



TERMS OF BUSINESS AND CREDIT ARRANGEMENTS

1. Stephen and Philip Independent Family Funeral Directors, reserve their right subject to status to offer credit to their clients, to assist them with settlement of estates and claims towards funeral expenses.
There will be a credit free period of one calendar month from the date of the funeral.
2. After the credit free period we reserve the right to add a monthly interest charge of 2% to any outstanding balance, as outlined in a confirmation and estimate contract issued at the time of make funeral arrangements.
3. We reserve the right to employ a third party agency to collect any long outstanding amounts on our behalf. As the client you will be responsible for paying any associated fees charged by this third party.

Deposits and Payments in Advance of Funeral

In most instances we will require a deposit no later than 3 working days prior to the funeral date. The amount of deposit will be discussed with the Funeral Director or Arranger at the time of making arrangements and any enquiries about our services.
The typical deposit would be the payment of all third party fees in relation to the funeral.
(Cemetery and Crematoria Fees, Minister and Church Fees, Doctors Fees)

Department of Work and Pension Claims

Stephen and Philip Painter Independent Family Funeral Directors, arrange funerals where a claim is being made to the DWP in assisting towards funeral expenses.
At the time of arrangements we explain the claim process to you, and advise on potential claim values. Although we can not advise on the eligibility of an individuals claim.

Stephen and Philip Painter Independent Family Funeral Directors Ltd, is truly independent family business, owed solely by company directors, Stephen Charles Painter and Philip Lyndon Painter