



## **Terms of Business**

We know everyone's situation is different, so we want to work with you in order to find the most convenient way for you to pay. See below our terms of payment and ways that you can pay, it is not a comprehensive list of payment methods so if there is anything you would like to ask, please just get in touch through the details found at the bottom of the page.

### **Standard Terms**

- A deposit of £1000.00 should be paid one week before the funeral.
- The final balance would need to be paid within 14 days of the funeral.
- If the full balance has not been paid within 14 days of the funeral and a signed payment agreement is not in place, there will be a late payment charge of 15% of the initial balance.
- If the full balance has not been paid within 3 months of the funeral and a signed payment agreement is not in place, we will instruct a debt recovery agency, and the client would be liable for any additional fees.
- *We cannot stress enough that we want to work with you in order for the balance to be paid, we know that this is a difficult time and do not want to add any more stress. Please please talk to us if you have any difficulty paying.*

### **A Payment Agreement**

- We are happy to spread the cost of the funeral over a period of up to six months after the date of the funeral.
- A deposit to be paid a week before the funeral will be asked for.
- Although we do not charge interest, if there is an outstanding balance of over £1000.00 two months to the day after the funeral, there will be an additional fee of £250.00 added.
- If the agreement is broken by the client, we reserve the right to instruct a debt recovery agency, and the client would be liable for any additional fees.
- *We understand that situations change, so are happy to revise any payment agreement at any time. Again, we want to work with you rather than telling you what to do; so if you are in any financial difficulty, please just call.*

### **The DWP Funeral Payment**

- We are happy to undertake funerals where the client wants to apply for the DWP (Department of Work & Pensions) Funeral Payment.
- Please be aware that the DWP Funeral Payment is unlikely to cover the full balance of the funeral.
- When arranging the funeral, a decision on the payment would not have been made, so you will be asked if you would like to abide by the standard terms or arrange a payment agreement in case the client's application is refused.
- If your application is successful, any outstanding balance would either need to be paid within 14 days of the funeral or a new Payment Agreement signed.

### **Paying Through The Deceased's Bank Account**

- If you take the funeral invoice and death certificate to the deceased's bank, they can often make a payment directly to Ivor Thomas Funerals Limited from the funds left in the account.
- If this is an option you would like to use, we will mark it on the contract; but please know that the payment would need to take place before the funeral and any outstanding balance would be subject to the standard terms unless a payment agreement is made.

### **Funeral Plans / Life Insurance**

- We accept Funeral Plans and Life Insurance payments towards the funeral costs.
- Depending on the Funeral Plan/ Life Insurance company, any payment may be made to Ivor Thomas Funerals Limited directly or to the client for them to pay the balance. It is the client's responsibility to confirm the method of payment.
- Please be aware that the amount in the plan or insurance may not cover the full balance of the funeral. Any outstanding balance would be subject to the standard terms unless a payment agreement is made.



**Payment Agreement between Client and Funeral Director**

In regards to the payment for .....

I, the client, agree that I will make a deposit of £.....

I will then make a further payment of £..... by .....

I will then make the final payment of £..... by .....

**OR**

I, the client, agree that I will make a deposit of £.....

I will then make ..... further payments of £..... on the ..... of each ..... by

Direct Debit / Standing Order / Card Payment / Other ..... (delete as appropriate)

**I understand that legal action or enforcement can follow if the payments agreed are not adhered to and I would be responsible for any additional charges.**

Signature .....

Print Name .....

Address .....

I, being a representative of Ivor Thomas Funerals, agree that the client does not have to pay the full amount of the invoice within 14 days; but can pay in accordance with the agreed terms above.

Signature .....

Date .....

Print Name .....

Additional notes

