



## **Terms of Business**

A deposit made up of 50% of our estimated funeral director services cost plus the total cost of the disbursements is to be paid no later than 72 hours after the estimate forms have been signed.

The exception to this is the direct cremation service, which requires payment in full 72 hours prior to the service taking place.

Please note that the estimate price given at the time of making funeral arrangements is not a quote. The final funeral cost may differ from the estimate as it will include any additional goods and services arranged after the original estimate was created.

The final balance must be paid within 21 days of us issuing our final invoice. The account can be paid for via cash, bank transfer or by debit/ credit card.

The following charges may be made for late payment:

We reserve the right to charge daily interest on outstanding sums at the rate of 2% above NatWest bank base rate.

We do not offer any other payment terms apart from those above.

## **Disclosure of Interest**

Annemarie's Funeral Services Ltd is an independent funeral director owned and operated by Annemarie Harris who is the sole shareholder.

We have no business or financial interest in a price comparison website which compares funeral director services or crematoria services and their respective prices.

The company does not make any charitable donations.

The company does not make any gratuity payments.