

## TERMS OF BUSINESS AND DISCLOSURES

### Deposits

A deposit of £950.00 will need to be paid to the funeral director at least 3 working days prior to the funeral day. On occasions depending on the total estimate of costs a greater amount may be required. Failure to make payment will result in the funeral being cancelled and terminated. Should the cost of the funeral be agreed and fully accepted with a finance company or a solicitor no deposit will be required.

### Payment

The funeral invoice will be sent to you within 7 days after the funeral. All monies must be paid within 30 days from funeral date. Payment will be accepted via Bank transfer, debit/credit card, cheque or cash. Should you wish to pay prior to the funeral day you can request for an early invoice. No discounts are given for early or cash payments.

### Interest

Should full payment not be made within the 30 days of invoice agreement, we do reserve the right to charge interest on late payment. The rate will be 2% above base lending rate set by the Bank of England. This will be on a daily basis until the amount is paid in full. We do deserve the right to recover any costs charged through a debt collection service should this be the route taken.

### Disclosures of business

Mark Wait Funeral Service is an Independent business owned by Mark Anthony Wait at 19 Arlington Avenue, Newcastle upon Tyne NE3 4TS. Mark Wait Funeral Service does not have any material financial interest in any comparison websites that compare Funeral Director Service /or Crematoria Services and their respective prices  
Mark Wait Funeral Service does not and has not made any charitable donations or gratuities to third parties to the funeral sector in the last 12 months.