

## OUR TERMS OF BUSINESS

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We are members of both the National Association of Funeral Directors (NAFD) and The National Society Of Allied And Independent Funeral Directors (SAIF) and subscribe to their current Code of Practice, a copy of which is available upon request. We aim to act in a professional manner and provide a courteous, sensitive and dignified service to you.

Our estimates are an indication of the charges likely to be incurred on the basis of the information and details we know at the date of estimate. While we make every effort to ensure the accuracy of the estimate, the charges are liable to alteration particularly where third parties change their rates or charges.

We may not know the amount of third party charges in advance of the funeral, however we will give you a best estimate of such charges on the written estimate. The actual amount of the charges will be detailed and shown in the final account.

### Payment arrangements

The final funeral account is due for payment within 30 days of our account, unless otherwise agreed with us. If you fail to pay us in full on the due date we may charge you interest;

- at a rate of 7.5% above our bank's base rate
- calculated (on a daily basis) from the date of our account until payment;
- before and after any judgement (unless a court orders otherwise).

**Deposit** - A deposit for the disbursement element of the funeral is required 48 hours prior to the funeral date but is discretionary in certain circumstances for instance if a solicitor is responsible for the payment.

**Simple and Direct Cremation Services** require full payment 48 hours prior to the funeral taking place.

**Payment Options: Payment may be made: Online – Preferred option , by cheque (sufficient time is required for cheques to clear when paying a deposit), cash or by a personal debit and credit card in branch or by phone.**

***Please note that you as the person making / authorising the funeral arrangements are responsible for the payment of the funeral account.***