

# Key information sheet

## Leeds Building Society and Dignity Prepaid Funeral Plans

**The following is important information which you should read prior to purchasing a funeral plan. If you have any questions, please ask your branch adviser.**

Funeral Plan Products offered by the Society

We are appointed by Dignity Pre Arrangement Limited (Dignity) to distribute their pre-paid funeral plan products. We cannot offer the products of any other provider.

We are regulated by the Financial Conduct Authority

Leeds Building Society, 26 Sovereign Street, Leeds, LS1 4BJ is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our registration number is 164992.

Our permitted business is the provision of savings products and the arranging and advising on mortgages and non-investment insurance contracts. You can check this on the Financial Services Register by visiting the FCA website at [www.fca.org.uk/firms/](http://www.fca.org.uk/firms/) financial-services-register or by contacting the FCA on 0800 111 6768.

Funeral Plan products are not regulated by the Financial Conduct Authority Dignity Pre-Arrangement Limited is voluntarily registered with the Funeral Planning Authority (FPA) and is required to abide by a set of rules and a Code of Practice. The

FPA ensures registered providers are operating to a high standard by carrying out annual checks to ensure the funeral can be provided when it's needed. The FPA can also help with complaints about registered Funeral Plan providers.

How we use your data

Protection of your personal information is important to us and we adhere to data protection laws. We and our selected third parties require certain information about you in order to process your application and provide you with products and services. You also have a number of rights when it comes to your information. You can read about your rights and how your information is used by us in our Customer Privacy Policy, which you will have received previously and is available on our website. If you have any concerns about the use of your information then please let us know immediately.

Our service to you

We won't advise you on which funeral plan is best for you; we will provide you with information to help you and you will then need to make your own choice about which plan will suit your needs.

Information provided by you

It's important that you provide accurate answers to the questions asked, as incorrect information could invalidate any plan you may take or the ability to claim. If you move home after arranging your plan, you should inform Dignity and they will advise if a new Funeral Director should be appointed.

Paying for the plan

We won't advise you on whether the plan is affordable to you. You must ensure that you can afford to pay for the plan either in a single payment or through an agreed monthly payment plan. If you choose a monthly payment plan and your income circumstances change, for example you retire, have a change of employment or your income circumstances, then you must be able to continue to meet the monthly payment arrangement to fully benefit from the plan.

If you experience difficulties in meeting the cost of your monthly payment plan, you can speak to Dignity who will work with you to find the most suitable solution for you.

Your money is held in the National Funeral Trust

As added security, all the money you pay for your plan is placed into a secure trust fund. Dignity chooses to pay all customers' money into the National Funeral Trust and so no matter what happens, your money will be protected.

Who pays for our services?

We receive a fee from Dignity Pre Arrangement Limited for the pre-paid funeral plans we arrange, which means that some of the cost of the funeral plan is given to Leeds Building Society.

You won't pay extra for our costs i.e. if you purchase the same funeral plan directly from Dignity, it will cost you the same as purchasing this from Leeds Building Society.

How to make a complaint

If you wish to register a complaint, please contact us :

Write to: Leeds Building Society, Customer Resolution Team, 26 Sovereign Street, Leeds, LS1 4BJ

Telephone: 03450 50 50 75



**Leeds Building Society**