

Direct Debit Guarantee



This Guarantee is offered by all Banks and Building Societies that accept instructions to pay Direct Debits. If there are any changes to the amount, date or frequency of your Direct Debit, the Golden Charter Trust will notify you 10 working days in advance of your account being debited or otherwise agreed. If you request the Golden Charter Trust to collect a payment, confirmation of the amount and date will be given to you at the time of the request. If an error is made in the payment of your Direct Debit by the Golden Charter Trust or your Bank or Building Society, you are entitled to a full and immediate refund of the amount paid from your Bank or Building Society. If you receive a refund that you are not entitled to, you must pay it back when the Golden Charter Trust asks you to. You can cancel a Direct Debit at any time by contacting your Bank or Building Society. Written confirmation may be required. Please also notify the Golden Charter Trust.

The Golden Charter Trust



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 protect plan holders' interests. For more information, please refer to the funeral plan key features, terms and conditions or visit www.funeralplanningauthority.co.uk and www.goldenchartertrust.co.uk

Independent Way funeral plan

Choose how to pay for your plan



Golden Charter Funeral Plans are provided by Golden Charter Ltd, Canniesburn Gate, 10 Canniesburn Drive, Bearsden, Glasgow G61 1BF. Registered in England No. 02511598. Registered office: Golden Charter Ltd, One Fleet Place, London, EC4M 7WS

Prices applicable from 1st April 2020 and subject to change without notice.

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Paying for your Independent Way funeral plan

To make it as easy as possible to pay for your Independent Way funeral plan, we offer four payment options. Just pick the one that best suits you and your budget.

As each funeral plan price is tailored individually, the prices and payments shown below are for illustrative purposes only. For a personalised quote, please contact your funeral director or call Golden Charter on 0800 833 800.

All payment options include our 30-day money-back guarantee: If you're not completely satisfied with your plan, you can cancel within 30 days of the start date and we'll refund all payments made.

Please read this information in conjunction with the enclosed key features and terms and conditions.

A Single payment option

One single payment for immediate cover. As the plan is tailored to your requirements, the cost of your plan will be presented to you by your funeral director at the time of purchase.

- 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

B 12 monthly payment option

Spread the cost over 12 monthly payments by Direct Debit at no extra charge

Prices for example only	Plan price £3,495	Plan price £3,850	Plan price £4,099
Initial deposit	£49.00	£49.00	£49.00
Monthly payment	£287.17	£316.75	£337.50

Your final monthly payment may vary slightly from the figures above.

- Pay a minimum deposit of £49 plus 12 monthly payments by Direct Debit into the Golden Charter Trust
- You can reduce your monthly payment by paying a higher deposit – please contact your funeral director or call us on 0800 833 800 for a personalised quote
- Your plan benefits will be in place at the end of the payment term
- If you die before all payments have been paid, the outstanding balance will be requested from your family or estate
- 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

For a personalised quote, or if you have a question about the payment options, please speak to your funeral director or call:  **0800 833 800**

C Low cost instalment option

Spread the cost over a longer term for a low monthly payment

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

Your monthly payment depends on the term – the number of years you wish to spread the cost over. 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 above.

Other payment terms are available – please contact your funeral director or call us on 0800 833 800 for a personalised quote.

- Payments shown are based on the minimum £49 deposit and include a 4% instalment charge
- You can reduce your monthly payment by paying a higher deposit
- 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
- Your plan benefits will be in place at the end of the payment term if all payments have been made
- A payment break is available after 12 payments have been made
- If you die before 12 monthly payments have been made, all the money you have paid less any arrangement fee will be returned to your estate

- Should you pass away after 12 months, but before payments have been completed, either (1) all sums paid by you less our cancellation fee of £249 and any arrangement fee or, if less (2) the total cost if had you chosen to pay by the single payment option less any arrangement fee will be used to pay towards the cost of your funeral. Your estate must pay the outstanding balance for your funeral to be carried out. If the outstanding balance is not paid, your funeral will not 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
- Your plan cannot be cancelled after 12 months. If you stop paying after 12 months, your plan will remain in place and no refund will be made. When you die, the funeral director will receive all the money you have paid in, less the £249 administration fee and any arrangement fee paid by you, as a contribution towards your funeral
- Paying by the low cost instalment option will result in you paying more for your funeral plan than if you had chosen single payment or the 12 monthly payment option

D Fixed monthly payment option

A fixed monthly payment for life or until age 90

- Pay a fixed monthly payment by Direct Debit based on your age (at time of application)
- Payable for life or until the age of 90
- This option is available if you are aged 50 to 80 and a UK resident
- Your payments will be paid to a UK life assurance company and managed by them
- Your plan benefits will be in place after two years' consecutive payments, however you must keep making payments to remain covered

- Paying by the fixed monthly payment option may result in you paying more for your funeral plan than if you had chosen single payment or the 12 monthly payment option

For monthly payments and more information on the fixed monthly payment option, please contact your funeral director or call us on **0800 833 800**.