

Please read these conditions carefully before you sign the application form and (if applicable) the payment form.

1. Definitions

Admin Fee: means the charge by Affordable Funerals to set up and arrange the plan. The admin fee is £299.

Application: means your application for a Affordable Funerals plan.

Payment Method: means the way that you have chosen to pay for your plan.

Payment in Full: means payment in full by one single payment at the time you take out your plan.

Fixed Monthly Payments: means the fixed monthly payments that will be paid to our chosen insurance provider; Scottish Friendly, by direct debit when you take out your plan. This is a monthly payment plan that needs to be paid for life or until your 90th birthday.

Monthly Payments: means the monthly instalments that will be paid over 12 months.

Insurance Provider/Provider: means Scottish Friendly, the insurance company chosen by Low cost funeral Ltd or Celebration of life funerals Ltd to provide insurance cover for your Funeral Plan.

Membership Pack: means the pack sent to you within 30 days of the start date of your plan.

Plan Holder: means the person(s) that the plan is for. The plan holder may also be the plan purchaser.

Plan Price: means the price of your plan at the time of the application if you were paying by payment in full or by a monthly payments.

Plan Purchaser: means the person that is paying for the plan and is responsible for making all the payments due under the payment method. The plan purchaser may also be the plan holder.

Plan Date: means the date that your plan commences. Your plan commences once we and the insurance provider/provider have accepted and processed your application.

Representative: means the plan holder's personal Representative or other Representative who has legally been appointed and authorised to act on their behalf after their death, e.g. executor or trustee etc.

Us/We/Our: means Affordable Funerals a trading style of Low Cost Funerals Ltd.

You/Your: means the plan purchaser/Representative who may also be the plan holder.

Your Plan: means the plan that you have chosen as selected on your application.

Cancellation Fee: means the charge that applies if you cancel your plan more than 30 days from the plan start date to cover the administration and set up of the plan. The cancellation fee is £299.

2. Your Affordable Funerals Plan

Your plan is an agreement between You and Us. Your agreement is made up of this document, your application form and your Plan Summary. You will get your Plan Summary when you buy your plan and it will confirm what is included.

You must be a UK resident and be over 18 when you buy your plan.

If you are paying by Fixed Monthly Payments you must be aged between 50 and 74.

Funds to cover your funeral are placed with Scottish Friendly (minus the admin fees). The contact details for this provider are: Scottish Friendly Assurance Society Ltd, Scottish Friendly House, 16 Blythswood Square, Glasgow, G2 4HJ. Telephone (UK) 0333 323 5433. Please note that for all whole of life policies the provider will pay out the proceeds to Low Cost Funeral Ltd.

Payment in Full: If the selected Payment Method for your plan is by Payment in Full the money paid to Affordable Funerals for your plan will be used to purchase a whole life insurance policy with your Estate or Representative as the beneficiary, with our chosen life insurance policy provider; Scottish Friendly. The payment will be taken as a single payment by card, cash or cheque.

Monthly Payments up to 12 Months: If the selected Payment Method for your plan is by Monthly Payments a whole of life insurance policy will be purchased when the plan is fully paid, with your Estate or Representative as the beneficiary, with our chosen life insurance policy provider; Scottish Friendly. If the plan is not fully paid at the time of need then any monies paid will be refunded to your Estate. You can choose to make an early settlement and pay the outstanding balance within the 12 month period at any time. There is no instalment charge for this payment method.

You can choose to make payment for your Funeral Plan over 5 or 10 years. The 5 or 10 Year Payment method is based on the Funeral Plan Price and your age at the time of taking out your Funeral Plan. There is an additional charge with this payment method.

Payments will be made monthly by Direct Debit and used to take out a Whole of Life Policy with Scottish Friendly Assurance Society Ltd. Affordable Funerals will be the beneficiary of this policy upon your death and use the funds to fulfil your Funeral Plan.

There is a one year moratorium on claim on both the 5 year plan and the 10 year plan. Claims during the moratorium period will receive no payment, unless the death is a result of an accident in which case the Funeral Plan will be fully covered. The moratorium period begins when the Funeral Plan is processed. This date will be in your Membership Pack. You will also receive full cover on accidental death when your Funeral Plan is processed.

If you were to pass away before 12 months of taking out your Funeral Plan, we will return all funds paid or your Next of Kin/Representative can pay the balance of the Funeral Plan Price to receive the full benefit of the Funeral.

Accidental death is described as death which occurs within 90 days of an accident. By which we mean an event caused by violent, external bodily injury which could not be predicted and was not intentional. This excludes self-inflicted injury, such as suicide, or activities where there is an inherent risk of injury (such as war, involvement in criminal acts, extreme sports, drug use, or injury while intoxicated) and death by natural causes, an illness or disease.

Fixed Monthly Payments: If the selected Payment Method for your plan is by Fixed Monthly Payments a whole of life insurance policy will be purchased with your Estate or Representative as the beneficiary and a direct debit will be set up with our chosen life insurance policy provider; Scottish Friendly.

This is a monthly payment plan that needs to be paid for life or until your 90th birthday. The plan holder must be aged between 50 and 74 when taking out the plan, no medical history is required but you need to be paying for a minimum of 2 years to qualify. If the plan holder passes away within the first 2 years of the plan start date then all monies will be refunded to the Estate or Representative. If you do not maintain monthly payments, then the plan may be cancelled by us and no refund of any payments made will be given.

The cost of your specified funeral requirements will be paid to Low cost funeral Ltd or Celebration of life funerals Ltd.

Funeral Safe Unsecured Loan: If you choose this payment method, Funeral Safe will supply their own terms and conditions. We will receive full payment for your Funeral Plan which will be used to take out a whole of life insurance policy to fund your funeral.

Pre-Paid Funeral Plan [2 of 3] Terms & Conditions

Please read these conditions carefully before you sign the application form and (if applicable) the payment form.

3. Your Application

By completing your application, you are agreeing to buy your plan subject to these Terms and Conditions and are responsible for making all the payments due under the selected payment method. If you are purchasing this plan on behalf of someone else, you will have the rights and benefits set out in these Terms and Conditions. If you are purchasing this plan for you, you will have the rights and benefits set out in these Terms and Conditions and they will pass to your Estate or to your Representative on your death.

4. The Aim Of The Plan

The aim of the plan is to provide a funeral for you and your loved ones to the cost of the funeral plan selected. The funeral is guaranteed to be carried out by Low Cost Funeral Ltd. as detailed in the Plan Summary. Should any changes be made to the funeral before or at the time of need then further charges may be applied.

5. What Your Plan Includes

The plan includes the services described in your Funeral Plan Summary, which forms part of the agreement.

All of our set plans include our Affordable Funerals services and fees as well as third party charges that we pay to someone else. For example, crematorium fees and crematorium fees. All of these fees are fully guaranteed, which means you will not pay more for the services included in your plan at the time of need.

When you purchase a plan you will receive a Plan Summary. This will confirm what is in your plan. If certain things that your plan includes today are not available at the time of your funeral, we will provide reasonable alternatives. This could include if your coffin choice was no longer available, for example. If, due to any requested changes to your plan at the time of

need, the cost of the funeral is more than the plan value, then the difference will need to be paid by your family, Estate or Representative.

6. What Your Plan Does Not Cover

The costs for other services or special requests, for example, a memorial, headstone, flowers and catering are not included in the plan. If you have purchased a funeral plan and you would like to make a provision for services not already included in your plan, you may be asked to do so by making a contribution towards these costs. The value of the contribution will mature in the whole of life insurance policy, however, if

that contribution does not cover the then current rate for those goods or services, you or your Representative must pay the difference between the value of your contribution and the actual cost at the time of your funeral. The value of the contribution and your requests will be detailed in your membership pack.

If any other fees payable are required that are not included in your plan, for example, repatriation into Scotland, they will need to be paid for separately at the time of the funeral.

If you make changes to your plan after the plan start date and the services are more than the value of the plan then you will have to pay the difference.

7. Your Funeral Plan Documents

We will send a copy of your membership pack by email immediately and a paper copy, with your unique customer number and all relevant documents within 30 days of the plan start date. You should keep this in a safe place and let your family or Representative know where it is kept.

8. What Your Representatives And/Or Family

Need To Do At The Time Of Need

Please contact us in writing at Affordable Funerals, The

Pool House, Bicester Road, Stratton Audley, Oxfordshire, OX27 9BS or via email at info@low-cost-funeral.co.uk or by telephone on 0800 862 0150.

9. Change Of Address Or Change In Details

Please contact us in writing at Affordable Funerals, The

Pool House, Bicester Road, Stratton Audley, Oxfordshire, OX27 9BS or via email at info@low-cost-funeral.co.uk or by telephone on 0800 862 0150.

10. VAT

Most elements of the funeral service are currently value added tax (VAT) exempt. Your plan will not include VAT if you have not specified any additional services because it is not currently charged on the items/services included in our set funeral plans.

Some additional services may include VAT, according to the regulations set out by HM Customs and Revenue. We include VAT at its current rate on the cost of any additional services in your plan for which VAT is currently payable at the rate applicable at the plan start date.

11. How Information Held About You Or Your Representatives Is Held

The information we hold about you and your Representative

will be used for the purpose of administering your plan by Affordable Funerals and our partners only and for the purchase of the whole of life insurance policy from our chosen life insurance provider. We will not give your information to any other third party.

We may be under a duty to disclose or share personal information in order to comply with any legal obligation.

12. Law

Law of Scotland applies if you reside in Scotland. Law of England and Wales applies if you live in England or Wales.

13. Eligibility

You are eligible to take out your plan if you are 18 years old or over. There are no health questions or medical examinations. Paying by 5 or 10 years or by Fixed Monthly Payments is available only if the plan holder is between 50 and 74 years of age. If the payment option is Fixed Monthly Payments is selected you must have been paying into the plan for a minimum of 2 years to qualify. If you pay over 5 or 10 years, you need to be paying for a minimum of 12 months to qualify.

14. Complaints

If you want to make a complaint, please contact us in writing at Affordable Funerals, The Pool House, Bicester Road, Stratton Audley, Oxfordshire, OX27 9BS or via email at info@low-cost-funeral.co.uk or by telephone on 0800 862 0150. We will aim to resolve your complaint within three business days. If further investigation is required we will write to you within that time.

If you cannot settle your complaint with us, you can refer to the Financial Ombudsman Service for free at www.financial-ombudsman.org.uk or by contacting them on 0800 023 4567.

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15. Cancelling Your Plan

You have the right to cancel your plan and to receive a full refund with no obligation within 30 days of the plan start date. If you paid for your plan in full or spread the monthly cost over 12 months, and you cancel your plan after 30 days of the plan start date, any monies paid, less than the Cancellation Fee of £299 will be refunded.

If you have chosen to pay by Fixed Monthly Payments or the 5 or 10 year payment method and you cancel your plan after 30 days of the plan start date then there is no cash-in value and no money will be refunded. Once your plan is cancelled we will have no further obligation to fulfil your plan.

You can cancel your plan by writing to us at Affordable Funerals, The Pool House, Bicester Road, Stratton Audley, Oxfordshire, OX27 9BS or via email at info@low-cost-funeral.co.uk or by telephone on 0800 862 0150.

16. Missed Payments

If we do not receive a payment from you, we will contact you by your preferred method. If we are unable to make contact with you, we will write to you within five business days requesting you to bring your payments up-to-date. If you were to miss a second consecutive payment, we will contact you again within five business days of the second missed payment to provide you with a statement of the individual payments due, the total amount of the payment shortfall and information on the consequences if the payments are not made within 10 business days. If your payments are not brought up-to-date within the 10 business days and we have been unable to make contact with you, we may cancel your plan and cancellation fees may be incurred.