan price £3,495	£287.17 per month
Plan price £3,850	£316.75 per month
Plan price £4,099	£337.50 per month

Instalments are rounded to the nearest penny and the final instalment will be the same or less than the quoted monthly payment above

Low cost instalments

- The low cost instalment option is payable by monthly Direct Debit into the Golden Charter Trust over an agreed term of between two and 30 years
- You will be fully covered at the end of the payment term if all payments have been made
- Payment breaks are available after 12 months of consecutive payments
- If you die before 12 months of payments have been made, all the money less any arrangement fee you have paid will be returned to your estate
- If you die after 12 months of payments have been made, but before all the payments have been made, the balance will be requested from your estate so that your funeral may still be carried out
- If you wish to cancel after 30 days but within 12 months, we'll refund the payments you've made less a cancellation fee of £249 and the funeral director will keep any arrangement fee paid by you
- If you stop paying after 12 months, your plan will remain in place. When you die, the funeral director will get the money you have paid in less a £249 cancellation fee and any arrangement fee paid by you as a contribution towards your funeral

Examples: Low cost instalments monthly payment tables

Your monthly payment depends on the term (the number of years you wish to spread the cost over) and your choice of plan. **Please note**, there are restrictions on the maximum length of your payment term, depending on your age when we accept your plan, as shown in the first column below. If you would like a personalised quote for paying by low cost instalments, please speak to your funeral director or call Golden Charter on 0800 833 800.

Plan	Plan Price £3,495		Plan Price £3,850		Plan Price £4,099	
Deposit	£49		£49		£49	
Years	Monthly payment	Total payable	Monthly payment	Total payable	Monthly payment	Total payable
2 (max age 78)	£149.64	£3,640.36	£165.06	£4,010.44	£175.87	£4,269.88
5 (max age 75)	£63.46	£3,856.60	£70.00	£4,249.00	£74.59	£4,524.40
10 (max age 70)	£34.89	£4,235.80	£38.48	£4,666.60	£41.00	£4,969.00
20 (max age 60)	£20.88	£5,060.20	£23.03	£5,576.20	£24.54	£5,938.60
30 (max age 50)	£16.45	£5,971.00	£18.15	£6,583.00	£19.34	£7,011.40

Plan	Plan Price £3,495		Plan Price £3,850		Plan Price £4,099	
Deposit	£99		£99		£99	
Years	Monthly payment	Total payable	Monthly payment	Total payable	Monthly payment	Total payable
2 (max age 78)	£147.47	£3,638.28	£162.89	£4,008.36	£173.70	£4,267.80
5 (max age 75)	£62.54	£3,851.40	£69.08	£4,243.80	£73.67	£4,519.20
10 (max age 70)	£34.38	£4,224.60	£37.98	£4,656.60	£40.50	£4,959.00
20 (max age 60)	£20.58	£5,038.20	£22.73	£5,554.20	£24.24	£5,916.60
30 (max age 50)	£16.21	£5,934.60	£17.91	£6,546.60	£19.10	£6,975.00

Plan	Plan Price £3,495		Plan Price £3,850		Plan Price £4,099	
Deposit	£199		£199		£199	
Years	Monthly payment	Total payable	Monthly payment	Total payable	Monthly payment	Total payable
2 (max age 78)	£143.13	£3,634.12	£158.54	£4,003.96	£169.36	£4,263.64
5 (max age 75)	£60.70	£3,841.00	£67.24	£4,233.40	£71.82	£4,508.20
10 (max age 70)	£33.37	£4,203.40	£36.96	£4,634.20	£39.49	£4,937.80
20 (max age 60)	£19.97	£4,991.80	£22.12	£5,507.80	£23.63	£5,870.20
30 (max age 50)	£15.74	£5,865.40	£17.43	£6,473.80	£18.62	£6,902.20

Prices applicable from 1 April 2019

Fixed monthly payments

A fixed monthly payment for life or until age 90. Available if you are aged between 50 and 80 and a UK resident

- Pay a fixed monthly payment by Direct Debit based on your age (at time of application) and choice of funeral plan
- Payable for life or until the age of 90
- This option is available if you are aged 50 to 80
- Your payments will be paid to a UK life assurance company and managed by them
- You will be fully covered after two years' consecutive payments
- The total payable could potentially be higher than the cost of your funeral plan

If you would like a personalised quote for paying by fixed monthly payments, please speak to your funeral director or call Golden Charter on 0800 833 800.

With an Independent Way Funeral Plan, you'll benefit from:

- Paying now at today's prices
- A guarantee of no more to pay for the funeral director's services included in your plan
- A personalised, local service from your chosen funeral director

Golden Charter works on behalf of more than 3,000 independent funeral directors - the largest network in the country. This means your arrangements will be carried out by someone you know and trust.

When the time comes, one phone call will activate your plan, relieving your family of the stress of organising funds and making detailed arrangements.

When you are thinking about something as important as your funeral arrangements, it makes sense to talk directly to the experts - your local independent funeral director.

FUNERAL PLANS FROM
Golden Charter
 Smart Planning for Later Life 

Golden Charter Funeral Plans are provided by Golden Charter Ltd, a registered provider with the Funeral Planning Authority.
 Golden Charter, Canniesburn Gate, 10 Canniesburn Drive, Bearsden, Glasgow G61 1BF.
 Registered Office: One Fleet Place, London EC4M 7WS. Company no. 02511598

FPA
 FUNERAL
 PLANNING
 AUTHORITY
 REGISTERED

Funeral Plan Terms and Conditions

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1 Definitions

We use the following definitions in your funeral plan and other related documents:

arrangement fee

This is the selected funeral director's fee for arranging your funeral plan which will be detailed in your application form and is included in the total cost.

deposit

This is the first payment of at least £49 plus the arrangement fee made by you if you are paying by the by 12 monthly payments or low cost instalments.

estate

This is anyone legally authorised to act for you after your death. This term also covers anyone legally authorised to act for your nominated family member if you choose to transfer your funeral service benefits (see Section 8).

fixed monthly payment

If paying by the fixed monthly payment option, this is the amount you will pay each month which will be used to purchase the life assurance policy referred to in Section 7.

funeral director's costs

This is the selected funeral director's fees and costs for your funeral and includes their arrangement fee. It does not include third party costs (see below).

funeral director terms & conditions

These are the terms and conditions accepted by the selected funeral director for your funeral plan which include the guarantee.

funeral plan

These are the pre-paid funeral services offered by us and the terms on which they are to be provided as set out in (1) your application form (2) these terms and conditions (3) the payment information sheet we give you (4) our brochure (which includes our key features document) and (5) the funeral director terms & conditions.

funeral services

These are all the services connected to your funeral (or your nominated family member's funeral - see Section 8) which will be provided by us or the selected funeral director. The services are described in our brochure and the completed application form if you have chosen to add any personalisation options provided by the selected funeral director to your funeral services.

guarantee

This is the guarantee given by the selected funeral director to provide your funeral services. It is included in the funeral director terms & conditions.

nominated family member

This is a family member nominated by you to receive the funeral services provided by your funeral plan (see Section 8).

outstanding balance

This is the amount of money you still have to pay under your funeral plan at any point in time if you are paying by the 12 monthly payment option or the low cost instalment option.

representative

This is any person you name as your representative on your application form.

selected funeral director

This is the funeral director selected by you or by us to provide the funeral services.

set period

(1) If paying by the 12 monthly payments this is the period of up to 12 months agreed with you over which you will make payments. (2) If paying by the low cost instalments this is the period of at least 24 months and up to 30 years as agreed with you over which you will make payments.

start date

This is the date on which you receive our written acceptance of your application for a funeral plan. It is the date on which our contract with you begins.

third party costs

These are costs and fees that are paid by us or by the selected funeral director to other suppliers or professionals to carry out funeral services; this includes burial or cremation costs and payments to the person conducting your funeral service and covers anyone except us or the selected funeral director.

total cost

This is the total amount you will pay for your funeral plan (excluding any additional sums you have to pay as described in Section 3.6) if you are paying by single payment, 12 monthly payments or low cost instalments as detailed in the payment information sheet and in your membership pack.

Trust

The Golden Charter Trust which is further described in our brochure.

Trust growth factor

The level of growth in the Independent Way sub-fund of the Trust between the start date and the date of your or your nominated family member's death (as applicable) which will be confirmed by us after consulting the Trust's actuaries and the trustees of the Trust.

we / us

Golden Charter Ltd.

you

This is the person named on the funeral plan who we will provide with funeral services under the funeral plan. This will include a family member who is nominated to receive these services (see Section 8).

We refer in various places to the possibility of you having to pay additional costs because of a change to your circumstances or to your funeral services. In the key features document for your funeral plan we give examples of the changes of circumstance in which additional costs might arise and the nature of those additional costs. Please note that additional costs will only arise where you either choose to make a change or where your own personal circumstances change. You will not be asked to pay more than one arrangement fee. We will not make changes to your funeral plan and impose additional costs without your agreement.

2 The payment options available

- 2.1** There are 4 different ways to pay for your funeral plan:
 - 2.1.1** the single payment option where you make one payment to the Trust described in Section 4 – if you choose this option you can ignore Sections 5, 6 and 7 of this document;
 - 2.1.2** the 12 monthly payment option where you pay a deposit and up to 12 monthly payments to the Trust described in Section 5 – if you choose this option you can ignore Sections 4, 6 and 7 of this document;
 - 2.1.3** the low cost instalment option where you pay a deposit and monthly payments over 2 to 30 years described in Section 6 – if you choose this option you can ignore Sections 4, 5 and 7 of this document; or
 - 2.1.4** the fixed monthly payment option where your monthly payments are used to buy a life assurance policy on your life from Phoenix Life Limited described in Section 7 – if you choose this option you can ignore Sections 4, 5, 6 and 8.1 to 8.3 of this document.
- 2.2** Your cancellation rights are detailed in Sections 4.4, 5.6, 6.5 or 7.7 depending on the payment option you have chosen. Other cancellation provisions are detailed in Section 10.

3 What is included and not included in your plan

- 3.1** Golden Charter Limited (Reg. No. 2511598; registered office: One Fleet Place, London EC4M 7WS) agrees to provide a funeral plan on the basis set out in these terms and conditions and in the other documents we refer to. Our contract is with you (whether or not you purchased the funeral plan), or any person you nominate to receive the funeral services (see Section 8).
- 3.2** We only provide funeral plans to people who live in England, Wales, Scotland or Northern Ireland.
- 3.3** Your funeral plan covers (1) all the funeral director's costs (see the key features document) except for additional costs described in Section 3.6 below; and (2) an allowance for third party costs which may vary in certain areas and over time and will be adjusted at the date of your death to reflect the Trust growth factor. If the amount actually spent for third party costs is less than any allowance we have made for them no refund will be made to any person.
- 3.4** Unless you live in Northern Ireland (see Section 3.6.11), if you die while away from home within the mainland UK, your funeral plan will cover the cost of taking the body to the selected funeral director's premises.
- 3.5** Your funeral plan may not cover the full cost of your funeral services including all third party costs. Please read Section 3.6 below which tells you about additional costs that your estate may need to pay.
- 3.6** You or your estate may have to pay additional sums to cover the following:
 - 3.6.1** any additional costs arising because of a change to your circumstances or your funeral services;
 - 3.6.2** any difference between the allowance included in your funeral plan for third party costs adjusted at the date of your death to reflect the Trust growth factor and the actual amount (if greater) of third party costs at the time of the funeral;
 - 3.6.3** except to the extent already included for the funeral services detailed in your application form, any fee payable to doctors or others for the issue of a cremation medical certificate or similar;
 - 3.6.4** any additional costs because you nominate a family member to receive the funeral services (see Section 8);
 - 3.6.5** any additional costs because you ask for a change in selected funeral director (see Section 9.2);
 - 3.6.6** any additional VAT due if HMRC rules change (see Section 10.8);
 - 3.6.7** any sum due because the total cost has not been fully paid or because any fixed monthly payments have not been paid;

- 3.6.8** except to the extent already included for the funeral services detailed in your application form, any additional costs incurred by the selected funeral director in relation to transport to and/or from (1) the place at which your funeral is carried out and/or (2) the place from which the body is collected, if these are more than 25 miles from the selected funeral director's premises. The exception to this is if you die away from home within the UK (see Section 3.4);
- 3.6.9** except to the extent already included for the funeral services detailed in your application form, any additional costs incurred by the selected funeral director if you or your estate choose a crematorium which is more than 15 miles from the selected funeral director's premises;
- 3.6.10** except to the extent already included for the funeral services detailed in your application form, any additional costs incurred by the selected funeral director if the time taken for the funeral is (at your own or your estate's request) significantly longer than average; and
- 3.6.11** any transport costs incurred if you die outside of the mainland UK or Northern Ireland bringing the body back to an airport or port in mainland UK or Northern Ireland. Your funeral plan will cover the cost of bringing the body from the relevant mainland UK or Northern Ireland airport or port to the selected funeral director's premises. Residents of Northern Ireland who die in mainland UK must also pay additional costs for transport to a port or airport in Northern Ireland.

Any sums due under this Section 3.6 must be paid before the funeral services are provided.
- 3.7** The price of your funeral plan covers only the specific funeral services described by us in our brochure or added in your application form. You will have to pay for any additional services or items.
- 3.8** We are a registered provider with the Funeral Planning Authority. This means that you will benefit from the protections provided by the Funeral Planning Authority's rules and code of practice.

4 Applies only where you have chosen the single payment option

- 4.1** You must pay the total cost in a single payment to the Trust. The Trust will pay us a sum to cover our initial expenses and any arrangement fee. The rest of the total cost will be kept by the Trust and be used by the Trust to pay for your funeral services and for other authorised purposes as detailed in our brochure.
- 4.2** There are no age or health restrictions.
- 4.3** You must write and tell us about any change to your circumstances or your funeral services (including any change to your address or funeral requirements) as soon as reasonably possible. A change which is likely to have a big impact on cost may mean that we have to appoint a new selected funeral director. It may also mean that we will need you to pay additional sums. We will tell you if additional sums will be due. You must then pay any additional sums to us within 30 days of our request. If you do not do so we will cancel your funeral plan and will refund the money you have paid less our cancellation fee of £249 and the selected funeral director will keep any arrangement fee.
- 4.4** We will refund all the money you have paid if you cancel your funeral plan within 30 days of the start date. If you cancel after that 30 day period, we will charge a cancellation fee of £249 and the selected funeral director will keep any arrangement fee. This fee will be deducted from the money to be refunded to you.

5 Applies only where you have chosen the 12 monthly payment option

- 5.1** You must pay the total cost to the Trust over an agreed set period of no more than 12 months. You must pay a deposit and it will be used to pay our initial expenses and any arrangement fee. You must pay the Trust each month by direct debit. The rest of the money received

from you will be kept by the Trust and be used by the Trust to pay for your funeral services and for other authorised purposes as detailed in our brochure.

- 5.2 There are no age or health restrictions.
- 5.3 You must write and tell us about any change to your circumstances or funeral services (including any change to your address or funeral requirements) as soon as reasonably possible. A change which is likely to have a big impact on cost may mean that we have to appoint a new selected funeral director. It may also mean that we will need you to pay additional sums. We will tell you if additional sums will be due. You must then pay any additional sums to us within 30 days of our request. If you do not do so we will cancel your funeral plan and will refund the money you have paid less our cancellation fee of £249 and the selected funeral director will keep any arrangement fee.
- 5.4 If, at the date of your death any payment is in arrears or any part of the total cost is still unpaid, we will only provide the funeral services benefits if the outstanding balance is paid. If the outstanding balance is not paid we will cancel the funeral plan and will refund the money you have paid less our cancellation fee of £249 and the selected funeral director will keep any arrangement fee.
- 5.5 You can pay the outstanding balance at any point before the end of the set period.
- 5.6 We will refund all the money you have paid if you cancel your funeral plan within 30 days of the start date. If you cancel after that 30 day period, we will charge a cancellation fee of £249 and the selected funeral director will keep any arrangement fee. This fee will be deducted from the money to be refunded to you.
- 5.7 If you pay by the 12 monthly payment option you cannot later choose to pay by the low cost instalment option.

6 Applies only where you have chosen the low cost instalment option

- 6.1 You must pay the total cost to the Trust in instalments over an agreed set period. You must pay a deposit and it will be used to pay our initial expenses and any arrangement fee. We will agree the set period with you and will confirm this separately in writing. You must pay the monthly instalments by direct debit. The instalments received from you will be kept by the Trust and be used by the Trust to pay for your funeral services and for other authorised purposes as detailed in our brochure.
- 6.2 You must be aged 78 or under at the start date of your funeral plan and there are no health restrictions.
- 6.3 The minimum set period is 24 months. The maximum set period is the shorter of (1) 30 years and (2) the number of full years between your age on the start date of your funeral plan and 80 years. If the set period is longer than 24 months it must be a multiple of full years.
- 6.4 You must write and tell us about any change to your circumstances or funeral services (including any change to your address or funeral requirements) as soon as reasonably possible. A change which is likely to have a big impact on cost may mean that we have to appoint a new selected funeral director. It may also mean that we will need you to pay additional sums. We will tell you if additional sums will be due. If the cost of your funeral services increases, we will recalculate the level of your monthly payments. We will tell you your new monthly payment before confirming the change to your funeral plan. If you do not wish to pay instalments at the new level and you do not wish to cancel the change you have asked for we will do the following:
 - 6.4.1 If you have paid at least 12 monthly instalments, we will treat the money paid (less any arrangement fee) as a contribution towards your funeral services costs in line with Section 6.6.

- 6.4.2 If you have paid fewer than 12 monthly instalments, we will cancel your funeral plan and refund the money paid less our cancellation fee of £249 and the selected funeral director will keep any arrangement fee.
- 6.5 We will refund all the money you have paid if you cancel your funeral plan within 30 days of the start date. If you cancel after that 30 day period, but within 12 months of your funeral plan start date, we will charge a cancellation fee of £249 and the selected funeral director will keep any arrangement fee. This fee will be deducted from the money to be refunded to you. You cannot cancel your funeral plan after 12 months from the start date and no refund will be paid to you. We describe how we will treat any instalments already paid if you stop making payments in Sections 6.6 and 6.9.
- 6.6 After paying at least 12 monthly instalments you may choose to stop paying your instalments. If you do so the money you have already paid will not be refunded. If you or your estate pay the outstanding balance of the total cost and pay for any additional costs when your funeral is carried out, the benefits of your funeral plan, including the guarantee, will still be available. If you or your estate do not pay the outstanding balance and you have paid at least 12 monthly instalments, either (1) all sums paid by you less our cancellation fee of £249 and any arrangement fee or, if less, (2) the total cost as informed by us had you chosen to pay by the single payment option less any arrangement fee will be kept by the Trust and used as a contribution towards the cost of your funeral services. This will be paid by us directly to the selected funeral director. If the outstanding balance and any additional costs not covered by your funeral plan are not paid when your funeral is carried out, the benefits of your funeral plan, including the guarantee, will not be available.
- 6.7 If you have paid at least 12 monthly instalments and you stop paying the instalments, you may, on one occasion only, restart payment at a later date. We may need to increase your monthly payments to reflect the unpaid instalments or, instead, may agree to extend the set period in order to keep your monthly payments at the same level. Any extended period would still need to be in line with Section 6.3. We will advise you in writing of any change to the instalments or set period.
- 6.8 If, at the date of your death, you have paid fewer than 12 monthly instalments, all money paid by you less any arrangement fee will be refunded to your estate, and your funeral plan, including the guarantee, will be cancelled. Your estate may, if it chooses, use this money as a contribution to the cost of your funeral. Your estate will then have to make a separate payment to the selected funeral director to cover the outstanding balance and any costs not covered by your funeral plan at the time of the funeral.
- 6.9 If, at the date of your death, you have paid more than 12 monthly instalments but the total cost has not been paid in full, either (1) all sums paid by you less our cancellation fee of £249 and any arrangement fee or, if less, (2) the total cost as informed by us had you chosen to pay by the single payment option less any arrangement fee will be kept by the Trust and used as a contribution towards the cost of your funeral services. This will be paid by us directly to the selected funeral director. If you or your estate pay the outstanding balance and pay any additional costs when your funeral is carried out, the benefits of your funeral plan, including the guarantee, will still be available. If the outstanding balance and any additional costs not covered by your funeral plan are not paid when your funeral is carried out, the benefits of your funeral plan, including the guarantee, will not be available.
- 6.10 You can pay the outstanding balance at any point before the end of the set period.
- 6.11 If you pay by the low cost instalment option you cannot later choose to pay by the 12 monthly payment option.

7 Applies only where you have chosen the fixed monthly payment option

- 7.1** The fixed monthly payments you make will be used to buy a life assurance policy on your life with Phoenix Life Limited. Phoenix Life Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority. All funeral services are arranged by us and will be provided by the selected funeral director. We will be the beneficiary of that policy, not you or your estate. The proceeds of the life assurance policy will belong to us. We will use the proceeds to pay for your funeral services. You (or any person paying for the funeral plan for you) will need to set up a direct debit in favour of Phoenix Life Limited who will collect the fixed monthly payments.
- 7.2** You must be aged between 50 and 80 and a UK resident at the start date of your funeral plan and there are no health restrictions.
- 7.3** You must write and tell us about any change to your circumstances or funeral services (including any change to your address or funeral requirements) as soon as reasonably possible. A change that is likely to have a big impact on cost may mean that (1) additional sums have to be paid to your existing selected funeral director at the time of your funeral to carry out your wishes, or that (2) we have to appoint a new selected funeral director and the guarantee given by the original selected funeral director will lapse. While we will make reasonable efforts to obtain a guarantee from the new selected funeral director, the new selected funeral director may also require additional sums at the time of your funeral to carry out your wishes. We will write to you and give you an estimate of any additional costs to be paid to the existing or new selected funeral director. Your monthly payments will not change. The existing or new selected funeral director will treat the proceeds from the life assurance policy (see Section 7.1) as a contribution towards your funeral costs. Your estate will have to make a separate payment for any additional costs to the existing or new selected funeral director at the time of the funeral.
- 7.4** Except as stated in Section 7.3, you will not be able to make any changes to your funeral services before the funeral. Changes can be agreed with the selected funeral director at the time of your funeral. Any additional payment for these must be made directly to the selected funeral director without our involvement
- 7.5** The fixed monthly payments and the date the direct debit is collected cannot be altered. The amount of the monthly payment depends on the funeral plan chosen by you, the options included within your funeral services and your age. The fixed monthly payment will be confirmed in writing once your application has been received and processed. The first payment will be taken within 7 weeks of the start date of your funeral plan. You must keep making monthly payments until your 90th birthday or until your death, if sooner, when payments stop. Phoenix Life Limited will tell you if any monthly payments are not made on the due date(s). They will try to collect the outstanding amount. If they receive the money within 30 days of the due date your funeral plan will be unaffected. If the outstanding amount is not paid within 30 days, then we will cancel your funeral plan and you will not get any money back.
- 7.6** If you have paid less than 24 Fixed Monthly Payments at the date of your death, the funeral services benefits, including the guarantee, will not be available. Instead, provided that all the fixed monthly payments due at the date of your death have been paid we will pay a sum equal to 120% of the monthly payments actually paid to (1) the selected funeral director as a contribution towards your funeral costs, or (2) your estate, if confirmed in writing. If we pay the money to the selected funeral director your estate will have to make a separate payment directly to the funeral director for all additional costs incurred in carrying out the funeral arrangements, as advised by the selected funeral director.

- 7.7** We will refund any money you have paid if you cancel your funeral plan within 30 days of the start date. If you cancel after that 30 day period no refund will be made. Your funeral plan has no cash in value.

8 Transfer of funeral services to another person

- 8.1** For all payment options, except the fixed monthly payment option, you can transfer the benefit of the funeral services to a nominated family member who dies before you. Where you pay by the low cost instalment option you can only transfer the benefit of the funeral services if the total cost has been paid.
- 8.2** Any change of arrangements (for example, due to a change of address for the nominated family member leading to increased transportation costs) for funeral services following such a transfer may mean that we have to appoint a new selected funeral director. It may also mean that we will need you to pay additional sums. We will write and tell you if additional sums will be due. You must pay these additional sums. If these additional sums are not paid the transfer cannot go ahead. The funeral services benefits will automatically stay with you in line with the arrangements originally agreed.
- 8.3** Your funeral plan provides funeral services for you or your nominated family member only.
- 8.4** If there is any dispute with family members under this section, the funeral services benefits of your funeral plan will stay with you. We will not be responsible for resolving any such dispute.

9 Selected funeral director and your funeral arrangements

9.1 Appointment of selected funeral director

We will appoint the selected funeral director as our subcontractor to provide the funeral services. The selected funeral director will provide the guarantee. We will use reasonable efforts to make sure that the selected funeral director provides the highest quality of service.

9.2 Change of selected funeral director

Unless you are paying by the fixed monthly payment option you may write to us at any time prior to your death to request a different selected funeral director. We will use reasonable efforts to meet your request and will let you know if we are able to do so. You may have to pay an additional sum because of this change. We will notify you of this. You must pay these sums or we will cancel the funeral plan and refund the money paid less our cancellation fee of £249 and the selected funeral director will keep any arrangement fee unless, if you are paying by the low cost instalment option, Section 6.4.1 applies. We will have no liability to you if the change cannot reasonably be made. If it is not possible to appoint a different selected funeral director for any reason, or you do not pay any additional sums required, we will cancel your funeral plan and refund the money paid as described in Section 10.2.

- 9.3** We have the right to appoint a selected funeral director if (1) you do not appoint one, or (2) there is no selected funeral director appointed because of the operation of Section 9.2, or (3) there is any failure on the part of the selected funeral director appointed by you or by us (see Section 9.4).

9.4 Provision of funeral services

We will make sure that the selected funeral director provides your funeral services in line with your funeral plan. In the event of failure by the selected funeral director an alternative selected funeral director, chosen by us, will provide the same funeral services. Failure could include the selected funeral director ceasing to trade or refusing to provide the funeral services to our satisfaction and/or in line with payment and other arrangements in place between us and the selected funeral director.

10A General cancellation provisions

- 10.1** Your funeral plan cannot be cancelled after your death unless this is agreed with us. If any person wishes to have your funeral carried out by someone other than the selected funeral director, unless otherwise agreed by us, they must pay for such funeral arrangements themselves.
- 10.2** We may cancel your funeral plan where there is good reason and it is reasonable in the circumstances. Good reasons will include (but are not limited to) the following:
- 10.2.1** a conflict of interest arises;
- 10.2.2** you fail to provide us with adequate instructions;
- 10.2.3** you fail to pay any sums which are due by you;
- 10.2.4** as referred to in Sections 6.4, 6.8 and 9.2.
- If we cancel for such reasons we will write to you immediately to tell you. Without affecting your statutory rights, we will refund the money you have paid less our cancellation fee of £249 and the selected funeral director will keep any arrangement fee.
- 10.3** In order to cancel our contract you can contact us by any of the methods set out in Section 10.9. Your rights to cancel under Sections 4, 5, 6 and 7 are more favourable to you than the cancellation rights given to you under The Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013. You therefore do not need to use the statutory cancellation rights available to you under these Regulations. To exercise your right to cancel, you must inform us of your decision to cancel by a clear statement using any of the contact methods referred to in Section 10.9 (e.g. a letter sent by post or fax or an email or a phone call to us at 0800 833 800). If you cancel by post, we recommend you obtain proof of postage. You may use the model cancellation form which can be found in our key features document for your funeral plan, but you do not have to use that form. You do not need to give us any reason for cancelling but you can do so if you wish. All your statutory rights are unaffected.
- 10.4** All refunds made by us will be paid (1) to the person who made the original payment to us and (2) in line with the original method of payment.

10B Other general provisions

10.5 Instructions

- 10.5.1** We will communicate with and follow instructions from either you or your representative on all matters relating to your funeral services. References to you will therefore include references to your representative (instead of you) where appropriate. If there is any inconsistency between instructions given by you (or any person legally authorised to deal with your affairs) and by your representative in relation to the funeral services we will follow your instructions (or the instructions of any legally authorised persons).

- 10.5.2** Data protection laws tell us how we must look after personal information and how information can be shared. This means that if you nominate a family member to receive funeral services (see Section 8) we may not be able to provide information to you without that person's consent.

10.6 Acceptance

We will tell you if we have accepted or rejected the application within 30 days of receiving your completed application form. Your funeral plan does not become effective until we have told you that we have accepted your application.

10.7 Applicable Law

English law applies to your funeral plan unless you live in Scotland or Northern Ireland. If you live in Scotland, Scots law will apply. If you live in Northern Ireland, the law of Northern Ireland will apply.

10.8 VAT

No VAT (Value Added Tax) has been added to any of the sums payable for your funeral services. If VAT rules or HM Revenue & Customs' practice or interpretation of VAT rules change, we may add VAT to any relevant sum that does not already include it. This will then be payable by you or your estate.

10.9 Complaints

If you are not satisfied with any part of your funeral plan, you should first contact our Customer Resolution Team.

You can call us on:

0800 171 2955

Or write to us at:

Customer Resolution Team
Golden Charter
Canniesburn Gate
10 Canniesburn Drive
Bearsden
Glasgow G61 1BF

Or email us:

customer.resolution@goldencharter.co.uk

We will acknowledge your complaint within 7 working days of receiving it and will aim to resolve it within 20 working days of receiving it.

If you are not satisfied with the way we deal with your complaint you can contact:

The Funeral Planning Authority Limited

Tel: 0845 601 9619

Email: info@funeralplanningauthority.co.uk

10.10 Document Retention

We only keep the originals of your application form and any other documents completed and/or signed by you relating to your funeral plan and services for a short period after we accept your application. We will scan all original documents and keep these scanned copies and destroy the originals. You agree that we can rely on the scanned documents rather than the originals.

Funeral Director Terms and Conditions (2019)

1 Guarantee

The selected funeral director unconditionally and irrevocably guarantees to (1) carry out your funeral services under your funeral plan and (2) not charge you and/or your estate any additional sums for doing so unless permitted by Sections 3.3 and 3.6 of the funeral plan terms and conditions. The selected funeral director agrees that this guarantee will be enforceable against the selected funeral director by any and all of us, you and/or your estate.

2 Funeral services

Subject to such Sections 3.3 and 3.6 of the funeral plan terms and conditions, the selected funeral director undertakes that it will carry out your funeral services in accordance with the funeral plan terms and conditions and to the highest quality standards. The selected funeral director will comply with such procedures as we may intimate to it from time to time. The selected funeral director will indemnify both us and the Trust from all costs, claims, liabilities, losses or expenses (whether from or due to you and/or your estate or any other person) arising from its failure to comply in any respect with these funeral director terms and conditions.

3 Payment

- 3.1** In consideration of the selected funeral director providing your funeral services, the selected funeral director will be entitled to payment from us as detailed in Sections 3.2 and 3.3 of the funeral director terms and conditions.
- 3.2** If agreed in advance with the selected funeral director, it will be entitled to the advance payment, which will become due after our acceptance of your funeral plan and be paid in accordance with such procedures, amount and timescales as we intimate. Any advance payment must be repaid by the selected funeral director immediately on our demand if (for any reason) the selected funeral director does not subsequently provide your funeral services.
- 3.3** Upon completion of your funeral services the selected funeral director will be entitled to payment from us and should invoice us for (1) where payment has been made by any of the single payment or the 12 monthly payment or the low cost instalment options, the adjusted amount or (2) where payment has been made by the fixed monthly payment option, the sum we intimate for the relevant funeral plan as at the date of your death. The level of those sums may depend on the selected funeral director's status with us at the relevant time and other factors. Invoices for the sum referred to in this Section 3.3 should be issued upon completion of your funeral services.

- 3.4** The selected funeral director will have no recourse against us or the Trust in the event that the total of the sums detailed in Sections 3.2 and 3.3 of the funeral director terms and conditions is lower than any indicative figure we have previously provided. The selected funeral director will have no recourse against you and/or your estate except to the limited extent detailed in Sections 3.3 and 3.6 of the funeral plan terms and conditions. The selected funeral director will only be entitled to obtain reimbursement for any third party costs where permitted under Section 3.6 of the funeral plan terms and conditions.

4 Change of funeral director

In the event of a change of selected funeral director under the funeral plan terms and conditions, the existing selected funeral director agrees to co-operate fully with us and the new selected funeral director in the transfer of the funeral plan for your benefit and peace of mind and further agrees that we may provide all information we regard appropriate regarding the funeral plan to the new selected funeral director.

- 5** The selected funeral director undertakes to process your personal data (and that of any representative or other person whose data is obtained and held in connection with your funeral plan) only in accordance with: (1) our data protection and privacy policies as intimated by us from time to time (2) any data processing agreement entered into between us and the selected funeral director and (3) all applicable laws. The selected funeral director will take appropriate technical and organisational measures against the unauthorised or unlawful processing of your personal data and against the accidental loss or destruction of, or damage to, your personal data.
- 6** Definitions are contained in the funeral plan terms and conditions as current from time to time. In addition, the following definition applies specifically to these funeral director terms and conditions:
- “adjusted amount” means the sum of the funeral director's costs (but excluding any arrangement fee already paid) plus the allowance for third party costs (as detailed in your application form) adjusted at the date of your death to reflect the Trust growth factor less any balance paid direct to the selected funeral director under Sections 6.4, 6.6 or 6.9 of the funeral plan terms and conditions;
- “advance payment” means such amount (if any) as is specified by us and agreed with the selected funeral director as payable to it as advance payment for the expected completion of your funeral services including for initial work undertaken in arranging the funeral services and payable as detailed in Section 3.2 above.