

TERMS OF BUSINESS

Please find below standard terms of business for our funerals.
If you have any questions, please ask your funeral director.

We require a valid proof of address, such as a driving licence or recent utility bill, in order to process any invoice payable after the funeral. If this is not available, payment in full must be made at the time of arrangement.

UNATTENDED FUNERAL or any of our services with an unattended cremation (as detailed on the funeral service documentation).

INITIAL PAYMENT REQUIRED

AMOUNT N/A
WHEN N/A

FULL PAYMENT REQUIRED

Full payment required within 48 hours
prior to the date of the funeral

ATTENDED FUNERAL

INITIAL PAYMENT REQUIRED

AMOUNT Initial payment must cover 100% of the value of all External Payments (made on your behalf) + 75% of Our Charges. This amount will be provided to you at the point of arrangement.

WHEN 48 hours prior to the date of the funeral

FULL PAYMENT REQUIRED

Remaining balance due within 21 days
after the date of the funeral

These terms of business apply to the majority of funerals we provide. There may be occasions when we need to take full payment from you on the day of the arrangement. This will depend upon individual circumstances and/or the nature of the services being provided. If this applies, we will notify you either at the time of signing the Agreement with us or as soon as possible prior to the service taking place.

PAYMENT OPTIONS

Cash, cheque, debit or credit card or bank transfer.

DWP (DEPARTMENT FOR WORK AND PENSIONS)

If you have made or intend to make an application for a DWP Funeral Payment or any other financial assistance or grant to help you pay for the funeral, it is likely that it will only cover part of the Funeral Cost that you owe us. In some cases, an application for a DWP Funeral Payment or any other financial assistance or grant may not be successful or only be partly successful. It is important to remember that in all these circumstances you will still be responsible to us for payment of any outstanding money in relation to the Funeral Cost. If you have, or intend to make an application for financial assistance you must tell us prior to the funeral.

CREDIT CHECKS

We may carry out credit checks on you, whether before or after entering into an Agreement. By signing our Agreement, you give us consent to process your personal data and provide it to third parties in order to carry out the credit checks. Depending on the outcome of those credit checks, we may insist upon full payment in advance.

LATE PAYMENT

If you (or the person you are expecting to pay) does not make full payment due to us by the due date for payment, we may charge interest to you on the overdue amount at the rate of 4% a year above the Bank of England base rate from time to time, plus reimbursement costs of any expenses made by us, unless we have agreed alternative arrangements with you.

This level of interest will be charged from the date on which payment was due until the date on which it is repaid in full and you must pay us interest together with any overdue amount.

Please note that if the invoice remains outstanding after 60 days of delivery, we may ask another company to collect or receive outstanding payments on our behalf.

However, if you dispute an invoice in good faith and contact us to let us know promptly after you have received an invoice that you dispute it, we will not charge you interest or transfer your debt to another company until we have investigated the dispute.