

ANGLADDAU ENFYS FUNERALS LTD TERMS OF BUSINESS (2026)

We are a member of the National Association of Funeral Directors and subscribe to the "UK Funeral Director Code" a copy of which is available on request from the office. We aim to act in a professional manner and provide a courteous, sensitive, and dignified service to you.

Estimates and Expenses

The estimate sets out the services we agree to supply. The 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 such charges. The actual amount of the charges will be provided to you as soon as known and will be detailed in the final account. If you amend your instructions we may require your written confirmation of the changes. We may need to make an extra charge in accordance with our published price list. We will add VAT to our charges where applicable, and at the rate applicable when we prepare the invoice.

Payment Arrangements

A deposit of £1500 is required for all attended services and must be paid on receipt of the draft arrangements and commencement of contract, unless otherwise agreed by us in writing.

The funeral account is due for payment in full within fourteen days of receipt of invoice, unless otherwise agreed by us in writing.

The invoice is usually issued within 7 days of the funeral but may be issued before the funeral on request e.g. to submit a claim for financial assistance or a funeral/ life insurance policy; or if you are paying for the funeral from the bank account of the person who has died.

The funeral account for a "non-attended" service (Direct Cremation), must be paid in full two working days prior to the funeral, unless otherwise agreed by us in writing.

If you qualify for financial assistance from the Department of Work and Pensions, we will require proof of the successful claim before we will proceed with the funeral arrangements.

If you fail to pay us in full, by the due date, we may charge you 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 and before and after any judgement (unless a Court orders otherwise)
- We may recover the cost of 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 legal cost) following a breach by you of any of your obligations under these Terms and Conditions. This means that you are liable to us for losses we incur because you do not comply with these Terms and Conditions. For example, we may charge you an administration fee where we receive a cheque from you which is subsequently not honoured or if we write to remind you the 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 these losses from you at any time and, if we take legal action, we will ask the court to make you pay our legal costs.

Data Protection (GDPR)

We are the data controller under UK GDPR and the Data Protection Act 2018. We process personal data only where lawful, including to perform our contract with you, meet legal duties, pursue our legitimate interests, or with your consent. We keep data secure, accurate, and only for as long as needed, then delete or archive it safely. We share data only with trusted parties where required to deliver our services or by law, with safeguards in place. You can request access, correction, erasure, restriction, portability, or object to processing, and you may withdraw consent at any time. To exercise your rights, contact *Angladdau Enfys Funerals Ltd*. You may also complain to the Information Commissioners Office.



Cooling-off period

The Consumer Contracts (Information Cancellation and Additional Charges) Regulations 2013 may give you the right to terminate this agreement in the cooling-off period of fourteen days. If you wish the performance of the agreement to which this right applies to commence before the end of the cooling-off period, you must sign the authority in the form which will be handed to you. In the event that you exercise the right to cancel this contract during the cooling-off period, you will be required to pay a reasonable amount for goods and services already supplied.

Termination

This agreement may also be terminated before the services are delivered:

1. by us if you fail to honour your obligations under these Terms and Conditions and
2. by you communicating to us in writing, terminating your instructions.

If we or you terminate your instructions you may, depending upon the reasons for termination, be asked to pay a reasonable amount based upon the work carried out up to the time your termination is received.

Standards of Service

The National Association of Funeral Directors UK Funeral Director Code requires that we provide a high quality of service in all aspects. If you have any questions or concerns about the service we provide to you, please raise them in the first instance with the designated senior person – *Manon Williams* at *Angladdau Enfys Funerals Ltd*. If that does not resolve the problem to your satisfaction the National Association of Funeral Directors provides an independent conciliation and adjudication scheme, "NAFD Resolve", as an alternative to legal action. You can contact NAFD Resolve at 618 Warwick Road, Solihull, West Midlands, B91 1AA.

All dates and times provided on the estimate cannot be guaranteed until final bookings are made and confirmed in writing to you in the final funeral confirmation.

Although we endeavour to provide a prompt and efficient service for you, there may be instances where, because of circumstances beyond our control, we are unable to fulfil our obligations to you on the date and time specified. Where this is the case we will contact you in advance, and advise you of alternative arrangements.

Agreement

Under the Contracts Rights of Third Parties Act 1999 by continuing to give us instructions after you receive these Terms and Conditions, you agree to be bound by them.

Third party rights

No person other than our client has any right to enforce any of these Terms and Conditions under the Contracts Rights of Third Parties Act 1999.

Severability

If any term is or becomes invalid or unenforceable, the rest of the Terms will continue in full force. If a term would be valid with a minor change, it will apply with that change to the minimum extent needed.

Liability

Nothing in these Terms limits or excludes our liability for death or personal injury caused by negligence, for fraud or fraudulent misrepresentation, or in any way that would be unlawful. Your statutory rights are not affected.

Governing Law and Jurisdiction

These Terms and any dispute or claim are governed by the law of England and Wales.

Disclosure of Interests

Angladdau Enfys Funerals Ltd is owned by directors *Manon Williams* and *Louise White*; there are no other shareholders.

Angladdau Enfys Funerals Ltd does not currently make any charitable donations over £250 but will keep a register should significant donations be made in the future which would be available upon request.

Angladdau Enfys Funerals Ltd does not have any financial interest in a price comparison website and does not have any inducements, referrals, or sponsorships in place.

