#### **TERMS OF BUSINESS**

#### Estimates

When the funeral arrangements are completed, you will be given a written estimate of all the charges incurred for the service you have requested. While every effort is made to ensure the accuracy of the estimate, the charges are liable to alteration, particularly where third parties change their rates. We will however, endeavour to provide our best estimate.

### Payment of account

A final account will be sent 10 - 14 days after the funeral. The final balance is due within 30 days of our account. We reserve the right to add interest **at 2% per month** on accounts that remain unpaid after 30 days and any legal and court costs incurred due to non-payment. However, for Unattended/Direct Cremation arrangements, fees must be paid 48 hours in advance of the cremation date. If this is the case, this will be brought to your attention by the funeral director and/or via email.

### Data Protection.

In accordance with the General Data Protection Regulations 2018, we treat all 'personal data' in the strictest confidence and will not share this data for marketing purposes. Personal data means any contact details of family members, used for the purpose of completing the funeral arrangements. During the course of our continuous care, it may be necessary to pass your data to third parties who are performing some of the services for you. You have the right to know what data we hold on you and you can, by applying to us in writing and paying a fee, receive copies of that data. When you sign the acceptance, you are giving us permission to keep your details on record. A copy of our Privacy Notice is available on our website www.ecthomasandson.co.uk.

# 'Cooling Off' period

The Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013 gives you the right to cancel the agreement made between us, within 14 days of the commencement of the arrangement. This right can be exercised by signing the authority on the form the which will be handed to you. The right to cancel can be lost during the cancellation period if the service is provided in full before the 14 days elapses. You will be required to pay a reasonable amount for goods and services already supplied to you.

Where applicable, payment may be required to be made in respect of any services carried out or disbursements paid, once the performance of the contract has begun and prior to the cancellation notice being received.

# Termination

If you wish to <u>cancel the</u> contract you must tell us at the address below, in writing, <u>within 14 days</u>, or by email To: E. C. Thomas & Son Limited Funeral Directors Email: <u>info@ecthomasandson.co.uk</u>

Zoar Chapel Funeral Home Llanteg Narberth, SA67 8QH

# Conduct

We are members of the Society of Allied & Independent Funeral Directors "SAIF" <a href="www.saif.org.uk">www.saif.org.uk</a> and subscribe to the current Code of Practice. We are also members of the National Associated of Funeral Directors <a href="www.nafd.org">www.nafd.org</a>. We aim to act in a professional manner and provide a courteous, sensitive and dignified service to you. If however, you do have any concerns about the service we provide, please contact Stewart Treharne 01834 831876. If that does not resolve your problem SAIF provides a dispute resolution service, either through the SAIF website, by email to <a href="mailto:standards@saif.org.uk">standards@saif.org.uk</a> or by phone. 0345 230 6777.