



# Paying for your funeral plan in Cyprus

Whatever your financial circumstances Golden Leaves offer affordable plans and flexible payment options to suit you.

## Golden Leaves International funeral plan details:

### The Simple plan

€3,710.00 / £3,226.00

#### What's included?

- Administration of the plan
- Attending to all necessary funeral arrangements
- The funeral director's services
- Removal to the funeral director's premises (within 40km)
- Care of the deceased
- Hygienic treatment
- 4 days' mortuary expenses
- A simple wood coffin
- Provision of hearse to cemetery
- Provision of necessary staff to attend funeral service
- Burial third party costs\* inclusive of grave purchase, interment fee and grave digger fee
- Wooden cross with name plate (wooden cross added when grave is purchased)
- Advice to executors relating to registration and documentation
- All legal documents necessary for the funeral to take place
- 24-Hour English-speaking emergency helpline

#### What's not included?

- Flowers
- Mortuary expenses for more than four days
- Cremation
- Religious or non-religious funeral service

\*Burial third party costs limited to 850 euros (based on current cemetery cost - Contribution)

### The Traditional plan

€4,020.00 / £3,495.00

#### What's included?

- Administration of the plan
- Attending to all necessary funeral arrangements
- The funeral director's services
- Removal to the funeral director's premises (within 80km)
- Care of deceased for visit by family and friends
- Hygienic treatment
- 7 days' mortuary expenses
- A simple wood coffin
- Use of chapel of rest
- Provision of hearse to cemetery
- Church Service, Minister, and staff attendance (A contribution of €285 is included in the plan)
- Bread, cheese, and wine following service
- Provision of necessary staff to attend funeral service
- Burial third party costs\* inclusive of grave purchase, interment fee and grave digger fee
- Wooden cross with name plate (wooden cross added when grave is purchased)
- Advice to executors relating to registration and documentation
- All legal documents necessary for the funeral to take place
- 24-Hour English-speaking emergency helpline

#### What's not included?

- Flowers
- Mortuary expenses for more than seven days
- Cremation

\*Burial third party costs limited to 850 euros (based on current cemetery cost - Contribution)

# The Repatriation plan

€7,950.00 / £6,914.00

## What's included?

- Administration of the plan
- Attending to all necessary funeral arrangements in country of residence
- The funeral director's professional services
- All legal documents required for repatriation and funeral services
- Removal to the funeral director's premises in Cyprus
- Care of deceased and preparation for repatriation
- Simple coffin conforming to international travel requirements
- Flight to destination country (freight fee allowance of £1000\*)
- Death certificate in language of country of residence and translated to English

## UK service

- Delivery from UK airport to funeral directors (within 100km)
- UK service (contribution to UK funeral of up to £2000\*)
- Advice to executors relating to registration and documentation
- 24-hour English-speaking emergency helpline

## What's not included?

- Additional church service, minister and necessary staff in Cyprus

## Third party costs

\* This plan includes an allowance of up to £1000 toward costs of repatriating the deceased by air. If a UK funeral service is required, this plan also includes a contribution of up to £2000 toward costs. These may include:

- Use of a Chapel of Rest
- Wood veneer coffin
- Hearse on the day of the funeral plus a conductor and bearers
- Cremation or burial costs

If the cost of these is more than £2000 (or the cost of repatriation by air is more than £1000) then there may be additional expenses that will need to be paid by the estate or next-of-kin of the deceased.

# 1. Single payment

## One single payment for immediate cover

Euro:			
Funeral Plan	Simple	Traditional	Repatriation
Single payment price	€3,710.00	€4,020.00	€7,950.00

  

Sterling:			
Funeral Plan	Simple	Traditional	Repatriation
Single payment price	£3,226.00	£3,495.00	£6,914.00

Single payment (i.e. in one lump sum in Sterling or Euros) – you can cancel within 30 days or within 7 days of us telling you who your funeral director is (if this is later). You'll get all your money back. If you cancel after this, you'll get your money back but we'll keep a €343 / £299 charge for administration.

# 2. 12 monthly instalments

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

Euro:			
Funeral Plan	Simple	Traditional	Repatriation
Deposit	€100	€100	€100
12 Instalments	€300.83 p/m	€326.67 p/m	€654.17 p/m
Total Payable	€3,710.00	€4,020.00	€7,950.00

  

Sterling:			
Funeral Plan	Simple	Traditional	Repatriation
Deposit	£85	£85	£85
12 Instalments	£261.75 p/m	£284.17 p/m	£569.08 p/m
Total Payable	£3,226.00	£3,495.00	£6,914.00

12 months' instalments (Sterling or Euros). You can cancel at any time in the 12 months and get back everything you've paid. After that, you'll get your money back but we'll keep a €343 / £299 charge for administration. If you pass away within the first 12 months as a result of an accident, we will cover the cost of the plan in full and will not seek to recover any outstanding balance\* If death occurs in the first 12 months and this is not accidental, all payments paid to the date of death will be refunded but a funeral will not be provided. Payment option not available if you have been advised by a doctor of a condition or illness that might cause death within 12 months of applying for a plan.

The deposit assumed in the above example calculations has been set at €100 or £85. Please be aware that a higher deposit will lower your monthly instalment whilst a lower deposit will increase. \*See our terms and conditions for what we mean by 'Accident'.

### 3. Monthly instalments between 24 to 96 months (Euro payments only)

#### Spread the cost from 24 months up to 96 months with a fixed management charge per annum

It is now possible to obtain all of the benefits and guarantees of a fully paid Golden Leaves plan but pay for your plan over a payment period of up to 8 years. You will immediately be fully covered with nothing more to pay, should you or the individual who purchased the plan on your behalf passes away of accidental death in the first 12 months. You will be fully covered after 12 months for death by any cause.

Funeral Plan	Simple	Traditional	Repatriation
Deposit	€100	€100	€100
24 monthly payments	€159.44 p/m	€173.13 p/m	€346.71 p/m
Total Payable	€3,926.60	€4,255.20	€8,421.00
36 monthly payments	€112.67 p/m	€122.35 p/m	€245.01 p/m
Total Payable	€4,156.20	€4,504.51	€8,920.26
48 monthly payments	€89.57 p/m	€97.27 p/m	€194.78 p/m
Total Payable	€4,399.57	€4,768.78	€9,449.48
60 monthly payments	€75.96 p/m	€82.48 p/m	€165.17 p/m
Total Payable	€4,657.54	€5,048.97	€10,010.44
72 monthly payments	€67.10 p/m	€72.86 p/m	€145.90 p/m
Total Payable	€4,930.99	€5,345.84	€10,605.07
84 monthly payments	€60.96 p/m	€66.20 p/m	€132.56 p/m
Total Payable	€5,220.85	€5,660.59	€11,235.38
96 monthly payments	€56.54 p/m	€61.40 p/m	€122.95 p/m
Total Payable	€5,528.11	€5,994.23	€11,903.50

On all Euro instalment purchases with a longer duration than 12 months, a cumulative instalment management charge of 6% per annum is included in the monthly instalment calculations.

If you pass away within the first 12 months as a result of an accident, we will cover the cost of the plan in full and will not seek to recover any outstanding balance\*. If death occurs in the first 12 months and is not accidental, all payments paid to date of death will be refunded but a funeral will not be provided. After 12 months, you are fully covered for both accidental or natural death. If you pass away after the first 12 months, the funeral will be provided and no outstanding balance will be required to be paid.

You can cancel at any time during the first 12 months and get back everything you've paid. After that, you'll get your money back but we'll keep a €343 charge for administration. Payment option not available if you have been advised by a doctor of a condition or illness that might cause death within 12 months of applying for a plan.

Please Note: If you want to pay by instalments, and require any additional options, their cost will be paid in advance. This illustration is based on an initial deposit of €100, but amounts will change with the payment of a higher deposit.

\*See our terms & conditions for what we mean by "Accident".

## 4. Credit Finance Agreement 24 to 96 months (Sterling payments only)

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

It is now possible to obtain all of the benefits and guarantees of a fully paid Golden Leaves Plan but pay for your plan over a payment period of up to 8 years. You will immediately be fully covered with nothing more to pay, should you or the individual who purchased the plan on your behalf passes away in the payment term.

	Simple	Traditional	Repatriation
24 Monthly Payments:	£157.99 p/m	£171.28 p/m	£340.31 p/m
Total Payable:	£3,876.76	£4,195.72	£8,252.44
36 Monthly Payments:	£114.28 p/m	£123.87 p/m	£245.75 p/m
Total Payable:	£4,199.08	£4,544.32	£8,932.00
48 Monthly Payments:	£92.53 p/m	£100.29 p/m	£198.93 p/m
Total Payable:	£4,526.44	£4,898.92	£9,633.64
60 Monthly Payments:	£79.73 p/m	£86.41 p/m	£171.36 p/m
Total Payable:	£4,868.80	£5,269.60	£10,366.60
72 Monthly Payments:	£71.39 p/m	£77.37 p/m	£153.41 p/m
Total Payable:	£5,225.08	£5,655.64	£11,130.52
84 Monthly Payments:	£65.60 p/m	£71.09 p/m	£140.94 p/m
Total Payable:	£5,595.40	£6,056.56	£11,923.96
96 Monthly Payments:	£61.40 p/m	£66.54 p/m	£131.89 p/m
Total Payable:	£5,979.40	£6,472.84	£12,746.44

#### Funeral Safe Representative Example

Credit amount of £3,495.00 with an upfront arrangement fee payment of £85.00 and monthly repayments of £171.28 over a term of 24 months at a rate of interest per annum (fixed) of 12.99%. This is the equivalent to 15.99% APR representative. Total amount repayable is £4195.72. We will do a credit assessment of your circumstances when you apply. Credit available subject to status and personal circumstance to UK residents aged 18 years and over. Funeral Safe finance is available over terms of 2–8 years with (fixed) APR rates from 11.99% based on your personal circumstances. We reserve the right to refuse any application. Information correct as of 01/02/2024. Funeral Safe limited is authorised and regulated by the Financial Conduct Authority and is the Lender (FRN:765110)

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

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

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