Ways to pay



There are 3 affordable ways to pay. Before you buy a plan, we'll ask you a few simple questions so you can make the right choice for you and your budget. Co-op Members save when purchasing a funeral plan. Sign up and save by visiting coop.co.uk/membership

1. Pay in full

Pay one single payment by credit/debit card

	Direct Cremation	Simple	Bronze	Silver	Gold
	Total payable	Total payable	Total payable	Total payable	Total payable
Non-member Price	£1,700.00	£3,265.00	£3,685.00	£3,975.00	£4,160.00
Co-op Member Price	£1,675.00	£3,190.00	£3,560.00	£3,850.00	£4,035.00
Co-op Members Save	£25	£75	£125	£125	£125

2. Spread your payments over 6 or 12 months

Spread the cost over 6 or 12 months at no additional cost. If you choose monthly payments, a minimum deposit of £99 is required which has already been deducted from the monthly prices below. The deposit is to be paid by credit/debit card and then monthly payments are to be paid by direct debit.

		Direct Cremation £1,700	Simple £3,265	Bronze £3,685	Silver £3,975	Gold £4,160
	Deposit	Per month	Per month	Per month	Per month	Per month
6 monthly payments	£99	£266.83	£527.67	£597.67	£646.00	£676.83
12 monthly payments	£99	£133.42	£263.83	£298.83	£323.00	£338.42

Co-op Members save more. The above monthly payment options shown are based on non-member pricing.

3. Pay in monthly instalments between 2-25 years, or a maximum of 5 years for an unattended Direct Cremation plan

When buying this way, age restrictions apply as you must finish paying all instalments by your 80th birthday. There is an additional instalment charge when paying between 2-25 years or a maximum of 5 years for an unattended plan, as you'll be paying over a longer period. **Therefore you'll pay more for your plan than if you chose to pay in full or over 6 or 12 months**.

A minimum deposit of £99 is required which has already been deducted from the price examples shown overleaf. The deposit is to be paid by credit/debit card and then monthly payments are to be paid by direct debit (including monthly instalment charges).

To buy a plan or for further information:



Contact your local funeral home to book an appointment



Call our Funeral Planning Team on **0800 289 120**



Visit coop.co.uk/funeralplans

Funeral prices and third-party costs vary throughout the UK, but as of July 2024, a Co-op funeral plan can cost on average around £28 more than a similar funeral today with Co-op Funeralcare. For more information visit www.coop.co.uk/funeralcare/funeral-costs/calculator.

Direct Cremation £1,700 - You can choose to pay in monthly instalments between 2-5 years for our Direct Cremation

		2 years		3 years		5 years	
Your age	Deposit	Monthly instalment	Total payable	Monthly instalment	Total payable	Monthly instalment	Total payable
40	£99	£69.86	£1,775.69	£47.73	£1,817.52	£30.06	£1,902.76
50	£99	£69.86	£1,775.69	£47.73	£1,817.52	£30.06	£1,902.76
60	£99	£70.20	£1,783.85	£48.19	£1,834.08	£30.62	£1,936.36
70	£99	£70.61	£1,793.69	£48.74	£1,853.88	£31.27	£1,975.36

Simple £3,265 - You can choose to pay in monthly instalments between 2-25 years for our Simple plan

		5 years		15 years		25 years	
Your age	Deposit	Monthly instalment	Total payable	Monthly instalment	Total payable	Monthly instalment	Total payable
40	£99	£59.45	£3,666.24	£25.21	£4,636.83	£18.95	£5,786.10
50	£99	£59.45	£3,666.24	£25.21	£4,636.83	£18.95	£5,786.10
60	£99	£60.54	£3,731.64	£26.40	£4,851.03	_	_
70	£99	£61.84	£3,809.64	_	_	_	_

Bronze £3,685 - You can choose to pay in monthly instalments between 2-25 years for our Bronze plan

		5 years		15 years		25 years	
Your age	Deposit	Monthly instalment	Total payable	Monthly instalment	Total payable	Monthly instalment	Total payable
40	£99	£67.34	£4,139.40	£28.55	£5,239.06	£21.47	£6,540.24
50	£99	£67.34	£4,139.40	£28.55	£5,239.06	£21.47	£6,540.24
60	£99	£68.58	£4,213.80	£29.90	£5,482.06	_	-
70	£99	£70.04	£4,301.40	_	_	_	_

Silver £3,975 - You can choose to pay in monthly instalments between 2-25 years for our Silver plan

		5 years		15 years		25 years	
Your age	Deposit	Monthly instalment	Total payable	Monthly instalment	Total payable	Monthly instalment	Total payable
40	£99	£72.78	£4,466.26	£30.85	£5,653.16	£23.20	£7,060.66
50	£99	£72.78	£4,466.26	£30.85	£5,653.16	£23.20	£7,060.66
60	£99	£74.12	£4,546.66	£32.31	£5,915.96	_	_
70	£99	£75.70	£4,641.46	_	-	_	_

Gold £4,160 - You can choose to pay in monthly instalments between 2-25 years for our Gold plan

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		5 years		15 years		25 years	
Your age	Deposit	Monthly instalment	Total payable	Monthly instalment	Total payable	Monthly instalment	Total payable
40	£99	£76.26	£4,674.98	£32.33	£5,919.41	£24.31	£7,392.56
50	£99	£76.26	£4,674.98	£32.33	£5,919.41	£24.31	£7,392.56
60	£99	£77.66	£4,758.98	£33.86	£6,194.81	_	_
70	£99	£79.32	£4,858.58	_	_	_	_

Co-op Members save more. The above monthly payment options shown are based on non-member pricing. Key: — not an available payment option