

TERMS OF BUSINESS

We aim to act in a professional manner and provide a courteous, sensitive and dignified service to you.

1 Estimates and Expenses

We provide a written estimate which sets out the services we agree to supply at the time of the arrangement based upon your preferences. This estimate is an indication of the charges likely to be incurred in order to fulfil your wishes. Whilst 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 give you a best estimate of such charges in the written estimate. The actual amount of the charges will be detailed and shown in the final account. If you amend your instructions, we may require your written confirmation of the changes. We may need to make an extra charge in accordance with prices published in our current price list. We do not add VAT to our charges.

2 Payment Arrangements

The funeral account is due for payment within fourteen days of our invoice, unless otherwise agreed by us in writing or unless you have chosen the "Direct" option – which is payable in advance. For Standardised Price & Traditional funerals we reserve the right to request a deposit of 50% of the estimate, these are monies we pay on your behalf to outside companies whom we instruct in order to provide the services you have requested.

If you fail to pay us in full on the due date we may charge you interest:

- - at a rate of 1.5% above our bank's Base Rate from time to time in force;
- - calculated (on a daily basis) from the date of our account until payment;
- - compounded on the first day of each month; and
- - before and after any Judgment (unless a Court orders otherwise).

3 Indemnity

You are to indemnify us in full and hold us harmless from all expenses and liabilities we may incur (directly or indirectly including financing costs and including legal costs on a full indemnity basis) following any breach by you of any of your obligations under these Terms. This means that you are liable to us for losses we incur because you do not comply with these Terms. For example, we will charge you an administration fee where we receive a cheque from you which is subsequently not honoured or if we write to remind you that an account is overdue. If we instruct debt collection agents, we may also recover the fees we incur from you. Further details regarding these fees are available on request. We may claim those losses from you at any time and, if we have to take legal action, we will ask the Court to make you pay our legal costs.

4 Data Protection & GDPR 2018

Data Protection Act 1998 ("the Act").

We respect the confidential nature of the information given to us and, where you provide us with personal data ("data"), we will ensure that the data will be held securely, in confidence and processed for the purpose of carrying out our services. In order to provide our services, we may need to pass such data to third parties and those third parties, who are performing some of the services for you, may contact you directly. Under the Act you have the right to know what data we hold on you and you can, by applying to us in writing and paying a fee, receive copies of that data. The new GDPR regulations are dealt with by new written publications. You confirm that you have permission to also give consent to use all information you supply, including your relatives & friends, unless you specify.