

## **AFC Holidays 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.

- 1. 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 GCC countries. 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.
- 2. Verification Purpose:** A copy of the credit card front and back may be required for verification in the event if asked for a scanned, self-attested copy will be required to be 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.
- 3. Non U.A.E Base Card:** 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.
- 4. Group booking Terms & Conditions:** I have also read and understood the terms & conditions applicable for group bookings available at the below link  
<https://www.afcholidays.com/afc-term-conditions.pdf>
- 5. Payment policy:** The general terms & conditions of payments are applicable 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.
- 6. Card Fees:** Please note that a card fee will be applied automatically to credit card payment amounts: 2% - MasterCard, Visa; 4% - Diners.
- 7. Refunds to Credit Cards:** All Credit Card refunds will be less 2.5% as card companies retain the service fees. General cancellation and refunds policy applies.
- 8. Card payment not received/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.
- 9. 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 insure 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 insure 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 in 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 nested 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 FROM 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:

**b.** 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");

**c.** 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; and

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