

# TERMS OF BUSINESS

Ives & Shand Funeral Service does not require a deposit in advance for the Attended Funeral or any of the funeral packages associated with the Attended Funeral. For the Unattended Cremation or Unattended Burial, Ives & Shand Funeral Service requires full payment in advance.

For the Unattended Cremation or Unattended Burial, Ives & Shand Funeral Service requires full payment (funeral director fees & 3rd party costs) in advance before a funeral date is booked.

Ives & Shand Funeral Service produces its final invoice for the Attended Funeral 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 already received. The balance shown is due for payment within 28 days of the invoice date.

Payment is due in accordance with Ives & Shand Funeral Service payment terms. In the event that these terms are not met and an amount is still outstanding 28 days following the date of the invoice Ives & Shand Funeral Service will add a 5% Surcharge on the Disbursements.

After 67 days, if the amount due is still outstanding, Ives & Shand Funeral Service 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.

