## **TERMS OF BUSINESS**

Clients who engage us to provide funeral services will be required to sign our Terms and Conditions. We are legally required to disclose the following main points from our Terms and Conditions.

Independent Family Funeral Directors

Ascension &

- The Client is responsible for any third party charges. These are charges we pay on your behalf such as crematorium/burial fees, doctors fees, officiant fees etc.
  Ascension & Cliff Small Funeral Directors undertakes to disburse third party charges on behalf of the Client and will recover this disbursement from the Client. Until all third party charges are paid in full (sometimes known as a deposit) or proof of funds are provided to the satisfaction of Ascension and Cliff Small Funeral Directors, no confirmed funeral booking will be made and funeral arrangements will not be completed.
- Ascension and Cliff Small Funeral Directors Charges are payable by the Client without any right of set off within 30 (thirty) days after receipt of Ascension & Cliff Small Funeral Directors invoice. We offer a finance facility where a Client is able to apply for finance to be used to pay for part or all of a funeral. This Facility is offered by Funeral Safe and repayments are made to Funeral Safe on a regular basis in accordance with terms agreed. Interest will be payable on such repayments. The Funeral Safe website can be found at: **funeralsafe.co.uk**
- Ascension & Cliff Small Funeral Directors is entitled to charge interest at the rate of 2% above the bank base rate from time to time on any sums due to Ascension & Cliff Small Funeral Directors which remain unpaid at the expiry of 30 days from the date on which they became due and continuing both after and before any judgement.
- In addition to the above, Ascension & Cliff Small Funeral Directors may pass on to the Client the cost of any third party charges or fees (such as but not limited to Court costs, Solicitor's fees and Debt Collection Agency fees) that it has incurred in the collection of the debt.