

Refund Policy – Retel Tours & SAJ Travel Planning Services

1. Introduction

By booking, registering for, making a payment towards, or participating in a tour or other travel program or service arranged jointly by Retel Tours (“Retel Tours”) and SAJ Travel Planning Services (“SAJ Travel”) (collectively referred to as “we,” “us,” or “our”), you (“the traveler,” “customer,” “you,” or “your”) engage third-party providers for travel services. Retel Tours and SAJ Travel acts solely as an intermediary and is not responsible for supplier defaults or omissions. This refund policy outlines your rights and obligations regarding deposits, installment payments, final payment, cancellations, and refunds.

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 within the tour flyer or at the time of booking. Unless explicitly stated otherwise in writing or a special promotion, all deposits are forfeited upon cancellation.

3. Installment Payments

The installment payment schedule—including amounts and due dates—have been outlined in the tour flyer provided to you. Payments must be made by the specified dates. Failure to meet any installment due date may result in cancellation of your reservation and forfeiture of amounts already paid.

4. Final Payment

The balance of your tour 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 will be subjected to cancellation fees. For bookings confirmed after the final payment due date, full payment may be required immediately.

5. Cancellation Policy and Process

Cancellations must be submitted in writing via email to reteltours@aol.com. The effective date is when written notice is received by Retel Tours during regular business days and hours. Applicable refunds due will depend on this date and as outlined in our Refund Policy and Cancellation Fees section.

Deposits are non-refundable unless expressly stated otherwise. Most airline tickets are non-refundable after ticketing and governed entirely by the airline’s own cancellation and change policies. Any fees, penalties, or taxes imposed by the airline for changes,

cancellations, or refunds are the sole responsibility of the traveler. Travelers are responsible for paying all airline-imposed fees through us as part of the cancellation process. Retel Tours and SAJ Travel have no authority to waive or alter airline fees or rules.

6. Refund Policy and Cancellation Fees

Cancellation fees and refunds are strictly calculated by the dates outlined below before the scheduled tour departure, as follows:

- Cancel between the date of registration and March 30, 2026: \$500.00/pp is nonrefundable
- Cancel between April 1, 2026 – June 30, 2026: \$1,000.00/pp is nonrefundable
- Cancel between July 1, 2026 – July 31, 2026: \$1,500.00/pp is nonrefundable
- Cancel August 1, 2026 or later: Tour is fully nonrefundable

Refunds, if applicable, will be processed promptly. In some instances, we must wait to receive refunds from suppliers before processing a refund to the customer. Payments made by credit card will be refunded to the original card while all other forms of payment will be refunded as either a check or Zelle.

7. Supplier Cancellation, Unforeseen Circumstances, and Force Majeure

7.1 Cancellation by Suppliers

Third-party providers (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 intermediary to secure any available refund, credit, or alternative arrangements under the supplier's policy and communicate any alternatives to the travel program which may or may not result in additional costs.

7.2 Unforeseen Circumstances and Force Majeure Events

A Force Majeure Event refers to any circumstance beyond the reasonable control of Retel Tours or SAJ Travel or its 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
- Wildlife encounters affecting safety or itineraries
- Negligence, insolvency, or bankruptcy of on-the-ground operators or other suppliers
- Government actions (border closures, travel bans, regulatory changes)
- Transportation failures or delays, including airport or port closures

Retel Tours and SAJ Travel and its suppliers are not responsible for any losses, damages, or additional expenses arising from Force Majeure Events. While we will use our best efforts to assist you in seeking refunds or credits, you agree to absolve Retel Tours and SAJ Travel of any claims, liabilities, or legal actions resulting from these events.

7.3 Force Majeure Event Process

If a supplier invokes its Force Majeure provisions:

- The supplier may offer future travel credits instead of cash refunds.
- Retel Tours and SAJ Travel will promptly communicate the supplier's policy and facilitate credit or alternative arrangements.
- You acknowledge that Retel Tours and SAJ Travel bears no financial liability for non-performance or altered services due to Force Majeure Events.

8. Travel Insurance

Comprehensive travel insurance is strongly recommended to cover trip cancellation, interruption, medical expenses, 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, as well as the individual terms of our third-party providers.