

Twyman & Holmes

**Family Owned Independent Funeral Directors
Pre-Paid Funeral Plans & Memorials Available**

TERMS OF BUSINESS

ESTIMATE AND EXPENSES

The estimate sets out the services we agree to supply.

This 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 the estimate. 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 charges.

We may not know the amount of third-party charges in advance of the funeral; however, we give you a best estimate of surcharges in the written estimate.

The actual amount of charges will be detailed in the final estimate.

If you make any changes or amend your instructions, we may require your written instruction.



PAYMENT ARRANGEMENTS

The funeral account is due for payment within thirty days unless otherwise agreed by us in writing.

Our normal practice is to ask for advance payment of any anticipated disbursements, as set out in the estimate.

Any advance payment will be deducted from our final invoice.

DEPOSIT REQUIREMENTS

Standardised (cma) Funeral – Disbursement fees

Package Funerals (Direct, Simple and Traditional) – Disbursement fees.

Any deposit required must be paid within 5 days prior to funeral date.

We reserve the right to add interest on all outstanding accounts at 3% above our banks base rate that remain unpaid after 60 days and any legal and court cost incurred due to non-payment.

42 King Street, Ramsgate,
Directors:
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Graham M. Twyman & Lynn Twyman

