



## When and how do I pay?

You can choose to pay for your plan with a one-off lump sum payment or over an agreed monthly instalment term from either:

1. 18 monthly payments without an instalment charge; or
2. Over a period of 2 years or more with an additional instalment charge

The instalment charge is a fixed annual fee added to the initial balance of your plan. It is calculated as 6% of the full price of the plan minus any deposit paid. This amount is then multiplied by the number of years of instalments. The total is added to the retail cost of the plan, minus any deposit paid, and divided by the number of instalments to determine the monthly instalment amount.

We have laid out below examples of the instalment terms available and the total retail price of the plan when the instalment charges are included in the total cost. We will provide an exact cost breakdown dependent on the deposit and terms for each individual.

Plan Name	Full Payment Price	Deposit	Term in Years	Monthly Premium	Total Payable	Instalment Cost
Avalon Repatriation Burial Funeral Plan (Cyprus)	£6,595 / €7,450	N/A	0	N/A	£6,595 / €7,450	N/A
	£6,595 / €7,450	£500 / €500	1.5 (18 months)	£338.62 / €386.12	£6,595 / €7,450	£0
	£6,595 / €7,450	£500 / €500	2	£284.44 / €324.34	£7,326.40 / £8,284	£731.40 / €834
	£6,595 / €7,450	£500 / €500	5	£132.06 / €150.59	£8,423.50 / €9,535	£1,828.50 / €2,085

If you pay in instalments, we will not provide any of the products and services if you pass away during the 18 month moratorium period unless your death is the direct result of a covered accident. You can find full details in the full Terms and Conditions.

## What happens if I miss a payment?

It is important that you contact us as soon as you encounter difficulties with the instalment payments. We understand that sometimes a payment could be inadvertently missed and to accommodate this occurrence we will allow you to miss a monthly payment without losing the full benefits of the plan. If you miss any instalment payment, we will write to you advising you that your payments have not been made. We will cancel your plan if you miss the equivalent of 2 consecutive monthly payments or 5 non-consecutive payments over a rolling 12 months, and do not rectify the missing payments within 10 working days of us requesting the payment. If you elect to discontinue with your instalment payments or we cannot contact you to rectify the issue, we will cancel your plan and return the monies paid less any applicable fees. Full details can be found in the Generic Terms and Conditions.

## How do I cancel my plan?

### Plans paid in full or with a lump sum payment

You can cancel your plan:

- Within 30 days of the receipt of your Welcome Pack with no cancellation fee
- After 30 days following receipt of your Welcome Pack, we will refund all monies paid into the plan, less the cancellation fee which is £395 / €495

### Plans paid on instalments

You can cancel your plan:

- Within 18 months of the receipt of your Welcome Pack with no cancellation fee
- After 18 months following receipt of your Welcome Pack, less 50% of the instalment charge you have paid and the cancellation fee which is £395 / €495

For further information on how to cancel your plan and any cancellation fees which may apply, please contact our Customer Services team by email on [customercontact@avalonfuneralplans.com](mailto:customercontact@avalonfuneralplans.com) or by phone on +357 26 022 696 / +44 161 486 2020.

## How do I make a complaint?

Complaints should be made: By email: [complaints@avalonfuneralplans.com](mailto:complaints@avalonfuneralplans.com), in writing to us at: Brooke Court, Lower Meadow Road, Handforth Dean, Wilmslow, Cheshire SK9 3ND. Or you can phone us on: 0161 486 2020. We will be in touch within 3 working days and aim to resolve your concerns within 8 weeks. If you are unhappy with our response, you may be able to refer the matter to the Financial Ombudsman Service, Exchange Tower, London, E14 9RS. Telephone: 0800 023 4567. Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk) Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## Financial Services Compensation Scheme

If we were unable to meet our liabilities under the terms of the funeral plan, the customer or their estate (if the customer had passed away) may be entitled to compensation from the FSCS compensation scheme. You can find more information on this scheme at: Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY, UK. Telephone on +44 800 67 1100 or +44 207 741 4100. For more information on their process go to: [www.fscs.org.uk](http://www.fscs.org.uk)

## Information concerning potential funeral plan provider failure

In the unlikely event of failure of Avalon there will be a reasonable likelihood that your funeral plan contract will be transferred to and continue to be carried out by another regulated funeral plan provider but that could potentially incur extra costs to you.

In the event that the relevant funeral plan contract will not continue to be carried out by us or another firm then you will receive a payment corresponding to your balance, but this may not be the full amount you've paid in.

**Avalon Funeral Plans** is a trading style of The Avalon Trustee Company Limited (Company No: 02836336), and Avalon (Europe) Limited (Company No: 03773923) both with their registered Head Office in England: Brooke Court, Lower Meadow Road, Handforth Dean, Wilmslow, SK9 3ND. Avalon Funeral Plans are authorised and regulated by the Financial Conduct Authority (FCA). Our UK plans are provided through Avalon Trustee Company Limited and its FCA registration number is 965284. Our European plans are provided through Avalon (Europe) Limited and its FCA registration number is 965286.

**T:** +357 26 022 696 / +44 161 486 2020 **E:** [customercontact@avalonfuneralplans.com](mailto:customercontact@avalonfuneralplans.com) **W:** [www.avalonfuneralplans.com](http://www.avalonfuneralplans.com)