



Bouquet Pre-Paid Funeral Terms and Conditions

Appendix 1

Terms and Conditions ("Terms")

1. Please read these Terms and Conditions carefully before signing. The Bouquet Pre-Paid Funeral plan is operated by Sincere Funeral Services NZ Ltd. This plan offers the customer a choice of any applicable Sincere Funeral package available at the time of death.
2. Your access to and use of the Bouquet Pre-Paid Funeral Plan is conditioned on your acceptance of and compliance with these Terms. These Terms apply to all customers who have purchased a Funeral Package and/or Bouquet Pre-Paid Package.
3. Sincere Funeral Services will not provide information or release funds to anyone that is not an authorised signatory or Executor to the pre-paid account.

By accessing or using Sincere Funeral Services you agree to be bound by these Terms. If you disagree with any part of the terms, then you will be unable to access our services.

4. Purchases:

Price increases will not apply to pre-paid packages. All prices include GST.

If you wish to purchase a product or service made available through Sincere Funeral Services, you may be asked to supply certain information relevant to the service provided to you including, without limitation, and where applicable:

- ✓ The height and weight of the Policy Holder
- ✓ A choice of the Daffodil, Rose, Orchid or Kowhai Package
- ✓ A choice of a Grosvenor wood range casket i.e Rimu, Hickory or Mahogany
- ✓ Your Funeral Insurance Provider
- ✓ An assessment of eligibility for the Work & Income Funeral Grant
- ✓ Names of the Executor or Power of Attorney of you and your Estate

PLEASE NOTE: In the event that the Policy Holder is deceased before the pre-paid package has been fully paid, the balance of the package will be required by invoice in the first 30 days.

5. Payment:

The customer is required to pay a minimum of \$5.00 per week. This amount will be paid directly to Sincere Funeral Services Bouquet Pre-Paid Account. **KIWIBANK Sincere Funeral Services** Pre-Paid Funerals. **(Appendix 2)**

The remaining cost of the package if not paid in full at the time of death, will be billed to the Executor (Executor: EXECUTOR) and the person/s who sign and complete the business "Service Provision Form" within the first 30 days of death.

6. Transferrable:

All funds deposited in to the Bouquet Pre-Paid Funeral Account are not transferable.

7. Conditions of the Bouquet Pre-Paid Account:

- a) Funds must remain in the account until the specified amount has been reached
- b) Funds can be withdrawn within 3 working days (Conditions Apply)
- c) Interest rates will not apply
- d) Executor
- e) Power of Attorney
- f) Guardian
- g) Liability
- h) Four quarterly account statements are provided per year

Definitions:

a) Funds:

All funds must remain in the account until the specified amount has been reached. This amount may vary with each customer. It will be considered that a minimum of \$500 shall be the minimum and that a maximum amount will not exceed \$5345.00 (Kowhai Package).

b) Withdrawals:

Funds can be withdrawn at any time, a notice period of one week must be given prior to funds being released. You must allow 3 working days from notification of the withdrawal before funds will be released. Funds will be deposited in to a nominated bank account of the Policy Holder and/or Guardian.

CONDITIONS:

- I. In an event that the Policy Holder and/or Guardian is unable to activate or withdraw funds from the account due to illness, they may appoint their Executor or Power of Attorney as an authority to the account. On proof of authority and only at this time will all funds be released to the designated person as mentioned above.
- II. There can only be one withdrawal during the term of the Policy.
- III. Should all funds be withdrawn the Policy Holder will be invited to either remain in the Bouquet Pre-Paid Package or terminate the Policy.

c) Interest Rates:

The Bouquet Pre-Paid Account does not accrue interest.

d) The Executor:

A person who will take responsibility of the Policy Holder and/or Guardians affairs if deceased. This person is recognized as the Executor.

e) Power of Attorney:

A person who will take responsibility of the Policy Holder's affairs should the Policy Holder and/or Guardian be incapacitated due to a serious illness.

f) Guardian:

A person who can open and close the Bouquet Pre-Paid Account. A person who is authorised to make changes and adjustments to the Pre-Paid Funeral Package. A person who is considered a family member with the written authority or consent of the Policy Holder. In the absence of an Executor or Power of Attorney and with written consent the guardian will have the authority to withdraw funds from the Policy Holders account and/or terminate the Policy.

g) Liability:

It is recommended that the Policy Holder and/or Guardian take steps to ensure that the Bouquet Pre-Paid Funeral Package is kept up to date with relevant information. It is the responsibility of the Policy Holder and/or Guardian to notify Sincere Funeral Services of any changes to circumstances. Sincere Funeral Services take no responsibility for the loss, theft or destruction of the Pre-Paid Policy whilst in the care of the Policy Holder and/or Guardian.

h) Variation to Agreed Terms:

These "Terms & Conditions" may be varied from time to time dependant on the nature of the Business and/or financial climate environment. Such variance will be subject to agreement by both Parties, no variation shall be effective or binding on either party unless it is in writing and signed by both parties.

I, the undersign declare that I have read, have had explained and understood the Terms & Conditions of the Bouquet Pre-Paid Funeral Package detailed above and accept them fully.

POLICY HOLDER OR GUARDIAN: _____

Signature: _____ Date: _____

SINCERE FUNERAL SERVICES:

Signature: _____ Date: _____

Please ensure you have initialled and dated each page at the bottom right corner. Thank you.