

## TERMS OF BUSINESS

(a) Full payment 48 hours prior to the committal for non-attended, attended funerals, Direct, Simple and Celebration of Life.

(b) Full payment of disbursements 48 hours prior to the cremation or burial for all other funeral options.

(c) Full payment will be required 21 days from the date of our final invoice.

(d) Failure to pay in full by the date may incur a charge of interest:

- At a rate of 4% above our bank's base rate from time to time in force
- Calculated (on a daily basis) from the date of our account until payment
- Compounded on the first day of each month
- Before and after any judgement (unless a court orders otherwise) we may recover (under the Indemnity Clause below) the cost of taking legal action to make you pay.

### Indemnity

You are to indemnify us in full and hold us harmless from all expenses and liabilities we may incur (directly or indirectly including financing costs and including costs on a full indemnity basis) following any breach by you of any of your obligations under these terms.

This means that you are liable to us for losses we incur because you do not comply with these terms. For example, we will charge you an administration fee where we receive a cheque from you which is subsequently not honoured or if we write to remind you that an account is overdue. If we instruct debt collection agents, we may also recover from you the fees we incur. Further details regarding these fees are available on request. We may claim those losses from you at any time, and if we must take legal action, we will ask the Court to make you pay our legal costs.

## CREMATORIA PRICE INFORMATION

Crematorium Name	Unattended Service Fee		Reduced Fee Attended Service		Standard Fee Attended Service	
	Fee	Days/Times this fee applies	Fee	Days/Times this fee applies	Fee	Days/Times this fee applies
Oakworth	£325	Mon - Fri, 08:10 and 08:20	£800	Mon - Fri, 09:15	£960	Mon - Fri, 10:00 - 14:40
Nab Wood	£325	Mon - Fri, 08:10 and 08:20	£800	Mon - Fri, 09:30	£960	Mon - Fri, 10:00 - 14:40
Skipton	£463	Mon - Fri, 08:40 and 08:50	£636	Mon - Fri, 09:10	£845	Mon - Fri, 10:00 - 14:10

## DISCLOSURE OF INTERESTS

The owners and directors of D P & A Gallagher Limited Company No. 4560930

Airedale House, Skipton Road, Keighley BD20 6DT

T/A Gallagher Family Funeral Directors

Mr David Paul Gallagher & Mrs Adele Gallagher

Airedale House, Skipton Road, Keighley BD20 6DT

Gallagher Family Funeral Directors does not have any business or material financial interest in price comparison websites which compares Funeral Director Services and/or Crematoria Services and their respective prices.

Gallagher Family Funeral Directors has not made any material charitable donations, contributions or payment of gratuity to a third party, or any other form of payment which does not relate to a cost incurred or a service provided by the third party on behalf of Gallagher Family Funeral Directors, made in the previous 12 months.