Patrick Ryan & Daughter
Funeral Directors

OUR TERMS OF BUSINESS

Requirement for a deposit prior to the funeral

- Your Funeral Arranger will always advise you of the amount required in advance of the funeral by providing you with an estimate of costs for the funeral.
  Once the estimate is signed we respectfully request that a deposit is paid to us prior to the funeral. The deposit we require includes the following charges:
    - 50% of the total Funeral Director's Charges plus
    - 100% of the total costs for Other Products & Services plus 100% of the total costs for Disbursements (third party fees)
- Please consult the Standardised Price List, Additional Options Price List and our Pricing Information Booklet for a full list of all Funeral Director's Charges and Other Products & Services available.

When we request the final balance

- The final balance is due not later than 21 days from the date of the invoice. If you may have a problem meeting these payments terms, please don't hesitate to let us know.

Late payment

- We do understand that paying for a funeral represents a significant expense. Please speak to us at the earliest opportunity about any concerns you may have about payment for our services.
- If full payment is not made by the due date (being 21 days from the date of invoice) the Company may charge interest to you on the overdue amount at the rate of 4% a year above the base lending rate of the Bank of England or Statutory Interest where applicable, which may change from time to time. The interest shall accrue on a daily basis from the due date until the date of actual payment of the overdue amount, whether before or after judgment.
- 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 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.