

Funeral Plan Instalment Payment Form



Please complete this form clearly in black ink and BLOCK CAPITALS

ID/reference number

Name of arranging firm

Name of person to be covered by the plan Date of birth

You can choose to pay for your funeral plan over a period of 12, 24, 36, 48 or 60 months. Please read the Additional Terms and Conditions for Instalment Payments overleaf before completing the Direct Debit Instruction provided.

Payment period (please select)

12 months 24 months 36 months 48 months 60 months

There is an additional cost for paying over 24, 36, 48 and 60 months and the total amount you pay increases when you pay over a longer period.

How to calculate instalment payments

For 12 month instalment plans, simply divide the total plan price (less management fee) by 12 months. Add the management fee to the first payment.

For 24 – 60 month instalment plans, follow steps 1 – 4 below.

Step 1: Divide the total cost of the funeral (not including management fee) by 1,000.

Step 2: Multiply the figure from step 1 by the appropriate rate for the required payment term shown below. This provides the monthly payment required.

Payment term	24 months	36 months	48 months	60 months
Rate	46	32	25	21

Step 3: The first payment is payable by cheque and the management fee must be added at this stage. A Direct Debit Instruction must be completed for the remainder of the payments.

Step 4: To calculate the total cost multiply the monthly cost (less management fee) by the payment term and add the management fee to the figure calculated.

First monthly payment including the management fee of £ (payable by cheque): £

Followed by (insert term less one month) monthly payments by Direct Debit of: £

TOTAL cost of funeral plan: £

Please enclose a cheque for the first payment made payable to Ecclesiastical Planning Services or EPS.

I wish to pay for my funeral plan by monthly instalments. I have read, understood and accept the Additional Terms and Conditions for Instalment Payments, completed the Direct Debit Instruction and accept that the Direct Debit instalment payments shown above will be debited from my nominated bank account.

Signed Date

Full name (please print clearly)

Additional Terms and Conditions for Instalment Payments

1. These Additional Terms and Conditions apply if you choose to pay for your Plan in instalments. They are incorporated into and subject to the binding contract between you and us, comprising your Application Form, your Instalment Payment Form overleaf and the Terms and Conditions that are applicable to your Funeral Plan. All capitalised terms have the same meaning as in the Terms and Conditions applicable to your Plan.
2. On our acceptance of your Application Form you will be contractually bound to make payment of the Charges by way of instalment payments in accordance with Clauses 3 to 7 below.
3. You must make all instalment payments by their due date by Direct Debit to the bank account nominated by us. We will notify you of the due dates of your instalment payments.
4. This is not an insurance policy and part payment of the Charges does not entitle a Plan to be carried out in full or in part. Entitlement under the Plan is only effective after the final instalment payment is made.
5. You can only make changes to your Plan after you have paid the final instalment of the Charges.
6.
 - a. If you die before paying the final instalment of the Charges, then we will pay the Plan Value to the appointed funeral director as a contribution towards the funeral.
 - b. If you do not pay any instalment after 15 working days following the relevant due date then we will not collect any further payments. We will hold the Plan Value and pay it to the appointed funeral director as a contribution towards the funeral on your death or you can cancel your Plan in accordance with Clause 7 of the Terms and Conditions applicable to your plan.
 - c. If you choose to stop making payments before paying for your Plan in full, we will hold the Plan Value and pay it to the appointed funeral director as a contribution towards the funeral on your death or you can cancel your Plan in accordance with Clause 7 of the Terms and Conditions applicable to your plan.
 - d. If any of Clauses 6a, 6b or 6c above applies, we will not pay any funeral costs not covered by the Plan Value. You or your personal representatives must pay any such shortfall in funeral costs.
7. You may settle all outstanding instalments before their due date. Please contact us to find out what the early payment amount would be.

Please send the original signed copy to Ecclesiastical Planning Services and give a copy to your customer.

Ecclesiastical Planning Services, Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW.

Tel: 0800 633 5626 Fax: 0345 601 0471

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