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TERMS OF BUSINESS

We are a member of SAIF (The National Society of Allied and Independent Funeral Directors) and we are committed to its current Code of Practice, a copy of which is available on request.

1. Estimates and Expenses

The estimate is an indication of the charges likely to be incurred on the basis of the information and details we know at the date of estimation. While we make every effort to ensure the accuracy of the estimate, the charges are liable to alteration particularly where third parties change their rates or fees.

We may not know the amount of third-party charges in advance of the funeral, however we will give you a best estimate of such charges on the written estimate. The actual amount of the charges will be detailed and shown in the final account.

2. Payment Arrangements

Hadaway & Denton pricing is clear and transparent. Costs are available online and are given at the time of arrangement in the form of an estimate (see above). In addition to our costs, there are disbursements that must be paid to doctors, ministers, celebrants, cemetery, church fees, cremation fees and such like.

You are required to make an initial payment within 48 hours of booking the funeral to settle the cost of the disbursements (third party fees). The final balance is due for payment within 30 days of our account, unless otherwise agreed by us in writing.

You will receive a discount of £50 for settling in advance by direct electronic transfer (this does not apply for pre-paid funeral plans, DWP applications, direct or attended direct funerals). If payment is not received, then you will pay the standard rate originally costed as per the above terms.

If you are intending to make a claim for assistance from the Department for Work and Pensions, please be aware that strict rules do apply and there is only a set amount of help available, which does not usually cover the full cost of the funeral.

If payment is late, you will incur a late administration fee of £50 and we also reserve the right to add interest on all outstanding accounts unpaid after 30 days after the completion date of the funeral and any legal and court costs incurred due to non-payment.

If you fail to pay us in full on the due date, we may charge you interest;

- at a rate of 4% above our bank's base rate from time to time in force;
- calculated (on a daily basis) from the date of our account until payment;
- compounded on the first day of each month; and

before and after any judgment (unless a court orders otherwise).

DISCLOSURE OF INTERESTS

- 1: The ownership of Hadaway & Denton Independent Funeral Director's Limited is Mr Carl James Hadaway and Miss Joanna M Denton (only).
- 2: There is no business or material financial interest in a price comparison website.
- 3: When we provide our silk coffin top double ended spray/s, we accept a charitable donation to our chosen charity (which changes annually). 100% of the raised funds are donated to the designated charity. There is no financial interest or benefit to Hadaway & Denton. The amount donated is variable dependent on the contributions from clients. There has been no other charitable contribution made to a third party.
- 4: There has been no payment of gratuity to a third party.
- 5: There has been no material form of payment to a third party that does not relate to a cost incurred or a service provided by the third party on behalf of, or to, Hadaway & Denton Independent Funeral Directors Ltd.