

## TERMS OF BUSINESS

Churchills Family Funeral Directors Ltd operates a pricing policy in compliance with the CMA. Our price lists provide clients with a full and detailed explanation of our charges.

Payment can be made by Bank Transfer, Debit Card, Cheque or Cash. Payment by Credit Card is only accepted with prior agreement.

In addition to our charges, disbursements must be paid to Doctors, Minister or Celebrant, Cemetery or Cremation fees and such like. The company requires that all disbursements are paid 2 working days before the funeral. The company excludes all liability in respect of goods and services by third parties but will assist the client in any claims against said third parties subject to the client indemnifying the Company in respect of any reasonable costs.

The client will be given a written estimate of all the charges incurred by the services requested. Where the total estimated account is deemed excessive the client may be asked to make an interim payment as well as the payment for disbursements. We ask for this estimate to be signed as consent that you accept the charges and will be liable for payment of the account when submitted. This is usually the day after the funeral. If requested, the account may be forwarded to your solicitor, please note that the client remains responsible for the account

In the event of the account not being settled within 14 days, the Company reserves the right to charge interest at 2.5% per calendar month on any outstanding balance, calculated on a monthly basis from the due date until payment is received. Please note all accounts beyond our credit terms will be passed to a debt collection agency. These accounts will also be subject to any legal costs incurred in obtaining settlement.

If a claim for assistance from the Department of Work and Pensions is made, the client is still liable for the whole or any balance of the funeral account. Please note that stringent rules apply as to the amount of help available from the DWP. Please feel free to talk to us, in confidence, for guidance.