

## Terms and Conditions: Professional Funeral Services

### 1. Scope of Professional Services

Finch & Sons provides comprehensive funeral arrangements, encompassing professional consultation, administrative assistance, and the management of all requisite documentation. Our engagement includes the dedicated services of our funeral directors and staff, the dignified care of the deceased, access to the Chapel of Rest, and the provision of a hearse and all necessary logistical support.

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### 2. Financial Policy and Pricing

Our pricing structure is maintained in strict accordance with the Code of Practice mandated by the **National Society of Allied and Independent Funeral Directors (SAIF)**. A comprehensive schedule of charges is available to ensure full transparency.

#### 2.1 Disbursements

In addition to our professional fees, clients are responsible for "disbursements." These are third-party costs incurred on your behalf, including—but not limited to—fees for medical professionals, officiating ministers, and cemetery or crematoria charges.

#### 2.2 Payment Schedule and Estimates

- **Written Estimate:** Upon finalization of the funeral arrangements, a formal written estimate of all anticipated charges will be provided.
- **Initial Deposit:** A deposit representing **50% of the total estimated cost** is required no later than seven days prior to the commencement of the service.
- **Acceptance of Liability:** Your signature on the estimate constitutes formal consent to the charges and an acknowledgment of personal liability for the final account.
- **Final Settlement:** The closing account is typically issued 14 days following the service.

#### 2.3 Late Payment and Penalties

Finch & Sons reserves the right to apply interest at a rate of **2% per month** on any balance remaining unpaid 60 days after the invoice date. Furthermore, the client shall be liable for any legal or court costs incurred during the recovery of outstanding debts.

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### 3. Financial Assistance

We acknowledge that certain circumstances may require a claim for assistance through the **Department for Work and Pensions (DWP)**. Given the complexity and stringency of DWP regulations, we invite clients to discuss these matters with us in confidence for professional guidance.

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### 4. Privacy and Data Protection

We are committed to protecting your privacy. Personal data collected by Finch & Sons is utilized exclusively to facilitate the services requested. We maintain a strict policy of non-disclosure and will never transfer your details to external organizations for marketing or secondary purposes.