F A ALBIN PRE-ARRANGED FUNERAL TRUST
RULES AND GUIDELNIES (JULY 2026)

1. Funerals at the level agreed with Members are guaranteed with no extra cost, subject to Rule 9. Any extra requirements of family or friends will be charged separately at the time of a funeral.

2. Wills and any other documents deposited with F A Albin & Sons will be retained in total confidence and will be made available to Members Executors or Personal Representatives following their demise.

3. An 18 month "moratorium period" applies (extendable to 24 months in the case of financial hardship) to your pre-paid Funeral instalment contract. If a Member dies within this moratorium period and before all payments are made, the family or the estate of the Member will be fully refunded the balance paid up until the death. If the Member dies after this moratorium period, the funeral is covered at no extra cost to the family or estate. Within the moratorium period. Members can cancel their plan without incurring a cancelation fee. They will be fully refunded all monies paid up until that point. After this period, Members will be charged a fee of £125 if they wish to cancel their pre-paid funeral plan.

4. At the time of death of a Member, F A Albin & Sons guarantee to undertake the funeral in accordance with the provisions of the plan. The funds of the Member at the time become the property of F A Albin & Sons to undertake the service and from the date of death the funds are not returnable. The instructions given in confidence to F A Albin & Sons by the Member must be followed with regard to Funeral Arrangements.

5. The Trustees and F A Albin & Sons regard Pre-Arranged Funerals as a commitment by both parties that at all times should be reasonably adhered to. F A Albin & Sons guarantee to undertake the funeral as planned to the highest standard.

6. If you wish to pay for your pre-paid funeral plan through monthly instalments, we will arrange for this payment to be made via Standing Order. This payment will occur every month for the agreed duration (up to 18 months) and will cease once your plan has been paid for in full. If you have suffered financial difficulties, please contact a member of our staff to enquire about a period of "breathing space." This is a period of time which may be granted at the Firms discretion whereby you can pause your payments without a fee for up to three months. This will take your instalment duration from a maximum of 18 months, to a maximum of 24 months. At the end of the breathing space, you can recommence your payments. If at the end of the breathing space you cannot afford to make the remaining payments, or if you wish to end your plan , you can contact the Firm and a member of staff will help you through this process and ensure that any monies paid by you are returned to you. Our staff will advise you about how the breathing space will operate based on the circumstances specific to your case.

7. All plans exclude the cost of transportation of the deceased from outside of the mainland U.K. There may be a collection charge if the deceased dies outside of the Greater London area.

8. If the Member misses one payment within their instalment plan, they will receive a statement at the end of their instalment period informing them of the remaining balance and a timeframe by which it must be paid before their plan is terminated. If the Member misses two consecutive payments at any stage of their instalment period, F A Albin & Sons will provide them with a statement within 5 business days, informing them of the shortfall, detailing the balance owed and the penalties that will apply if the balance is not paid. The Member will have 10 business days to pay the shortfall. If the balance is not paid in full within the 10-day period, F A Albin & Sons reserve the right to cancel the Members plan and return their funds.

9. Value Added Tax (VAT) is not currently charged upon the provision of a funeral. The total amount payable for the chosen funeral plan is exclusive of VAT. Should VAT or any other similar turnover or sales related tax become chargeable on funerals or the Funeral plan as a result of U.K. or E.U. legislation, F A Albin & Sons reserves the right to recover such costs in addition to the total amount payable under the plan. This right to recover costs may also apply to increases in grave opening or cremation fees where the increase is unforeseen and in excess of the Retail Prices Index. This will not apply to general increases.

10. A list of the Trustees from time to time can be inspected by appointment at the offices of F A Albin & Sons along with this Trust Deed and the latest Annual Accounts of the Pre-Arranged Funeral Trust.

11. If you wish to make a complaint, you can do so by going to our website **www.albins.co.uk** and submitting a written complaint in the "get in touch with us" box.
Alternatively, you can contact us by:
• **Post** Compliance Officer, Arthur Stanley House,
52 Culling Road, London, SE16 2TN
• **Phone** +44(0)20 7237 3637
• **Email** Info@albins.co.uk

Your complaint will be dealt with promptly following our complaints procedure, details of which are available on request.

12. If you have an unresolved complaint regarding your prearranged funeral plan after the firm have investigated the complaint and tried to remedy the issue, then you have the right to contact the Financial Ombudsman Service who will examine your complaint for free and we will be bound by the Ombudsman's decision. The Financial Ombudsman Service can be contacted at:
• **Address** Exchange Tower, London E14 9SR
• **Website** financial-ombudsman.org.uk
• **Phone** +44 800 023 4567

13. All contracts shall be governed by and construed in accordance with English law.