



Paying for your funeral plan in Spain and Portugal

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

Golden Leaves International funeral plan details:

The Direct Cremation plan

€2,489.00 / £2,165.00

What's included?

- Administration of the plan
- Attending to all necessary funeral arrangements
- The funeral director's services
- Unattended cremation service
- Conveyance of the deceased to the mortuary within Spain or Portugal
- 24 hours' mortuary expenses
- Preparation and care of the deceased
- Supply of a coffin
- Cremation fee and doctor's certificate
- Supply of a simple urn
- Ashes to be returned to family within mainland Spain or Portugal
- Certificate to allow ashes to be taken on board an aircraft
- Death certificate in language of country of residence and translated to English
- Dual plan cover with the UK
- 24-Hour English-speaking emergency helpline

What's not included?

- Contribution to repatriation of ashes
- Mortuary expenses for more than one day
- Burial of the deceased
- Attendance or viewing of the deceased
- Religious or non-religious funeral service

The Simple plan

€4,019.00 / £3,495.00

What's included?

- Administration of the plan
- Attending to all necessary funeral arrangements
- The funeral director's services
- Conveyance of the deceased to the mortuary within Spain or Portugal
- 3 days' mortuary expenses
- Preparation and care of the deceased
- Supply of a coffin
- Provision of a hearse to the local crematorium
- Cremation fee and doctor's certificate
- Supply of an urn
- Certificate to allow ashes to be taken on board an aircraft
- Death certificate in language of country of residence and translated to English
- Dual plan cover with the UK
- 24-Hour English-speaking emergency helpline

What's not included?

- Contribution to repatriation of ashes
- Mortuary expenses for more than three days
- Embalming
- Burial of the deceased
- Religious or non-religious funeral service

The Traditional plan

€4,419.00 / £3,843.00

What's included?

- Administration of the plan
- Attending to all necessary funeral arrangements
- The funeral director's services
- Conveyance of the deceased to the mortuary within Spain or Portugal
- 5 days' mortuary expenses
- Hygienic treatment if required and care of the deceased
- Supply of a coffin suitable for cremation or burial
- Robe and fittings as required
- Provision of a hearse to the local crematorium/cemetery
- A service of your choice, religious or non-religious
- Cremation fee and doctor's certificate
- Supply of an urn or burial plot in Spain or Portugal
- Cremation certificate to allow ashes to be taken on board an aircraft
- Death certificate in language of country of residence and translated to English
- Dual plan cover with the UK
- 24-Hour English-speaking emergency helpline

What's not included?

- Contribution to repatriation of ashes
- Mortuary expenses for more than five days

The Repatriation plan

€9,069.00 / £7,887.00

What's included?

- Administration of the plan
- Attending to all necessary funeral arrangements in Spain or Portugal
- The funeral director's services
- All legal documents required for repatriation and funeral services
- Removal to the funeral director's premises in Spain or Portugal
- Care of the deceased and preparation for repatriation
- A simple coffin conforming to international travel requirements
- Delivery to airport in closed hearse
- Flight to destination country (freight fee allowance of £1000*)

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 Spain or Portugal

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

Euros:				
Funeral Plan	Direct Cremation	Simple	Traditional	Repatriation
Single payment price	€2,489.00	€4,019.00	€4,419.00	€9,069.00

Sterling:				
Funeral Plan	Direct Cremation	Simple	Traditional	Repatriation
Single payment price	£2,165.00	£3,495.00	£3,843.00	£7,887.00

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	Direct Cremation	Simple	Traditional	Repatriation
Deposit	€100	€100	€100	€100
12 Instalments	€199.08 p/m	€326.58 p/m	€359.92 p/m	€747.42 p/m
Total Payable	€2,489.00	€4,019.00	€4,419.00	€9,069.00

Sterling:				
Funeral Plan	Direct Cremation	Simple	Traditional	Repatriation
Deposit	£85	£85	£85	£85
12 Instalments	£173.33 p/m	£284.17 p/m	£313.17 p/m	£650.17 p/m
Total Payable	£2,165.00	£3,495.00	£3,843.00	£7,887.00

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	Direct Cremation	Simple	Traditional	Repatriation
Deposit	€100	€100	€100	€100
24 monthly payments	€105.51 p/m	€173.09 p/m	€190.76 p/m	€396.13 p/m
Total Payable	€2,632.34	€4,254.14	€4,678.14	€9,607.14
36 monthly payments	€74.56 p/m	€122.32 p/m	€134.80 p/m	€279.93 p/m
Total Payable	€2,784.28	€4,503.39	€4,952.83	€10,177.57
48 monthly payments	€59.28 p/m	€97.24 p/m	€107.17 p/m	€222.55 p/m
Total Payable	€2,945.34	€4,767.59	€5,244.00	€10,782.22
60 monthly payments	€50.27 p/m	€82.46 p/m	€90.88 p/m	€188.72 p/m
Total Payable	€3,116.00	€5,047.65	€5,552.64	€11,423.16
72 monthly payments	€44.40 p/m	€72.84 p/m	€80.27 p/m	€166.70 p/m
Total Payable	€3,297.02	€5,344.51	€5,879.80	€12,102.55
84 monthly payments	€40.34 p/m	€66.18 p/m	€72.94 p/m	€151.46 p/m
Total Payable	€3,488.84	€5,656.18	€6,226.58	€12,822.70
96 monthly payments	€37.42 p/m	€61.38 p/m	€67.65 p/m	€140.48 p/m
Total Payable	€3,692.17	€5,992.73	€6,594.18	€13,586.06

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.

	Direct Cremation	Simple	Traditional	Repatriation
24 Monthly Payments:	£105.53 p/m	£171.28 p/m	£188.49 p/m	£388.41 p/m
Total Payable:	£2,617.72	£4,195.72	£4,608.76	£9,406.84
36 Monthly Payments:	£76.46 p/m	£123.87 p/m	£136.27 p/m	£280.43 p/m
Total Payable:	£2,837.56	£4,544.32	£4,990.72	£10,180.48
48 Monthly Payments:	£61.92 p/m	£100.29 p/m	£110.33 p/m	£227.00 p/m
Total Payable:	£3,057.16	£4,898.92	£5,380.84	£10,981.00
60 Monthly Payments:	£53.36 p/m	£86.41 p/m	£95.06 p/m	£195.54 p/m
Total Payable:	£3,286.60	£5,269.60	£5,788.60	£11,817.40
72 Monthly Payments:	£47.79 p/m	£77.37 p/m	£85.11 p/m	£175.05 p/m
Total Payable:	£3,525.88	£5,655.64	£6,212.92	£12,688.60
84 Monthly Payments:	£43.92 p/m	£71.09 p/m	£78.20 p/m	£160.82 p/m
Total Payable:	£3,774.28	£6,056.56	£6,653.80	£13,593.88
96 Monthly Payments:	£41.12 p/m	£66.54 p/m	£73.19 p/m	£150.49 p/m
Total Payable:	£4,032.52	£6,472.84	£7,111.24	£14,532.04

Funeral Safe Representative Example

Credit amount of £7,887.00 with an upfront arrangement fee payment of £85.00 and monthly repayments of £388.41 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 £9,406.84. 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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from a Spanish mobile or landline)

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