



TERMS OF BUSINESS AND DISCLOSURES

Deposits

Whilst we don't generally ask for deposits in advance of funerals taking place, if the total of an estimated funeral is over £3,500 we will ask for a third of the estimated cost to be paid within 2 days of the confirmation of arrangements.

Where a solicitor is accepting responsibility for the invoice in its entirety, the need for a deposit can be waived on receipt of written confirmation of their accepting responsibility for the invoice within 2 working days.

Non-payment of the deposit will mean all arrangements are cancelled and termination terms will apply.

Where a fully paid funeral pre-payment plan is in place, no deposit is required.

Where a 'direct no-service' cremation is instructed payment of the invoice in full is required before the service will proceed.

Repatriation of deceased will be pre-paid at the Partners' discretion

Payment

The funeral invoice will normally be sent 14 days after the funeral and is due within 30 days of invoice date unless otherwise agreed by us in writing. Monthly payment plans can be agreed where necessary on a case-by-case basis at the Partners' discretion.

Interest

If the invoice remains unpaid beyond the due date, we reserve the right to charge interest on the overdue amount at the rate of 4% per annum above the base lending rate of The Clydesdale Bank (Virgin Money). The interest shall accrue on a daily basis from the due date until the date of actual payment of the overdue amount. We reserve the right to recover legal and debt collection fees should you breach these terms of payment.

DISCLOSURE OF INTERESTS

Ewing Funeral Service is a trading name of Ewing (Kelty) a partnership in Scots Law. The Partners are Margaret Dow BA, LFBIFD, Ewan Dow and Kevin Dow BD, MBIFD, Dùil-innis, 114 Main Street, Kelty, KY4 0AL.

Ewing (Kelty) does not have any business or material financial interest in price comparison websites that compare funeral director or crematoria and their respective prices

Whilst Ewing (Kelty) has an annual community support policy; it has not made any charitable donations to third parties connected to the funeral sector in the last 12 months.