

## TERMS OF BUSINESS - CHARLES STEPHENS FUNERAL DIRECTORS

All funeral directors are legally required to display in a clear and prominent manner at each of their branches and on their website details of the following:

**a) the size of any deposit which is required;**

The size of the deposit required by Charles Stephens Funeral Directors is the third party charges (sometimes known as disbursements). This will usually be at the very least: the cremation or burial fees, the officiant's fee and (if required) the doctors' fees for cremation certificates.

**b) the times by when any deposit and final balance must be paid;**

The deposit must be paid 72 hours in advance of the service date unless otherwise agreed.

The final balance must be paid within four weeks of the final account being received by the client or the deceased's bank or solicitor unless otherwise agreed.

**c) the options, including interest charged, which a Funeral Director offers to a Customer in respect of payment of any deposit made and final balance; and**

We accept the following payment options; credit or debit card (except American Express), cash, cheque or bank transfer.

We do not offer any options in respect of instalment payments.

**d) any charges which the Funeral Director will make for late payment of sums due.**

We do not make charges for late payment of sums due.