

# Terms of Business

For the Unattended Cremation or Unattended Burial, James Smith Funeral Directors requires full payment (Funeral Director's Fees & 3rd party costs) in advance before a funeral date is booked.

For all other funeral services, James Smith Funeral Directors requires a deposit of 25% of the total estimate (or the total cemetery/burial Fee, whichever is greater), no later than twenty-four hours prior to the funeral. Payment may be made either by credit/debit card, cash, or cheque. Please allow 3 clear working days for cheque clearance before the day of the funeral.

James Smith Funeral Directors produces its final invoice for the Attended Funeral and other Packaged Services rendered as soon as is reasonably practical after the provision of the service (usually seven days after the funeral, the invoice is generally dated the day of the funeral). This details all applicable charges and disbursements (except those payable by a pre-payment fund) and records any payments (deposits) already received. The balance shown is due for payment within 21 days of the invoice date.

Payment is due in accordance with James Smith Funeral Directors payment terms. In the event that these terms are not met and an amount is still outstanding 21 days following the date of the invoice James Smith Funeral Directors will add a 10% Surcharge on the Disbursements.

After 60 days, if the amount due is still outstanding, James Smith Funeral Directors will hand the account to a collection agency or solicitor, if at its absolute discretion, it feels that this is necessary and add all charges and fees to the outstanding balance.

