Terms of business checklist

Use this to check that your quotes and terms cover the basics for UK trade work. Tick each item once your own paperwork deals with it. This is a checklist, not legal advice: for terms you will rely on, ask a solicitor or your trade association.

Checked against the sources named on 29 October 2026.

THE BASICS

- [ ] **Who you are**

  Trading name, address, phone and email. Your company number and registered office if you are a limited company.
  Source: GOV.UK: Invoicing and taking payment from customers

- [ ] **What is included, and what is not**

  Describe the work and the finished result, and list exclusions. Disputes usually start with what was or was not in the price.
  Source: Trading Standards: Business Companion

- [ ] **The full price, including VAT**

  Homeowners must be able to see the total price including VAT. If you are not VAT registered, say so.
  Source: CMA: Price transparency guidance; GOV.UK: VAT registration

- [ ] **Quote or estimate**

  A quote is a fixed price for the work described. An estimate is your best guess. Use the right word.
  Source: Citizens Advice: Getting a quote or estimate

- [ ] **How long the price is valid**

  Give a date. After that, you can re-price for current material costs.

GETTING PAID

- [ ] **Deposit**

  How much, when it is due and what it pays for, such as booking the start date and ordering materials. Citizens Advice tells homeowners not to pay a deposit of more than 25%.
  Source: Citizens Advice: Building work

- [ ] **Stage payments**

  For longer jobs, tie each payment to something the customer can see, such as first fix finished.

- [ ] **When the balance is due, and how to pay**

  Number of days after completion, accepted payment methods and the reference to use.

- [ ] **Late payment**

  Business customers: you can claim statutory interest at 8% plus the Bank of England base rate, plus fixed compensation of £40, £70 or £100 depending on the debt. Homeowners: any interest must be agreed up front and be fair.
  Source: GOV.UK: Late commercial payments; Consumer Rights Act 2015, Part 2

- [ ] **Who owns the materials**

  Materials stay yours until they have been paid for in full.

CHANGES AND PROBLEMS

- [ ] **Changes to the work**

  Extra work is priced and agreed in writing before you do it. Use a variation form.

- [ ] **Hidden problems**

  What happens if you find something you could not reasonably have seen when quoting.

- [ ] **Delays**

  Weather, access and the supply of materials. Say you will tell the customer as soon as dates move.

- [ ] **Access, power, water and working hours**

  What you need from the customer, and when you will be on site.

HOMEOWNERS' RIGHTS

- [ ] **Cancellation when you agree the job at their home**

  The customer has 14 days to cancel and must get a cancellation notice and form. If they want you to start sooner, get their request in writing. Leave out the notice and the period can run for up to 12 months, and leaving out key cancellation information is a criminal offence. A quote you leave for the customer to accept later is not covered.
  Source: Trading Standards: Business Companion, off-premises sales

- [ ] **Statutory rights**

  Services must be carried out with reasonable care and skill, within a reasonable time if no time is agreed, and what you tell the customer can become part of the contract. Your terms cannot take these rights away.
  Source: Consumer Rights Act 2015, sections 49 to 52 and 57

- [ ] **Complaints**

  How a customer can complain, and whether you belong to an alternative dispute resolution scheme or trade association code.
  Source: Trading Standards: Business Companion

RUNNING THE JOB

- [ ] **Insurance**

  Public liability is usually expected. Employers' liability insurance is a legal requirement for most businesses with employees.
  Source: GOV.UK: Employers' liability insurance

- [ ] **Guarantees**

  What you guarantee, for how long and on what conditions. A guarantee is on top of the customer's legal rights, not instead of them.

- [ ] **Waste**

  How waste is removed. You need to register as a waste carrier to carry waste you produce from your work.
  Source: GOV.UK: Register as a waste carrier

- [ ] **Certificates and notifications**

  Building regulations notifications and certificates where the work needs them, for example through a competent person scheme for electrical, gas or window work.
  Source: GOV.UK: Competent person schemes

- [ ] **Customer details and photos**

  How you store and use customer details, and whether you need to pay the ICO data protection fee. Ask before posting photos of a customer's home.
  Source: ICO: Data protection fee