

Retel Tours Refund Policy

Certain services provided by SAJ Travel Planning Services LLC

Last updated: July 31, 2026

1. Introduction

By booking a travel program planned and delivered together by Retel Tours (“Retel Tours”) and SAJ Travel Planning Services LLC (“SAJ Travel”) (each a “Company,” and together “we,” “us,” or “our”), you (“the traveler,” “you,” or “your”) engage third-party Suppliers for travel services. The Companies act solely as intermediaries and are not responsible for Supplier defaults or omissions. Each Company is responsible for the obligations it undertakes, as described in the Terms and Conditions. This Refund Policy outlines your rights and obligations regarding deposits, installment payments, final payment, cancellations, and refunds. It is incorporated into and forms part of our Terms and Conditions; in the event of a conflict regarding deposits, cancellation fees, or refunds, this Refund Policy controls.

2. Deposits

A non-refundable deposit is required at booking to secure your arrangements. Deposit amounts vary by trip and Supplier and will be communicated at the time of booking. Unless explicitly stated otherwise in writing or under a special promotion, all deposits are forfeited upon cancellation.

3. Installment Payments (If Applicable)

If your travel program offers installment payments, the schedule, including amounts and due dates, will be outlined in your trip documentation, including the tour flyer, and confirmed at the time of booking. Payments must be made by the specified dates. Failure to meet any installment due date may result in cancellation of your reservation and application of this Refund Policy.

Installment payments that have come due as of the effective date of cancellation are non-refundable.

4. Final Payment

The balance of your trip cost is due by the final payment date specified at booking. Failure to remit final payment by this date may result in automatic cancellation and application of the Standard Cancellation Fee Schedule in Section 5. For bookings confirmed after the final payment due date, full payment may be required immediately.

5. Cancellation by Traveler and Cancellation Fees

5.1 How to Cancel and Effective Date

To cancel your booking, submit written notice by email to Retel Tours at reteltours@aol.com; notice to Retel Tours counts as notice to both Companies. The effective date of cancellation is the calendar day on which we receive your notice. Days before departure are counted as the number of calendar days between the effective date of cancellation and the scheduled departure date.

5.2 Standard Cancellation Fee Schedule

Cancellation fees are strictly calculated as a percentage of your total tour price, based on the number of days before the scheduled tour departure on the effective date of cancellation:

- At any time: your deposit is non-refundable
- Cancel 121 days or more before departure: deposit only; no other cancellation fee
- Cancel between 120 and 91 days before departure: 25% of the total tour price is nonrefundable
- Cancel between 90 and 61 days before departure: 50% of the total tour price is nonrefundable
- Cancel between 60 and 46 days before departure: 75% of the total tour price is nonrefundable
- Cancel 45 days or fewer before departure: the tour is fully nonrefundable

If the applicable cancellation fee exceeds the amount you have paid at the time of cancellation, the balance of the fee is due and payable upon cancellation.

5.3 Airline Tickets

Most airline tickets are non-refundable once issued and are governed entirely by the airline's own cancellation and change policies. Once your airline ticket has been issued, the full ticket cost is forfeited, and your cancellation remains subject to the schedule above applied to the land portion of your tour, with a minimum penalty of 25% of the land portion. Before tickets are issued, other cancellation penalties may still apply to the group airfare portion of your package under the airline's group contract, and any such penalties are your responsibility. Any fees, penalties, or taxes imposed by an airline are your sole responsibility, and neither Retel Tours nor SAJ Travel has authority to waive or alter airline fees or rules.

Payment schedules, deposit amounts, and cancellation penalties vary from one tour to another according to the Suppliers involved. Your tour flyer or other tour-specific terms and conditions may set out a different payment schedule, deposit, or cancellation fee

schedule for your trip. Any tour-specific terms provided for your trip control over both this Refund Policy and the general Terms and Conditions for that trip, including over the Standard Cancellation Fee Schedule above.

6. Refund Process

Retel Tours is responsible for refunds due to you under this Refund Policy. Refunds, if applicable, will be processed promptly, and in any event within 30 days of receipt of the corresponding funds from the applicable Supplier(s). In some instances we must wait to receive refunds from Suppliers before processing your refund; we will keep you reasonably informed of the status. Payments made by credit card will be refunded to the original card, while all other forms of payment will be refunded by check or Zelle. Please allow your financial institution's processing time for the funds to appear. Except as provided in Section 7, refunds are paid in cash and not as travel credits.

7. Supplier Cancellation, Force Majeure, and Supplier Default

7.1 Cancellation by Suppliers

Third-party Suppliers (including tour operators, airlines, hotels, and activity vendors) reserve the right to modify or cancel any trip component at any time. In such cases, Retel Tours and SAJ Travel will act as your intermediaries to secure any available refund, credit, or alternative arrangement under the Supplier's policy and will communicate the alternatives, which may involve additional costs.

7.2 Force Majeure Events

A "Force Majeure Event" is any circumstance beyond the reasonable control of Retel Tours, SAJ Travel, or the Suppliers, including but not limited to: natural disasters (earthquakes, floods, storms, fires); acts of God; strikes, labor disputes, or work stoppages; national or international political or social events; acts of war, terrorism, or civil unrest; disease outbreaks, epidemics, pandemics, or public-health emergencies; government actions (border closures, travel bans, regulatory changes); transportation failures or delays, including airport or port closures; and wildlife encounters affecting safety or itineraries.

None of Retel Tours, SAJ Travel, or the Suppliers are responsible for losses, damages, or additional expenses arising from Force Majeure Events. We will use reasonable efforts to assist you in seeking refunds or credits, but neither Retel Tours nor SAJ Travel bears any financial liability for non-performance or altered services due to a Force Majeure Event.

7.3 Force Majeure Process

If a Supplier invokes its force majeure provisions, the Supplier may offer future travel credits instead of cash refunds. Where a Supplier provides credits rather than cash, those

credits may be passed through to you in lieu of a cash refund. We will promptly communicate the Supplier's policy and facilitate credits or alternative arrangements.

7.4 Supplier Default and Insolvency

Neither Retel Tours nor SAJ Travel is responsible for the default, insolvency, or bankruptcy of any Supplier, or for funds paid to a Supplier that cannot be recovered as a result. In such an event, we will use reasonable efforts to assist you in recovering funds or securing alternative arrangements, but do not guarantee recovery. We strongly recommend travel insurance that includes supplier-default coverage.

8. Chargebacks

If you believe you are owed a refund, please contact us first at reteltours@aol.com so we can resolve the issue under this Refund Policy and the Terms and Conditions before you initiate a credit-card chargeback or other payment dispute. Chargebacks for amounts properly charged, whether processed by Retel Tours or by SAJ Travel, are a breach of the Agreement, and the chargeback provisions of the Terms and Conditions apply.

9. Unused Services

No refund or credit will be issued for unused services, including missed transfers, meals, sightseeing, entrance fees, or accommodations, or for any voluntary or involuntary absence from any portion of the travel program, except as expressly provided in this Refund Policy.

10. Travel Insurance

Comprehensive travel insurance is strongly recommended to cover trip cancellation, interruption, medical expenses, supplier default, and other travel-related risks. It is your responsibility to select a policy that meets your needs, including coverage for Force Majeure Events and other unforeseen circumstances.

By proceeding with your booking, you acknowledge that you have read, understood, and agreed to this Refund Policy and the full Terms and Conditions of Retel Tours and SAJ Travel Planning Services LLC, as well as the individual terms of our third-party Suppliers.