

## OUR TERMS OF BUSINESS

By appointing Full Circle Funerals as your funeral director, you agree to our Terms of Business which include the following:

- The client has rights to cancel the contract within fourteen calendar days starting on the day that the contract (Estimate of Funeral Charges) is signed. Cancellation should be communicated in writing by post or by email.
- Payment of a deposit before the funeral takes place of no less than the total disbursement cost or in the event of a simple or unattended (direct) funeral the full cost shall be payable before the funeral can take place.
- Once an invoice has been issued the client is liable to pay within 14 days of receipt. If payment is not received Full Circle Funerals reserves the right to charge 2% interest per month and is entitled to charge interest at the rate of 2% per month or part thereof on any sums due and which remain unpaid at the expiry of 14 days from the date on which they became due and continuing both after and before any judgement.
- In addition to the above, Full Circle Funerals may pass on to the client the cost of and third-party charges or fees (such as but not limited to Court, Sheriff, advocates' and solicitor's fees) that it has incurred in the collection of a
- Due to the nature of the work undertaken, the client may require Full Circle Funerals to commence work during the cancellation period. By signing the Estimate of Funeral Charges, the client understands and agrees that, where the client cancels in accordance with their rights, reasonable payment will be due for any work carried out during the cancellation period.
- By consenting to our Terms of Business you are giving us permission to process your personal data specifically for the purposes identified. Consent is required for Full Circle Funerals to process your personal data, but it must be explicitly given. Where we are asking you for sensitive personal data we will always tell you why and how the information will be used. You may withdraw consent at any time by contacting us to update your preferences. Please be aware that if this is during the time that we are arranging the funeral it may adversely affect out ability to carry out contractual obligations.
- Your continuing intructions will amount to your continuing acceptance of these Terms of Business. If you would like a copy of our full Terms of Business please let a member of the team know.