



M. K. Ginder & Sons **FUNERAL DIRECTORS**

Terms of Business

Traditional Funeral Service –

- We kindly ask that full payment of our Traditional Funeral Service is paid within 30 days of the invoice date.
- We ask for the Fees and Disbursements that we pay on your behalf to be paid before the funeral takes place.
- A pre-payment discount of £150.00 can be deducted if the full funeral account (including disbursements) is paid at least two-working days prior to the funeral taking place.
- A discretionary extension of a further 30 days may be granted, if we are informed within 14 days of the invoice date that payment cannot be made.
- Non-payment after the 30 days (or discretionary 60 days) will result in an interest charge of 2.5% per month thereafter.

Simple Funeral Service –

- We ask that payment is made in full (including disbursements) at least two-working days prior to the funeral taking place.
- Payments being made by a solicitor, bank or building society may be settled within 14 days of the invoice date if a letter or email confirming payment being made is produced.
- Funeral invoices not paid before the funeral, (without receipt of notification of expected payment) will be subject to an additional charge of £150.00 and are expected to be paid within 30 days of the invoice date.
- Non-payment after the 30 days will result in an interest charge of 2.5% per month thereafter, on top of the additional £150.00 charge.

Unattended Service -

- We ask that payment is made in full (including disbursements) at least two-working days prior to the cremation or burial taking place.
- Payments being made by a solicitor, bank or building society may be settled within 14 days of the invoice date if a letter or email confirming payment being made is produced.
- Invoices not paid before the cremation or burial, (without receipt of notification of expected payment) will be subject to an additional charge of £150.00 and are expected to be paid within 30 days of the invoice date.
- Non-payment after the 30 days will result in an interest charge of 2.5% per month thereafter, on top of the additional £150.00 charge.

Additional Charges for Pre-Paid Funerals –

- We kindly ask that services and items ordered in addition to a Pre-Payment Funeral, or the additional charges for disbursements are paid within 30 days of the invoice date.
- Non-payment after the 30 days will result in an interest charge of 2.5% per month thereafter, on top of the additional £150.00 charge.

Sundry Items –

- Sundry Items ordered separately from a funeral arrangement should be paid at point of purchase.

Flower Orders –

- Flowers ordered separately from a funeral arrangement should be paid at point of purchase.

Supplementary Services –

- If instructed to conduct the collection of a deceased into our care prior to funeral arrangements being made, a charge is applied. The charge from a local address (15 miles from our head office, including care homes and hospices, excluding hospitals) during normal working hours (Monday – Friday, 8.30am – 5.00pm) is included within our professional services charge. If the collection takes place outside these times an additional out-of-hours charge is added.
- If we are instructed to collect a deceased for another funeral director and care for them until a time when they collect the deceased from us, the applicable collection charge and continual care charges will be applied.
- If we are instructed to collect a deceased, and the client subsequently chooses to use a different funeral director, the cost of the collection and continual care charges will be calculated and presented to the other funeral director.
- It is our usual practice to request payment of these charges from the other funeral director prior to the transfer from our care for the benefit of administration processes, allowing us to close the account once the deceased has left our care.

Method of Payments –

- Bank Transfer – We welcome payments made directly to our bank account by bank transfer. Our team can provide you with the appropriate bank details at the arrangement or point of purchase. Our bank payment details are also included on our funeral invoices.
- Debit or Credit Card Payment – Our offices are able to take part of full payment, across one or multiple debit or credit cards either in person in our offices or over the telephone. There are no additional charges for payments made by card. Contactless payments up to the value of £100.00 can be made at our offices.
- Cheque – We accept payments by cheque. These may be made at our offices or sent directly to our Accounts Department via M. K. Ginder Ltd, 1B Greycaine Road, Watford, Herts. WD24 7GP. Cheques should be made payable to **M. K. Ginder Limited**.
- Cash – If you wish to pay for your funeral account by cash, it may be possible for you to pay cash directly into our bank account. We can provide bank details for you to ask your bank to do this. Where this procedure is not available we can accept cash payments at our offices, although we may require further details of the payee to satisfy Money Laundering Regulations.
- Funeral Financing – We can introduce you to Funeral Safe who provide funeral finance options between £500 to £10,000. Funeral Safe are authorised and regulated by the Financial Conduct Authority (FCA). Finance is calculated over periods from 12 to 60 months. Funeral Safe will then arrange to pay M. K. Ginder Limited directly to settle part of or all of the funeral account. Funeral Safe is a separate company from M. K. Ginder Limited and we are not made aware of any parts of the finance arrangements or credit assessments.

We kindly ask all our funeral instructors / applicants to notify our funeral consultants at point of arrangement of the intended method of payment. If further assistance or guidance is required, we are happy to assist where possible. M. K. Ginder Limited, trading as M. K. Ginder & Sons reserves the right to refuse instruction or cancel arrangements if we feel that payment for our services will not be made. We can provide direction to local authority support payment where available.