

# TERMS OF BUSINESS

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*Creating Beautiful Funerals*

## **Deposit required prior to the funeral**

- ◆ Your funeral arranger will always advise you of the amount required in advance of the funeral by providing you with an estimate of costs for the funeral. Once the estimate is signed we respectfully request a deposit of 50% of the total estimate is paid to us within 48 hours of making the arrangement
- ◆ Please consult the *Standardised Price List* and *Additional Options Price List* for a full list of all Funeral Director's charges and other products and services available

## **When we request the final balance**

- ◆ The final balance of the cost of the funeral plus any amendments made thereafter is due immediately after the funeral has taken place
- ◆ If you may have a problem meeting this payment please do not hesitate to let us know

## **Payment Options**

- ◆ We believe in keeping the costs of a funeral low. We accept cash, bank transfer and cheques as a method of payment

## **Late payment**

- ◆ We understand that paying for the funeral represents a significant expense. Please speak to us at the earliest opportunity about any concerns you may have about payment for our services
- ◆ If the final balance is not made as per our Terms of Business, the company may charge interest to you on the overdue amount at the rate of 4% a year above the base lending rate of the Bank of England or statutory interest where applicable, which may change from time to time
- ◆ Should matters escalate through to court action via third-party debt collectors or solicitors, any court fees/recoverable costs, interest charges and enforcement costs, will be levied pursuant to relevant legislation in addition to the outstanding balance. The prescribed court fees are set by the ministry of justice and can vary from time to time. Statutory interest will be claimed pursuant to statute or alternatively contractual interest applied