

Pre-paid Funeral Plan Terms of Business

These Terms of Business apply to Pre-paid Funeral plan contracts only and do not apply to funerals purchased without a Funeral Plan.

Accepting our Terms of Business

By asking us to quote for, arrange or handle your pre-paid funeral plan, you are providing your informed agreement to these Terms of Business. We draw your particular attention to:

- The section headed 'The processing of your personal data'.

For your own benefit and protection, you should read these terms carefully. If you are unsure about any aspect of our Terms of Business or have any questions regarding our relationship with you, please contact us at the address given below.

The Financial Conduct Authority

M&F Funeral Services Ltd is authorised and regulated by the Financial Conduct Authority (FCA). Our Financial Services Register number is 972806.

Our permitted business is entering into and carrying out pre-paid funeral plan contracts.

You may check this on the Financial Services Register by visiting the FCA's website, www.fsa.gov.uk/register/ or by contacting the FCA on 0800 111 6768.

Our service

Helping you to decide

We source and arrange products and provide information but do not offer advice or make personal recommendations when arranging your funeral plan. However, we may ask some questions to narrow down the selection of products on which we will provide details; you will then need to make your own choice about how to proceed.

The capacity in which we act for you

We act as a Funeral Plan Provider not as a Funeral Plan Intermediary

Scope of service including our product range and the range of insurers used

We offer a non-advised funeral plan service. The funeral plans which we arrange are underwritten by an insurance contract between us and Royal London Mutual Society Limited.

Funeral Plan Complaints and Compensation

We aim to provide our funeral plan customers with a high level of customer service at all times but, if you are not satisfied, please contact our Funeral Manager in writing at:

M&F Funeral Services Ltd, 8 Lochend Road South, Musselburgh, East Lothian EH21 6BD

When dealing with your complaint, we will follow our complaint handling procedures; a summary of these procedures is available on request or are available on our website www.mffuneralservices.co.uk. If you are still not satisfied, you may be entitled to refer the matter to the Financial Ombudsman Service (FOS). For further information you can visit the FOS website www.financial-ombudsman.org.uk.

M&F Funeral Services Limited.
Registered in Scotland Number: SC365033 at
Babs Court 4 Shorthope Street, Musselburgh EH21 7DB.

M&F Funeral Services Limited is authorised and regulated by the Financial Conduct Authority (FCA) under Firm Reference Number 972806 to enter into and carry out Funeral Plan contracts. Please note that only the selling and administering of pre-paid Funeral Plans is regulated by the FCA and if you are purchasing a funeral from us without a Funeral Plan this will not be covered by the FCA regulations

Access to the FOS is available for complainants coming within one of the following categories at the time we receive their complaint:

- Consumers (private individuals acting for purposes which are wholly or mainly outside that individual's trade, business, craft, or profession)
- Micro-enterprises (businesses employing fewer than 10 persons and with a turnover or annual balance sheet total not exceeding €2 million)
- Other small businesses (with an annual turnover of below £6.5m, and less than 50 employees or with an annual balance sheet total of below £5 million)
- Charities with an annual income of under £6.5 million
- Trustees of a trust with a net asset value of under £5 million
- Certain types of Guarantors

We are covered by the Financial Services Compensation Scheme (FSCS) for our pre-paid funeral plan activities. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Further information about compensation scheme arrangements is available from the FSCS on 0800 678 1100 (freephone) or 020 7741 4100 or www.fscs.org.uk.

Payment for our services

We charge an initial arrangement cost for each funeral plan we arrange with you.

We do not charge any additional fees (payable by you) for handling your funeral plan.

You will receive a quotation which will tell you the total price to be paid, and which identifies any fees, taxes and charges separately from the cost of your plan before your arrangements are concluded.

We also draw your attention to the sections headed 'Cancellation of Funeral Plan'.

Cancellation of Funeral Plans

You should make any request for the cancellation of your funeral plan to the contact details included within this Terms of Business, either by letter or, e-mail and where requested any relevant funeral plan certificate must be returned to us.

Included in your plan is a 30 day consideration period. If, within this time you decide that the plan is not for you then please let us know within this time-frame for a full refund. Should you decide the plan is not right for you, but outside of the 30 day consideration period we will refund the monies already paid towards the full cost of your plan. Further details can be found in the Terms and Conditions of your plan

The processing of your personal data

In your dealings with us you may provide us with information that may include data that is known as personal data. Where we process personal data, we comply with statutory data processing requirements as set out by the Data Protection Act 2018 and the UK-retained provisions of the EU General Data Protection Regulation (UK GDPR). The personal data we will collect will include information relating to your/the life assured's name, address, date of birth and your nominated representative details.

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We will process your personal data to allow us to provide you with our services as your funeral plan provider in quoting for, arranging and administering your funeral plan. Your personal data will also be used to manage future communications between ourselves.

We will only use your data for the purpose for which it was collected. We will only grant access to or share your data within our firm or other firms associated with us, with other authorised third parties and product and service providers such as funeral plan providers where we are entitled to do so by law under lawful data processing.

The Data Protection Act 2018 provides you with Access Rights that allow you to gain an understanding on the data being processed, who we share it with, for what purpose, why we need to retain it and retention periods, to object to the processing and to place restrictions on the processing, to request copies of your data and to request the deletion of your data.

If you require further information on how we process your data or you wish to exercise your rights, please contact our Funeral Manager, see all contact details below. How we process your personal data is detailed further within our Privacy Notice, copies of which are available on request.

Conflict of interests

Occasions can arise where we, or our parent company, clients or product providers, may have a potential conflict of interest with business being transacted for you. If this happens, and we become aware that a potential conflict exists, we will write to you and obtain your consent before we carry out your instructions and we will detail the steps we will take to ensure fair treatment.

Claims handling arrangements

You should take note of the required procedures in the event of a claim, which will be explained in the funeral plan documentation.

Our Contact Details

You can contact us in the following ways to request duplicate plan documents, to make Funeral Plan changes, to change personal details circumstances (e.g. change of address, name) or to ask any further questions

Telephone: 0131 653 6177

Email: funeralplan@mffuneralservices.co.uk

Post: M&F Funeral Services Ltd, 8 Lochend Road South, Musselburgh, EH21 6BD

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