

Retel Tours Terms and Conditions

Certain services provided by SAJ Travel Planning Services LLC

2027 China Tour (Departing September 3, 2027)

Last updated: July 31, 2026

These Terms and Conditions ("Terms") govern all tours, packages, and travel programs 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"). By booking, registering for, making a payment toward, or participating in one of our tours or other travel programs or services, you ("the traveler," "you," or "your") agree to be bound by these Terms. Your electronic acceptance of these Terms, including checking an acceptance box, signing electronically, or submitting a booking or payment, constitutes your binding signature and creates a legally enforceable agreement.

Your booking contract is with both Companies, with each Company responsible for the obligations it undertakes, as described in Section 1 (Our Role & Suppliers). These Terms, together with our Refund Policy, your booking confirmation, and any program-specific written materials provided for your trip, including the tour flyer (collectively, the "Agreement"), constitute the entire agreement between you and the Companies regarding your trip and supersede all prior discussions and understandings. If the documents conflict: (1) program-specific written materials control over these Terms and the Refund Policy; (2) the Refund Policy controls over these Terms with respect to deposits, cancellation fees, and refunds, except as provided in Section 5 for the tour-specific schedules in these Terms; and (3) these Terms control over any terms posted on any website. The version of these Terms in effect on the date you book governs your booking.

1. Our Role & Suppliers

The Companies act as intermediaries for independent suppliers (including but not limited to tour operators, tour guides, transportation providers, land operators, airlines, cruise lines, railroads, common carriers, hotels, resorts, restaurants, and other providers of transportation, lodging, or services) ("Suppliers"). Neither Company owns or operates any Supplier, and neither Company is responsible for any breach of contract or any intentional or careless action or omission by a Supplier that results in loss, damage, delay, or injury to you or your travel companions.

We do not guarantee any Supplier's rates, bookings, reservations, connections, scheduling, or handling of personal effects unless we specifically state in writing that a particular item is "Guaranteed." Where we designate an item as Guaranteed, the guarantee applies only to that item and is limited to the amount you paid for it.

Each Company is responsible for the obligations it undertakes under this Agreement, and neither Company is liable for the acts or omissions of the other. The Companies are separate, independent businesses, and nothing in this Agreement creates a partnership or joint venture between them.

2. Bookings and Prices

By making a booking you confirm that all information supplied for the booking is true, accurate, current, and complete.

Advertised package prices are based on double occupancy (two travelers sharing one room). A single supplement is charged for travelers not sharing a room. Unless otherwise stated in the program materials, package prices include round-trip group airfare secured by SAJ Travel through contracted airline group blocks, together with the accommodations and services described in the program materials. Total price varies based on dates, flights, hotels, and any optional services or upgrades you select. Prices and availability are subject to change until your booking is confirmed and a deposit has been received and cleared.

We reserve the right to increase the price of your travel program in the event of unforeseen increased costs from Suppliers, tariffs, taxes, or significant foreign-exchange fluctuations. We will make reasonable efforts to maintain your quoted price. If we must charge an unavoidable supplement, you will have 10 calendar days from written notification to accept the revised price or agree to an itinerary amendment that offsets the increase. If you do not accept either option within that period, you may cancel your booking by written notice and receive a refund of all amounts paid, less any amounts already paid or irrevocably committed to Suppliers on your behalf that cannot be recovered.

3. Payments, Deposits, and Fees

A non-refundable deposit of \$500 per traveler is required to secure your booking. Installment and final payments for this tour are due as follows:

Payment	Amount (per traveler)	Due date
Deposit (non-refundable)	\$500	At booking
Second payment	\$1,000	November 1, 2026
Third payment	\$1,500	February 1, 2027
Fourth payment	\$1,500	May 1, 2027
Final payment	Remaining balance	June 15, 2027

If you book after any due date above, all amounts then due are payable at the time of booking; bookings made after June 15, 2027 require payment in full at booking. Failure to pay any amount by its due date may result in cancellation of your booking and forfeiture of amounts paid, as provided in Section 5 and the Refund Policy.

Payments may be made by the methods specified at booking or in your trip documentation. Payments are generally collected by Retel Tours and applied to your booking; depending on the trip, some payments may be made to or processed by SAJ Travel. If a charge is processed by SAJ Travel, it may appear on your card or bank statement as SAJ Travel Planning Services; these are proper charges for your trip. Transaction fees may apply to certain payment methods and are non-refundable.

4. Cancellation by You

Cancellations must be submitted in writing by email to Retel Tours at reteltours@aol.com; notice to Retel Tours counts as notice to both Companies. The effective date of your cancellation is the calendar day on which your written notice is received. Days before departure are counted as the number of

calendar days between the effective date of cancellation and the scheduled departure date of September 3, 2027.

Deposits are non-refundable unless expressly stated otherwise. Most airline tickets are non-refundable after ticketing and are governed entirely by the airline's own cancellation and change policies. Any fees, penalties, or taxes imposed by an airline for changes, cancellations, or refunds are your sole responsibility, and you are responsible for paying all airline-imposed fees through us as part of the cancellation process. Neither Retel Tours nor SAJ Travel has authority to waive or alter airline fees or rules.

5. Cancellation Fees

Cancellation fees for this tour are calculated as a percentage of your total tour price, based on the number of days before departure on the effective date of cancellation. Your deposit is non-refundable at any time. The following schedule applies:

Effective date of cancellation	Days before departure	Cancellation fee
On or before May 5, 2027	121 days or more	Deposit only (\$500)
May 6 through June 4, 2027	120 to 91 days	25% of total tour price
June 5 through July 4, 2027	90 to 61 days	50% of total tour price
July 5 through July 19, 2027	60 to 46 days	75% of total tour price
On or after July 20, 2027	45 days or fewer	100% of total tour price (fully non-refundable)

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.

Group Airfare. The package for this tour includes airfare secured by SAJ Travel through group blocks contracted with airlines. Once your individual ticket has been issued, the full ticket cost is forfeited in addition to the scheduled percentage applied to the land portion of your tour. Before ticketing, 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.

The payment schedule in Section 3 and the cancellation fee schedule in this Section 5 are the tour-specific terms for this tour and replace the Standard Cancellation Fee Schedule in the Refund Policy. In the event of any conflict between these schedules and the Refund Policy or any other document regarding deposits, cancellation fees, or refunds for this tour, these schedules control.

6. Refunds

Retel Tours is responsible for refunds due to you under this Agreement. Any refund due will be paid within 30 days of receipt of the corresponding funds from the applicable Supplier(s). In some instances we must wait to receive funds back from Suppliers before processing your refund; we will keep you reasonably informed of the status. Credit-card refunds are returned to the original card; all other forms

of payment are refunded by check or Zelle. Except as provided in Sections 13 (Force Majeure) and 14 (Supplier Default) or in the Refund Policy, refunds are paid in cash and not as travel credits.

7. Chargebacks

If you believe a charge is incorrect or that you are owed a refund, please contact us first at reteltours@aol.com so we can resolve the issue through the cancellation, refund, and claims procedures in this Agreement. Most billing questions can be resolved this way, and usually faster than a card dispute. You agree not to initiate a credit-card chargeback or other payment dispute for amounts properly charged under this Agreement, including amounts that are non-refundable under the Refund Policy, whether the charge was processed by Retel Tours or by SAJ Travel. If you initiate a chargeback for a properly charged amount, you agree to repay any funds recovered through that dispute and to reimburse the reasonable costs incurred by either Company in responding to it, to the extent permitted by law, and we may decline future bookings from travelers who initiate improper chargebacks.

8. No Refund for Unused Services

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

9. Travel Insurance

Travel insurance is strongly recommended. It is your responsibility to secure adequate coverage for trip cancellation and interruption, medical expenses, emergency evacuation and repatriation, personal injury, baggage loss, supplier default or insolvency, and other potential losses. We can provide insurer referrals, but the selection and purchase of coverage is your responsibility.

10. Passports and Visas

You are responsible for ensuring that you have all necessary and valid travel documents, including passports and any required visas, permits, and certificates, valid for the duration of your trip and beyond. In some cases, your passport must be valid for at least six months beyond your intended date of return. We may provide initial guidance; however, it is your responsibility to confirm requirements with the appropriate consulates or embassies, as updates and policy changes can take effect without warning. Neither Retel Tours nor SAJ Travel makes any representation or warranty as to the accuracy of any information provided regarding travel documents.

11. Baggage

Baggage allowances vary by airline and are subject to change. We may provide initial guidance; however, it is your responsibility to check the specific baggage restrictions of your airline. Baggage and personal effects are at the owner's risk throughout the travel program. Neither Retel Tours nor SAJ Travel is responsible for lost, damaged, or stolen luggage. Excess baggage charges are your responsibility.

12. Changes and Amendments to Travel Programs

Itineraries and arranged sightseeing are subject to change at any time due to circumstances beyond our control. Every effort will be made to operate the travel program as planned, but alterations may occur after the final itinerary has been issued, including substitution of hotels or services of comparable category.

We will make reasonable efforts to accommodate traveler-requested amendments prior to departure; however, traveler amendments are not permitted after the amendment deadline specified at booking or in the travel program materials. Any request to change your booking may incur additional fees charged by Retel Tours, SAJ Travel, and/or the Suppliers.

13. Force Majeure

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 will be liable for any failure or delay in performance, or for any losses, damages, or additional expenses, arising from a Force Majeure Event. We will use reasonable efforts to assist you in seeking available refunds, credits, or alternative arrangements from Suppliers, as described in the Refund Policy, but neither Retel Tours nor SAJ Travel bears any financial liability for non-performance or altered services due to a Force Majeure Event.

14. 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. If a Supplier defaults or becomes insolvent, 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.

15. Health, Fitness, and Traveler Conduct

You represent that you are medically and physically fit to participate. Travelers must be able to walk unassisted and ascend and descend stairs. Consult your physician before traveling regarding health requirements. You are required to report any special needs at the time of reservation. If you have any medical or other disabling condition, you travel at your own risk, and neither Retel Tours nor SAJ Travel is liable for any injury or damages you may suffer relating to any such condition. Wheelchair service in airports can be arranged; however, wheelchairs are not permitted during the course of the tour outside of the airports.

We reserve the right to refuse participation or remove any traveler from a tour if their behavior is disruptive, incompatible with the group, or poses a risk to the safety or well-being of themselves or others. In such cases, no refund will be provided, and the traveler is responsible for all additional expenses incurred after removal. You agree to comply with all local laws and regulations during your

travel. The decisions of Retel Tours, its designated tour director, or the local guide are final on all matters likely to affect the safety or well-being of the group.

16. Health and Safety Compliance

You must comply with all health, safety, and vaccination requirements imposed by governments and Suppliers for your destinations. Any costs incurred to comply (tests, vaccines, quarantine, equipment) are your responsibility. Failure to comply may result in denial of services or removal from the tour without refund.

17. Travel Advisories and Warnings

You assume all risks related to official travel advisories or warnings issued by governments or international organizations. We will notify you of known advisories but cannot guarantee awareness of every update. Your decision to travel under such advisories is at your own risk.

18. Data Protection and Privacy

We collect and process personal data in accordance with our Privacy Policy. We limit data collection to what is necessary for booking, payment, and trip fulfillment. You have rights to access, correct, or delete your data upon written request. We will not share your data with third parties except SAJ Travel and the Suppliers as needed to arrange and operate your trip, regulatory authorities, or as required by law.

19. Photography and Media Release

Retel Tours, SAJ Travel, or their representatives may take photographs or video during tours that may include your image. You grant Retel Tours and SAJ Travel a royalty-free license to use such photographs and video for marketing and promotional purposes. If you prefer that your image not be used, notify us in writing at reteltours@aol.com before departure or inform your tour director at the start of the trip, and we will make reasonable efforts to honor your request.

20. Optional Tours and Activities

Optional tours and activities are offered by independent operators and are not included in the tour price unless specifically stated. Neither Retel Tours nor SAJ Travel accepts responsibility for the operation of, or any injury, loss, or damage that may occur while participating in, any optional tour or activity.

21. Indemnification

You agree to indemnify, defend, and hold harmless Retel Tours and SAJ Travel and their respective affiliates, officers, directors, employees, and agents from any claims, liabilities, losses, damages, and expenses (including reasonable attorneys' fees) arising from: your breach of these Terms; your wrongful, negligent, or willful acts or omissions during travel; or your violation of any applicable law or Supplier rule.

22. Limits on Responsibility and Liability

Retel Tours and SAJ Travel each act solely as intermediaries for the Suppliers and neither owns nor operates any entity that provides goods or services for your trip. Neither Retel Tours nor SAJ Travel is

liable for any negligent or willful act or omission of any Supplier or other third party, or responsible for any injury, death, damage, loss, accident, delay, or irregularity arising in connection with the services of any transportation provider, hotel, or other Supplier. This includes, but is not limited to, losses due to cancellation, delay, or changes in services, sickness, weather, strikes, war, civil disturbances, acts or threats of terrorism, travel warnings or bans, wildlife encounters, quarantine, acts of God, or other causes beyond their direct control. All such losses must be borne by the traveler.

23. Claims and Complaints

Any complaint or claim must be submitted in writing to reteltours@aol.com within 30 days of the end of your travel program, accompanied by receipts and supporting documentation. Claims not submitted within this period are waived to the fullest extent permitted by law. Processing of claims may take up to eight weeks from receipt of complete documentation.

24. Dispute Resolution, Arbitration Agreement, and Class Action Waiver

PLEASE READ THIS SECTION CAREFULLY. IT REQUIRES THAT DISPUTES BE RESOLVED THROUGH BINDING ARBITRATION ON AN INDIVIDUAL BASIS, AND IT WAIVES YOUR RIGHT TO A JURY TRIAL AND TO PARTICIPATE IN A CLASS ACTION.

(a) Informal Resolution. Before initiating any proceeding, you and the Companies agree to attempt to resolve the dispute through good-faith negotiation for at least 30 days after written notice of the dispute is given.

(b) Mediation. If negotiation fails, the parties will submit the dispute to non-binding mediation administered by an established mediation center in Bronx County, New York.

(c) Binding Arbitration. If mediation fails, any dispute arising out of or relating to this Agreement or your trip, including any dispute against either Company, will be resolved exclusively by binding arbitration administered by the American Arbitration Association ("AAA") under its Consumer Arbitration Rules, before a single arbitrator, in Bronx County, New York or by videoconference where those Rules allow. The Federal Arbitration Act governs this provision. Arbitration fees and costs will be allocated as provided in the AAA Consumer Arbitration Rules. Judgment on the award may be entered in any court of competent jurisdiction.

(d) Small Claims. Either party may instead bring an individual claim in small claims court in a jurisdiction where that claim qualifies.

(e) CLASS ACTION WAIVER. ALL CLAIMS MUST BE BROUGHT IN THE PARTIES' INDIVIDUAL CAPACITY, AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS, CONSOLIDATED, OR REPRESENTATIVE PROCEEDING.

(f) JURY TRIAL WAIVER. TO THE EXTENT ANY DISPUTE PROCEEDS IN COURT, BOTH PARTIES WAIVE THE RIGHT TO A TRIAL BY JURY.

(g) Attorneys' Fees. In any claim, dispute, or proceeding arising out of or relating to this Agreement, the prevailing party is entitled to recover its reasonable attorneys' fees and costs, to the extent permitted by applicable law and the AAA Consumer Arbitration Rules.

25. Governing Law

These Terms are governed by and construed in accordance with the laws of the State of New York, without regard to its conflict-of-law principles. Subject to Section 24, the state and federal courts located in Bronx County, New York have exclusive jurisdiction solely to enforce arbitration awards, to grant provisional or injunctive relief in aid of arbitration, and to hear matters excluded from arbitration.

26. Use of Website

Your use of any Retel Tours or SAJ Travel website, including any payment portal, is subject to the terms and conditions posted on that website. In the event of a conflict, these Terms control with respect to your booking.

27. General Provisions

- **Severability.** If any provision of these Terms is held invalid or unenforceable, that provision will be enforced to the maximum extent permissible and the remaining provisions will remain in full force and effect.
- **No Waiver.** The failure of either Company to enforce any provision of these Terms is not a waiver of that provision or of the right to enforce it later.
- **Assignment.** You may not assign your rights or obligations under this Agreement without our written consent. Either Company may assign this Agreement to a successor of its business.
- **Notices.** Formal notices under this Agreement must be sent by email to Retel Tours at reteltours@aol.com; notice to Retel Tours counts as notice to both Companies, and the Companies will share notices between themselves. Notices to you will be sent to the email address provided at booking; you are responsible for keeping that address current. Email notice is deemed received on the calendar day it is received.
- **Survival.** Provisions that by their nature should survive (including limitations of liability, indemnification, dispute resolution, and payment obligations) survive completion, cancellation, or termination of your trip.
- **Amendments.** We may update these Terms for future bookings. The version of these Terms in effect on the date you book governs your booking. The "Last updated" date appears at the top of this document.

By proceeding with a booking, you acknowledge that you have read, understood, and agree to be bound by these Terms and Conditions and the Refund Policy of Retel Tours and SAJ Travel Planning Services LLC.