



Funeral Finance

Our aim is to assist at this very difficult time in providing the funds for the Funeral Service you wish for your loved one.

An Interest Waiver - If the amount financed is greater than \$4,000.00 and is repaid within the first six (6) months of the contract, **interest charges are reversed**. That is, no interest is incurred. (Maximum Waiver period 6 months). However in the event that you do not pay the loan in full in the first 6 months the loan facility will continue at the normal interest rate **YOU WILL NOT INCUR ANY PENALTIES** and again you will only pay interest for the time you have the loan. We understand the sensitivities during the funeral process. To further ease the burden during this difficult time a **90 day bereavement** period also forms part of the Finance Solution to allow time for financial and emotional recovery before payments commence. Do not mistake this with Interest Free product, this is a genuine offer.

What is covered by this Solution?

- ◆ All Funeral costs including any shortfall on Pre Paid Funeral Plans
- ◆ Any extra cost that may exceed your current budget
- ◆ Applications can be accepted from more than one family member to cover their individual contribution

Amount

\$1,000 to \$14,500 **unsecured**.

\$14,500 to \$29,400 **secured**.

The Finance Solution

This is a Line of Credit which operates like a credit card.

Term

There is no fixed term. The loan can be repaid as quickly as you chose without the penalties that would apply to a fixed term Personal Loan

Some important features

You will only be charged interest for the time it takes for you to finalise this loan with no penalty fees. You can choose to clear the debt when probate is granted to reduce interest charges or if paid in the first 6 months have all the interest waived, or continue your monthly repayments until the debt is cleared.

Flexible Re-Payment Options

Minimum monthly repayments are 3.1% of the total amount financed. However you can chose at any time to pay more while still having the ability to revert to the minimum monthly repayment (this repayment can be made weekly, fortnightly or monthly).

We are aware that this is a difficult time for you and your family and we will endeavour to ensure this process is as seamless as possible.



Who do I contact for Application or General Enquiries?

Phone: 02 9799 8926

Fax: 02 9968 1720

Sam Vatsaklis Mobile: 0410 598 154
Email: sv@cssfinance.co

Ray O'Donnell Mobile: 0402 010 129
Email: ro@cssfinance.co

Interest and Fees

Interest Rate is calculated at 19.85%.

A one-off administration fee of \$437 - \$514 is included in the overall cost. No upfront payment is required.

For example for a Funeral costing \$6,000 plus \$437 Admin Fee, the minimum weekly payment would be approximately \$50.27. All fees are included in your regular repayments so you will have **no upfront costs**.

Please note fees are subject to review and may change at any time.

How to complete the Loan Application

1. Simply fill out the one page Application Form.
2. Ensure **all** information is accurately supplied and **legible** and sign the Privacy Form.
3. Two forms of identification for all applicants is required, photo copies front and back of your driver's licence plus a copy of your credit card, Medicare card or other identification as specified to complete 100 point check. This should be supplied when faxing the application as to facilitate faster approval and settlement of your application.
4. Three years employment details and residential status is required. If your current status does not comply with this simply list your previous details on a separate paper and fax with the application.

Completed applications can be lodged at this Funeral Home or faxed directly to the number shown above. We will have a decision for you within 4 hours of lodgement. However If further information is required to process your application it may be necessary to contact you during this period.

Evergreen Finance has a legal obligation to approve credit in a responsible and conscientious manner. When applicants are unable to demonstrate that they can afford the repayments, it would not be in the best interest of either the Applicants or Evergreen Finance to approve the finance.

Where do I send Applications?

Applications should be faxed to CFA Finance on the numbers below or sent by Email:

Fax: 02 9968 1720

Email: enquiries@cfafinance.com.au

Completed loan documents should be sent by overnight courier to:

Evergreen Finance Company Pty Ltd
PO Box 6155
North Sydney NSW 2060