

## **Our Business Terms**

We have been very fortunate as a business over the years and have been able to maintain a traditional approach when it comes to the terms we can offer our families.

- We will issue one account up to 7 working days after a funeral has taken place that will include both our costs as your funeral director and the various third party (disbursement) fees we have paid on your behalf. We request that accounts are settled within 21 days from the date of issue.
- When you make the funeral arrangements, you will be presented with an estimate of the costs and you be asked to confirm your acceptance of the estimate. When we initially present you with the written estimate and ultimately when the account is issued, there will be a surcharge of 10% of the third party (disbursement) fees added to the overall amount.
- If the final account is settled within the 21-day timeframe, the surcharge will not be applicable.
- We reserve the right to request that certain third party costs (disbursements) are made in advance of the funeral
- Payment for our Direct Cremation Service will be required at the time of making the arrangements.
- Payment can be made in cash, cheque, bank transfer, debit/credit card either via our website, over the phone or in person.
- Finance options (subject to status) are available.

## **Disclosure of Interests - Who owns Ivan Fisher Independent Funeral Homes Ltd?**

The company is owned, run and operated by its founders:

- **Ivan David Fisher** (Chairman and Director)
- **Paul Alexander Fisher** (Director)

## **Business or material financial interest in a price comparison website**

Ivan Fisher Independent Funeral Homes Ltd does not have any business or material financial interest in price comparison websites that compare funeral director services and/or crematoria services and their respective prices.

## **Register of charitable donations to third parties connected to the funeral sector**

Ivan Fisher Independent Funeral Homes Ltd has not made any charitable donations to third parties connected to the funeral sector in the last 12 months.