



BOOKING TERMS & CONDITIONS

01. DISCLAIMER

All information specified in this document and publishes is based on information available at the time of publication. AFC Holidays reserves the right to change any information before and after transactions that should occur due to events beyond our control.

02. YOUR CONTRACT WITH AFC HOLIDAYS

All products detailed in our website and sold to our esteemed clients are bound to stipulated terms and conditions and the same shall govern the contract between the company and its clients. The booking with AFC Holidays is made (a) you accept our written quotation or travel proposal; (b) you pay the specified non-refundable initial booking deposit or full payment of the tour – if travel date is within time limit; and (c) you received the tour booking confirmation. The binding contract with AFC Holidays commences upon our issuance of the Booking Confirmation that indicates the details of your Tour. AFC Holidays has the right at any time, for any reason to terminate the contract or decline confirmation of your booking and return your deposit as per our sole discretion at any time before tour without assigning reason whatsoever. Please read carefully and understand the contents of the tour brochure/itinerary, terms and conditions. On making the booking, the first named person on the booking has (i) the authority to and agrees on behalf of all the person/s detailed on the booking to represent; (ii) acknowledges to read these Booking Conditions; (iii) consents to use of their personal data relevant to completion of details for the tour; (iv) and accepts financial responsibility for payment of the booking on behalf of person/s named in the booking in totality. No person/s other than those affiliated with AFC Holidays, in writing, has the authority to vary, add, amplify, or waive any stipulation, representation, term or condition in the brochure/ website/ online & offline booking tools. Amount paid towards a group tour on AFC Holidays cannot be shifted to a customized package. Unused bookings will **not** be carried forward to the next calendar year.

03. PRICING POLICY

AFC Holidays shall decide the prices of the respective tours from time to time and the relevant price list will be furnished on online and offline tools for references. Respective price list shall include the price of the tour payable by the client to AFC Holidays and the maximum price at which said tour can be sold to the end-user. AFC Holidays' products cannot be sold at higher rates than the maximum retail price fixed by the company in any event. The prices quoted in the brochures and websites have been calculated at the price prevailing at the time of print and publishing, real-time inventory estimation, fluctuating ROE/fuel surcharge/airline price hike/peak season supplement charges from suppliers before the departure, etc.

04. PAYMENT POLICY

It is important to adhere to the stated payment policy below to ensure that all elements of the client's Tour Package (i.e. air tickets, hotels, etc.) are booked and confirmed. Failure to follow this policy will forfeit initial payments made. The initial payment with serve as the client's confirmation of the package. This will allow us to block the hotel and flight tickets. It is also very important to note that full payment of the entire package cost should be done 45 days before departure. In cases wherein, the Tour Package was availed and confirmed within 45 days of the tour, 100% of the tour cost should be given as initial payment including Visa and Insurance fees.

Package worth AED 5,000 or less	Payment Plan	Packages worth AED 5,000 or more
100% of Total Tour Cost (+ All Miscellaneous and Admin Cost as incurred based on request)	Initial Payment	50% of Total Tour Cost (+ Visa & Insurance Fees if any Non-Refundable + All Miscellaneous and Admin Cost as incurred based on request)
	Final Payment	100% of Total Tour Cost + All Miscellaneous services + optional tours (45 Days before Departure)

05. FORMS OF PAYMENT

Tours offered by AFC Holidays is inclusive of all relevant prices and all government taxes which do not have to be paid locally (excluding UAE VAT & Taxes where applicable). The acceptable forms of payment are Cash, Cheque, Credit Card and Bank Transfers. All online bookings will attract a booking fee. All prices displayed are per person on local currency - UAE Dirham. Payee Account for Cheque payments must be addressed to company name "Apollo Flight Centre, LLC." duly signed and current dated at time of payment. We honor and accept Visa and MasterCard for credit card payments. Please be informed, however, that we do not process card payments over the phone due to security reasons.

*UAE VAT & APPLICABLE TAXES

The tour cost excludes applicable taxes. Any change in applicable taxes will be borne by the consumer and in compliance with the UAE governing laws applicable to taxes.

06. BOOKING RESERVATIONS AND TOUR INFORMATION

Your booking reservation with AFC Holidays shall be confirmed on receipt of the non-refundable deposit which may vary depending on the type of your desired tour service. Full payments will be due prior to departure dates no later than the period as advised verbally by the tour consultant in-charge or as notified in writing on the registered email address listed by the traveler or by the authorized person of the traveler/s. AFC Holidays will issue a booking confirmation, and it is at this stage that a binding contract comes into existence between the Client and AFC Holidays. Tailor-made itineraries or an extension to a brochure tour's accommodation, flights etc. will only be requested by AFC Holidays once the booking confirmation is accepted with the payment deposit made. The booking confirmation, will indicate the requested package cost and the client will be advised of any accommodation, flights etc. It is the client's responsibility to check the confirmation invoice carefully and to let their travel consultant know immediately in the event of any error. Travel documents will be handed over to the passenger a significant amount of time before the departure of the holiday (approximately 7-days before departure).

SUPER SAVER DEALS

- Travel Dates on Super Saver Deals are on Limited Seats Basis
- Bookings are 100% non-cancellable, non-transferable, non-flexible & non-refundable
- Bookings that are waitlisted on your desired travel date requires 100% full payment for confirmation
- Due to demand, if your desired date is not available, you will be informed of the next available date on same price or at a minimum possible surcharge applicable, if any.

07. TOUR TRANSFERS, AMENDMENTS, AND CHANGES

In cases of curtailment/cancellations, any new request for amendment/cancellation of arrangements will be regarded as a new booking and will be subject to availability and a fee for the same will be charged. If changes of the above type are made during the cancellation period (refer to table under clause 8.1), it may attract penalties and cancellation fees as per policy.

Any request following under below will be subject to surcharges and availability:

- Name / Date Change penalty would be AED 300 per Person per Request which needs to be informed 45 Days or more before the Departure Date.
- Name / Date Changes within 45 days of departure charges will be as per cancellations policy.
- Transfer from longer duration package to shorter duration package AED 750 per Person and needs to be informed 45 days or more before the Departure Date.
- Tour transfers less than 45 days incurs 100% cancellation penalty

- Change of airline before departure (not applicable once services are issued)
- Name change once confirmed (for air-ticket)
- Date change while On-Tour

08. CANCELLATIONS AND REFUND POLICY

AFC Holidays' reserves the right to amend or cancel a tour booked without assigning a reason. Amendments or cancellation may be due to circumstances beyond our control. In such cases, the client would have the option of travelling individually, but not with the same arrangement as the original tour. If the alternative date/tour is not acceptable or they no longer wish to travel, the money paid will be after deducting the expenses incurred by AFC Holidays on visa documentation, insurance and other overheads/administrative charges applicable within forty-five days from the date of amendment or cancellation. In the event AFC Holidays exercising its rights to amend/alter any tour or holiday advertised in their website after the tour has been booked but before departure, the client shall have the option to continue the tour or holiday as amended/alter or to accept any alternative tour arrangement which AFC Holidays may offer. However, in any of the above cases, AFC Holidays shall not be liable to the client for any compensation or damages or consequential loss or to refund any other expense incurred by the client.

*CANCELLATION OF TOUR BY THE CLIENT

Should the client wish to cancel their tour, they must notify AFC Holidays in writing. Such notification shall be deemed to have been given to us only on that date of the receipt of the client's letter/email since we can act only on receipt of the same. Reason must be stated for cancellation as it may be covered by their insurance policy. Cancellation will be as per the cancellation policy mentioned in the table and any refund will be processed after deducting from the main tour cost, visa charges, insurance charge and any other cost that AFC Holidays has incurred towards handling the booking. Cancellation of travel by the client due to non-availability of travel documents will not change only under having applied for such documents through AFC Holidays. If a client is unable to travel on the tour originally booked by him, due to rejection of visas by the concerned embassy, the company may in its discretion offer the client an option to postpone his tour arrangement at another available date or change his tour arrangement in totality. The changes to be made in this instance is subject to supplemental charges as applicable. In case the client refuses to opt for another travel arrangement, the cancellation policy schedule will apply as necessary.

Cancellation Period Packages worth AED 5,000 or less.	Cancellation Charges (per person)	Cancellation Period Packages worth AED 5,000 or more.	Cancellation Charges (per person)
31 days or more before departure	50% of the Total Tour Price	60 days or more before departure	Initial Payment Forfeited
30-15 days before departure	75% of the Total Tour Price	60-45 days before departure	75% of the Total Tour Price
14 days or less before departure	100% of the Total Tour Price	45 days or less before departure	100% of the Total Tour Price

*CANCELLATION OF TOUR BY AFC HOLIDAYS

*CANCELLATION DUE TO VISA REJECTIONS.

It is convenient and safe to have the visa applications be made to the concerned Consulates/Embassies through AFC Holidays visa services. Granting or rejecting visas and immigration clearance is the sole prerogative of the concerned sovereign governments. AFC Holidays will neither be responsible in case of non-granting of such documents nor liable for any delay, denial or other related act/omission or any loss, expense, damage or cost resulting therefrom. The client should ensure that the relevant documents and photographs are submitted completely and correctly within the stipulated time as mentioned at the time of booking of the tour. The cost of processing visas is not included in the tour price unless stated otherwise. The visa fee when prescribed includes the actual visa charge, cost of processing fees, the professional related service charges. The stipulated fees of the company shall be payable by the client regardless of rejection. A refund is not applicable should the client be unable to travel due to the above reasons. The cancellation policy will be applied as necessary. If the passports are required to be mailed for visas to different cities, AFC Holidays will mail the documents through a reputed courier. In case of loss or delays arising out of such transmission, AFC Holidays will not be held liable or to compensate the holder for such instance by all means.

*CANCELLATION OF TOUR DUE TO FORCE MAJEURE

Cancellation due to pandemic leading to Force Majeure and in the event of cancellation due to lockdown in the country of destination leading to flight cancellation, AFC Holidays will issue a credit value equivalent to the paid amount for future travel. This credit value can be utilized by the registered passengers only and will be applicable to travel to the same destination with one year validity from the date of issuance. Please note the fare to rescheduled tour will vary based on the travel date, wherein for difference in fare, surcharges will apply, if any.

*REFUNDS

AFC Holidays will refund passengers after considering several aspects of the tour based i.e. the number of participants, the cancellation policies of suppliers (hotels, airline, embassy, coach operators etc.). It would take at least 7-30 working days to process the refund (if due). It should be understood that there shall be no refund whatsoever if the client does not utilize any of the services like hotels, cruise, meals, entrance fees, optional tours etc. while on-tour due to any reason whatsoever such as late reporting, health issues etc. The client would have to follow the tour program and return to UAE as per the validity of the air ticket. There shall be no refund if the client fails to join at the commencement of the tour or any activities included in it. All refunds have to be collected within a maximum of 45 days from the refund processed; any claims not made post the same will be terminated, unless notified. The refunds will be processed based on the mode of payment used at the company if any transaction is made by credit card the refunds for the same will also be debited back to the Credit card. It is the sole responsibility of the customer to follow up with the bank concerned.

09. TOUR INCLUSIONS AND INFORMATION

*HOTELS

AFC Holidays have selected hotels which are comfortable and convenient. AFC Holidays prioritizes booking a hotel at or close to the city center, however, subject to availability and travelling time. The hotels will either be those shown in the itinerary or similar category. However, there will be cases wherein the hotel will be located outside the city. AFC Holidays cannot guarantee the availability of adjoining rooms / interconnecting rooms/ non-smoking room/rooms on the same floor, etc. depending on availability in the hotel. If the client seeks a change in rooming while on tour, the same will be subject to availability and they will need to pay any additional charges if applicable. Due to prevailing weather conditions in Europe, most of the hotels do not have air-conditioners or fans. AFC Holidays will not be responsible for any damages made by the client/s to the hotel property. However, diligent care must be observed when using the hotel lockers/refrigerated items/telephones/television, restaurants, etc. Usage of certain services may be chargeable. Maximum occupancy in Double room is 2-persons, wherein in some countries the double room would consist of two (2) twin beds put together. In this case, adult rates will apply across the booking for each double room occupied. The hotel may allow the addition of extra bed based on the standards applicable in the operating countries. Extra bed occupancy will vary depending on establishments. Clients may be provided with extra bed as roll away bed/ sofa or bed/ extra bed as per the hotel operating standards in the country. It is also important to note that AFC Holidays will ensure that the hotel operates as per the applicable hotel standards in the country of origin. The clients' accommodation will be based on twin and triple sharing basis if they wish to travel single then there will be an additional surcharge.

Important Note: Due to major international events and trade fairs occurring through-out Europe (i.e. Air Show, World Athletic Meet, Motor Show, Ice Skating Championships etc.) Hotel occupancy is at its peak and may have been blocked for a year in advance. Due to this, some hotels may be farther from the city/ itineraries may be altered or amended accordingly.

Passengers need to be very careful of pickpocketing as it's a common observation made by the passengers travelling to Europe. AFC Holidays will not be responsible for any loss or theft of any personal items; thus, clients are recommended to be liable for their personal belongings.

CHECK-IN / CHECK OUT TIME

The general standard check-in time is 2PM and check-out time is at Noon. (This may vary depending on hotel policy). Early check-in and checkout, will be subject to availability and cannot be guaranteed.

10. PRE- OR -POST TOUR SERVICES

Clients can opt for their Pre-tour and Post-tour accommodation, flights and optional activities from their respective consultant/travel agent at the time of booking separate rates will be applicable.

11. AIRLINE FROM AFC HOLIDAYS

It is client's responsibility to let us know if e-ticket for the flight are received or not. It is vital for client to verify and read the e-ticket in full as soon as it is received as it contains the most up to date flight details and the name for each tour companion as per passports must be same as the e-ticket, otherwise they may not be permitted to travel. Any voluntary cancellation made before departure after the air tickets have been issued accordingly will incur an airline cancellation fee plus the agency service fee. Please note that cancellation fees vary from one airline to another. If cancellation is done after departure, the ticket will be strictly NON-REFUNDABLE. Under no circumstances whatsoever, will the company be liable to for any person/s travelling, for any loss of baggage, failure to provide meal of the clients' choice, denied boarding or down-grades due to overbooking, flight delays, rescheduling, cancellation, re-routing, change of airlines/s from the time of booking or any other reason/s, which occur in part of the airline provider/s responsibility despite having confirmed tickets. AFC Holidays will not be liable for injury, loss, or inconveniences suffered by the clients which fall under the airline providers' responsibility and prerogative, the clients will be instructed to pursue respective culpable airline/s. It is recommended to avail travel insurance (i.e. AFC Holidays' exclusive provider), which includes coverage to claim for such loss. AFC Holidays Group Tours are operated as group seating, based on which the clients' seating is received. Airline will allocate the seating as per the availability for the tour group. It is the clients' responsibility to check the boarding passes to review each companion seating arrangements.

12. MEAL PREFERENCES

There is a pre-set menu for meals depending on the tour program. Packed meals are served at some places. AFC Holidays reserves the right to change the menu and arrangements of the meals without assigning any reasons. Specific meal preferences can be made on request basis and may incur applicable surcharges, if any.

13. TIPS AND GRATUITIES

Tipping is mandatory in all parts of the world for services rendered (e.g. porters, coach drivers, tour leaders, guides etc.). The amount would depend on the country of travel. Driver's tips will be paid in AED to AFC Holidays. Travelers may also extend voluntary & individual tips at end of every tour.

14. QUANTITY AND BEHAVIOR DISCIPLINE

AFC Holidays in no circumstances would be liable for client/s missing activities included in their travel arrangement if the client/s themselves are culpable for their delay. They will not be entitled to claim refund/s their missed activities. The company advises all clients to maintain discipline and punctuality when they are on tour. The company reserves the right to withdraw tour membership from anyone whose behavior is deemed to cause a rift or jeopardize the smooth operations of the tour or affect the enjoyment or safety of the other clients joining the tour.

15. TRAVEL DOCUMENTS

You can login to your AFC Holidays personal customer online account to receive and view all your travel documents (i.e. e-tickets, insurance copy, hotel & travel service vouchers, etc) which will be uploaded 7 days before your tour departures. You must keep a copy or ensure to keep these documents accessible in case required for your flights and other travel arrangements.

We advise clients about passport and visa requirements applicable for travel. However, such requirements are subject to change and it is the clients' responsibility to check current requirements with the appropriate Embassy or Consulate before departure. It is their responsibility to obtain all documents required for their holiday, to ensure that the documents are complete and correct. AFC Holidays will not be liable if the client/s fail to do so and will not be responsible for meeting any additional costs incurred by this. On receipt of travel documents, the clients have a responsibility to check all documentation and tickets to ensure that all the names and details are correct and correspond with their passports information. AFC Holidays bears no responsibility whatsoever if the tour is impacted due to insufficient travel documents.

16. SPECIAL REQUEST

Special requests for room allocation, diet consideration, handicap assistance on tour/hotel/transportation etc. should be made in writing at the time of booking, every effort will be made in an attempt to deliver special requests. However, this is subject to availability with respective suppliers and AFC Holidays will not be held liable or responsible for any claims of damage or consequential loss if requests could not be honored. In case of person/s of determination or special needs, a qualified companion must accompany the client. Regrettably, AFC Holidays cannot endorse aid for walking, dining, boarding and disembarking transportations, medical assistance and for other requirements to any of the tour participants.

17. HEALTH AND INSURANCE

Any medical history that may affect the clients' ability to enjoy the tour must be informed to AFC Holidays at the time of booking. In the event of an undisclosed medical condition, AFC Holidays shall not be liable to provide any assistance or make refunds. The client must be covered by a certified and registered overseas travel insurance company that covers the risk of life, limb and property during the entire duration of the tour. AFC Holidays will not be responsible for any loss of life or property. AFC Holidays has partnered with Leading Insurance firms to provide one of the best insurance coverage. Please check with the sales consultant for details about the same. IMPORTANT: All claims have to be opened directly by the Policyholder and Insurance Company and are to be settled as per the travel insurance partner's policies/procedures and AFC Holidays has no say whatsoever in curtailing/amending/deviating or representing guest claims.

18. ZERO TOLERANCE OF ALTERATION IN TERMS AND CONDITIONS

No person/s including employees, agents, or passengers have the authority to deviate/alter/waive any specification, demonstration, term and condition outlined in this document. Any assurance given by the above-mentioned parties in any mode of communication be it verbal/writing/mobile message which is contrary to this document shall not bind AFC Holidays in any manner.

19. PROMOTIONS, OFFERS, OR SCHEMES

In the case of special offers/promotions/schemes, the terms and conditions of the campaign will apply. Any promotion which is not available by the client cannot be compensated by any means. The clients shall adhere to payment terms and schedule to be eligible for respective special offers/promotions/schemes. Failure to comply with the payment terms invalidates eligibility for the benefit of these campaigns otherwise counted valid as soon as the clients choose to travel. In the event of cancellation/curtailment of any manner to the initial tour booked, the scheme will be nullified. Once chosen, the respective special offers/ promotions/ schemes cannot be changed or compensated and should be utilized within the calendar year of the booking.

20. MINIMUM PARTICIPATION

All tours specified in our range of tours are subject to a minimum participation of paying adult participants. If the minimum requirement to operate a tour is not met we reserve the right to amalgamate/amend/alter/alter/cancel without incurring liability to compensate in any manner and an intimation on the same will be provided 7-days before the travel date. The clients will receive an option to travel individually and not join a group tour should they wish to do so. In such cases, we reserve the right to charge supplemental amount as per individual traveler rates. In instances like this, the client may not be provided certain services which would have been provided in a group. Minimum participation criteria may apply on optional tours, as such we reserve the right to cancel the optional tour and refund the amount or proceed with the optional tour with an additional pro-rata amount.

21. PRIVACY OF INFORMATION

AFC Holidays regards all information supplied by clients as confidential and will share only the necessary information with airlines, hotels and other service providers who will provide service during for the travel arrangements. However, we may be constrained to disclose the information if such is required by law and by order of a court.

22. SCOPE OF ACTIVITY

AFC Holidays is engaged in the business of travel and holiday organizing and does not control or operate any airline, neither does the company own or control any shipping company, coach or coach company, hotel, transport, restaurant, kitchen or any other facilities utilized during the tour/s. The company shall not be liable for any damages caused by its clients' due to reasons beyond their control (Force Majeure). Any delays/overstay expenses which occur due to reasons beyond their control (Force Majeure). Any delays/overstay expenses which occur due to Force Majeure shall be borne entirely by the clients.

On behalf of the persons booked, I/We have Read, Understood and Accepted the Terms and Conditions. I/We being duly authorized by the said person/s to do hereby agree and accept the same for self and on behalf of the said person/s.

Name: _____ Signature: _____
Date: ____/____/2021



TERMS & CONDITIONS FOR ONLINE PAYMENT

These terms and conditions apply to the payment of all your tour cost by credit card ("Payment"). We may modify these terms and conditions at any time and any such modified terms and conditions will apply to you from the date that such modified terms and conditions are posted on our website. It is your responsibility to review these terms and conditions before making any online Payment. We may terminate credit card payments at any time by notice published on our website.

01. USE OF CREDIT CARD:

We accept major credit cards, and the credit card holder must be one of the passengers. We accept VISA and MasterCard credit cards issued in _____ (UAE OR Middle East). Your credit card will be debited when you click on the 'Purchase Now' button. Please note that making Payment with another person's credit card is strictly forbidden and could lead to criminal prosecution.

02. VERIFICATION PURPOSE

A copy of the credit card front and back should be scanned, self-attested and emailed to us for verification purpose. Important: When sending a credit card copy, please strike out the 3-digit CVV number at the back and the date of expiry on the front.

03. NON-UAE CREDIT CARDS

We will charge your credit card in the currency as displayed on our website, if you are not using a credit card based in UAE, your credit card Issuing Bank may levy a fee for transaction in foreign currency. Kindly contact your credit card Issuing Bank for further information on any fees and the applicable exchange rates.

04. PAYMENT POLICY

The general terms & conditions of payments apply to online payments as well. Please note, for any bookings made within 30 days of the departure, you need to make full payment of the tour cost.

05. NON-CREDIT CARDHOLDERS

If you do not have a credit card, you may choose to pay in cash while visiting one of our offices.

06. BOOKING FEES

Please note there is a non-refundable booking fee of AED 25 per transaction within UAE and AED 50 for outside UAE transactions.

07. REFUNDS TO CREDIT CARDS

All Credit Card refunds will be less 2.5% as card companies keep the credit card fee. General cancellation and refunds policy applies.

08. CARD PAYMENT NOT RECEIVED OR DECLINED

If for any reason your card payment is not received or declined by your bank/credit card company then it would be your sole responsibility to pursue the same and ensure your payment reaches on time.

09. CONFIRMATION / RECEIPTS / TICKETS

We will send you the booking confirmation/receipts/ tickets (as applicable) only after approval of your credit card payments.

10. SECURITY

We will take all reasonable measures to ensure the information you transmit to us using the Web Site will remain confidential and protected from unauthorized access. Despite those measures, we do not warrant unauthorized access to that information can never happen. We will not be liable for any such unauthorized access unless caused solely by our gross negligence, in which event you will be entitled to compensation up to a maximum of the value of the services purchased by you.

11. SECURITY INFORMATION

To ensure secure online payment and all other transactions of personal data, the Web Site uses a technology called SSL (Secure Socket Layer). SSL encrypts all communications between your computer and our server so that the information can only be read and understood by us. Usually, a closed lock on your browser window shows a secure connection. For further information, please consult your browser's security specifications. If your browser is equipped with SSL your transaction will automatically be secured. The common standard on the Internet to signal a secure site is a closed lock at the bottom of the browser. As long as the lock is displayed closed your information is secure and encrypted to avoid abuse. If you click the secure transaction link and still cannot see the closed lock, the reason may be that the window is in nesting in another frame. To check that you have a secure connection (in Internet Explorer), click the right mouse button and properties, then certificates. Then you will see if the connection is secure or not. Another way (in Netscape Navigator) is to click the right mouse button and 'view frame info' at the bottom of the text you will see security information.

12. DISCLAIMER

A. The services provided to you on our website ("services") and all information, content, materials, products (including software) and other services included on or otherwise made available to you through the services are provided by us on an "as is" and "as available" basis. We make no representations or warranties of any kind, express or implied, as to the operation of the services, or the information, content, materials, products (including software) or other services included on or otherwise made available to you through the services. You expressly agree that your use of the services is at your sole risk.

B. To the full extent permissible by applicable law, we disclaim all warranties, express or implied, including, but not limited to, implied warranties of merchantability and fitness for a particular purpose. We do not warrant that the services, information, content, materials, products (including software) or other services included on or otherwise made available to you through the services, our servers or electronic communications sent from us are free of viruses or other harmful components. We will not be liable for any damages of any kind arising from the use of any service, or any information, content, materials, products (including software) or other services included on or otherwise made available to you through any service, including, but not limited to direct, indirect, incidental, punitive, and consequential damages.

13. DISCLAIMER FOR THIRD-PARTY APPLICATIONS

You accept that:

A. By clicking on the CONFIRM AND PROCEED button ("Pay Button") you will be transferred to a payment portal which is controlled and operated by a third party ("Third-Party Application");

B. The use of any Third-Party Application is subject to the terms and conditions that apply to such Third-Party Application and it is your responsibility to read, understand and comply with any such terms and conditions.

C. we are not responsible for the availability or performance of, or your use of, any Third-Party Application. You assume all responsibility and risk concerning the use of any Third-Party Application (including any content therein) and we hereby disclaim all liability to you or any third party concerning such use.

14. PERSONAL DATA

Notwithstanding our Terms and Conditions & Privacy Policy, you acknowledge and accept that the personal and credit card details provided by you when making the Payment ("Personal Data") shall be transmitted to an independent third party for processing and completing the Payment and any Standing Instructions. You acknowledge and accept that the transmission to, and the use of such Personal Data by, the third-party processor shall not be deemed a breach of our Terms and Conditions & Privacy Policy and you hereby waive, disclaim, and release us and our officers, directors, employees, agents, successors, and assigns, from all claims of any kind (specifically including all claims for actual, incidental, consequential, punitive or exemplary damages, attorneys' fees and costs, or claims for interest, even if we are advised of the possibility of such damages), related to, or arising from, directly or indirectly, your use of the payment portal and any transmission and use of the Personal Data.