Payment Terms

PAYMENT TERMS

Deposit. A deposit of 50% of the total accepted estimate, including our charges and any third-party charges shown in it, is payable when you accept our estimate or before the funeral, unless we expressly agree otherwise in writing.

Direct and unattended cremations. Full payment is required before the cremation.

Remaining balance. For other completed funeral arrangements, we issue the funeral account after the funeral. The remaining balance is payable within 30 days of the invoice date, unless another due date is agreed in writing.

Payment methods. Bank transfer is preferred. We also accept all major credit and debit cards and cheques. Please allow sufficient time for a cheque to clear. No prohibited payment-method charge will be imposed.

Late payment. Simple interest may be charged at four percentage points per year above the Bank of England base rate applying from time to time. It accrues daily from the day after the due date on the overdue principal, at the annual rate divided by 365. Interest is not compounded or charged twice for the same period.

Questions or difficulties. Our normal credit-control contact process starts when an account is seven days overdue. Please contact us promptly about a disputed invoice or difficulty paying. Any lawful cancellation charges and agreed fees will be itemised and payments credited.

Pre-paid funeral plans. We will confirm in writing any amounts and payment dates for services outside a plan. We will not recover the same charge twice or charge a shortfall for an item guaranteed to be covered in full where the guarantee conditions are met.

This is a summary. Your agreed terms and any applicable Credit Control Policy and fee schedule set out the full arrangements and your rights. Read our full Terms of Business or ask us for a copy.