

## **Terms of business – Owens Funeral Service**

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 is required by Owens Funeral Service 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 doctor's fees for cremation certificates.

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

Upon making the arrangements or within 48 hours of receipt of invoice unless otherwise agreed

The final balance must be paid within one week 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. Credit cards will incur a 2% fee by machine handler.

Late payment charges may apply.