

# TERMS OF BUSINESS

### **Funeral Instructions**

Funeral instructions are authorised by the next of kin or executor only and an estimate will be presented to them after arrangements have been discussed and finalised.

These said Funeral Arrangements are not guaranteed until confirmation has been received from those involved with bookings etc. i.e Councils/Clergy, Organists, or such like. The Company will not be liable for the actions or omissions by any third party.

On occasions arrangements may need to be changed or altered due to circumstances beyond the Company's control, we will notify the next of kin of these as soon as possible.

# **Payment Charges**

As the contract signatory you are liable for all company charges and disbursements in full.

### **Deposit**

No deposit is normally required at the time of arranging the funeral, however, should the family request specific items such as a horse drawn carriage then an upfront payment will be required.

## **Payment Terms**

An invoice will be generated around 10–14 days after the funeral has taken place. The account must be paid within 28 days from the date on invoice.

## The Final Charges

The final invoice may differ from the estimate received due to additional disbursement costs added after the estimate was signed. Any additional differences will be explained by the Company.



## **Non-Payment and Overdue Accounts**

Failure to make payment on your account in the requested time may occur interest charges that will be calculated at 8% above the banks base rate from day 29 until payment is made in full. Legal action may be taken were necessary, and the signatory will be held accountable for any fees and costs occurring. These fees and costs will be added to the outstanding balance.

## **Payment Types Accepted**

Cash, Cheque, Bank Transfer, Credit and Debit Cards

## DISCLOSURE OF INTEREST

Murdoch Funeral Directors Ltd. is owned and operated by Warren Murdoch and Wendy Walker who are the majority shareholders.

We have made no material charitable donation to a third party and there has also not been any charitable contribution or payment of gratuity to a third party in the funeral sector.

There has been no material form of payment to a third party that does not relate to a cost incurred or a service provided by the third party on behalf of or to Murdoch Funeral Directors Ltd.