



TERMS OF BUSINESS

Deposit prior to the funeral

- 50% of the total Funeral Director's charges plus 100% of third-party fees.
 - The funeral can be paid in full at any time during the arrangement or prior to the funeral taking place.
-

Paying the final balance

- The final balance is due no later than 28 days from the date of the final invoice. If you have a problem meeting these payment terms, please let us know.
-

Credit options

- Although we do not work directly with any, there are companies which specialise in funeral financing which can be easily accessed online as part of your funeral arrangements.
-

Late payment

- Please speak to us at your earliest opportunity should you feel concerned about payment for our services.
 - If full payment is not made by the due date (28 days from the date of final invoice), Ian Skett Funeral Services may charge interest to you on the overdue amount at the rate of 5% a year above the base lending rate of Lloyds Bank. The interest shall accrue daily from the due date until the date of actual payment of the overdue amount, whether before or after judgement.
 - Should matters escalate through to court action via third party debt collectors or solicitors, any court fees/recoverable costs, interest charges and enforcement costs will be levied pursuant to relevant legislation in the addition to the outstanding balance. The prescribed Court fees are set by the Ministry of Justice and can vary from time to time. Statutory interest will be claimed pursuant to statute or alternatively contractual interest applied.
-