



HOW TO BOOK

INTRODUCTION

Our international escorted group tours are sold under the brand 'Duniya Dekho'.

All our products are sold subject to these Terms and Conditions, as amended from time to time and the contract between you and us shall be governed by the same.

If you book any third party products through us, their Terms and Conditions would be applicable in addition to our Terms and Conditions.

ELIGIBILITY

Indian nationals eligible to travel on Duniya Dekho Escorted Group Tours must have a valid passport for at least six months or as applicable subsequent to the date of departure of the tour and have been granted the necessary visas, international certificates of vaccination, insurance and medical insurance, other travel documents and clearances etc. required to travel throughout the tour. You will have to comply with applicable RBI guidelines and Government of India rules.

WHERE TO BOOK

You can book Duniya Dekho tours online as well as offline.

You can book ONLINE on www.coxandkings.com or through the Cox & Kings offices / our Cox & Kings Franchisees shops / through our Preferred Agents ("PA") or through your own travel agent. For the relevant addresses of branch offices and Franchisees of the Company and our network please refer to our Brochure and Price Grid or online.

CONTRACT

- Please complete and sign the Booking Form and the Terms and Conditions per party after perusing the How to Book rules, Terms and Conditions, tour brochure, itinerary or website.
- In cases where tour participants belong to more than one family under a single form, it shall be signed by the head / authorized person of each family and the same shall be construed as acceptance with full responsibility of a contract for and on behalf of all persons booked.
- In case the travel agent or any other person signs the Booking Form, it shall be conclusively presumed that the tour participants had given the necessary authority to such lead person / agent to sign the Booking Form and Terms and Conditions and enter into a binding contract on their behalf with the company assuming full responsibility thereof.
- If you are booking through your Travel Agent, you should make all payments to your travel agent and the Travel Agent would pay the Company on your behalf.

- Signing of the Booking Form and Terms and Conditions and payment receipt issued for initial payment made towards the tour cost shall be a legally binding contract between the parties.

HOW TO BOOK

Please refer to the detailed processes listed under 'How to Book Online' and 'How to Book Offline'

PAYMENT AND SCHEDULE FOR DUNIYA DEKHO

Please find a chart of the schedule of payment for the Duniya Dekho tours.

Sr. No.	Payment Item	Amount in INR per person	Date of payment
1	Unsecured Reservation Fee	Rs. 3000	Immediately upon booking
2	Interest free non-refundable Booking amount	Rs. 20000	Immediately or within 10 days of booking date
3	Documentation Amount	As per the selected tour	Immediately or within 10 days from the booking date along with Visa documents
4	Balance Payments (For Europe, Rest of the world)	As per the selected tour	Before 45 days from the departure of your tour
5	Balance Payments (For USA, Australia & New Zealand)	As per the selected tour	Before 60 days from the departure of your tour

If you are booking your tour within 45 days of the departure date, then 100% of the tour payments must be made immediately, before any service can be provided. This booking will be subject to availability.

NOTE:

- The Reservation fee is non-refundable and not secured like the booking amount;
- Booking amount for any add-on packages or extension taken with the main tour or separately will be Rs. 10,000/- per person.

SECURE YOUR BOOKING AMOUNT

You can secure your non-refundable booking amount by paying a nominal fee of Rs. 1500 per person. In the unlikely event of you cancelling the tour 21 days prior to the departure, this scheme protects your booking amount of Rs. 20,000 against

cancellation charges. Secure your booking amount scheme is refundable only if the cancellation occurs under the following situations and documentary proof will be required by company to refund the booking amount (Conditions Apply):

- Death in the immediate Family. (Family members are defined as blood relatives)
- Major Accident to self or immediate family member. (Family members are defined as blood relatives)
- Major Sickness / Hospitalisation to the traveller where travel is not permitted under written medical advice from the doctor.
- Acts of God like Tsunami.
- Terrorist Activities like 9/11 and 26/11.
- Any travel barred guidelines to the destination country by WHO like SARS.
- Any political Turbulence in the destination country where travel is barred by the government.

Please Note: VISA REJECTION BY CONSULATES IS NOT COVERED UNDER THIS SCHEME

THE VISA DOCUMENTATION AMOUNT

Please note that we need the passport (in original) of each tour participant to be submitted to us along with the visa documents. The visa documents are available at our sales outlets or you can download them from our website which features within each itinerary.

You would have to pay the documentation amount as mentioned in the table below. In the event of rejection of the UK / USA visas by the consulate at least 60 days prior to the date of departure an amount of actual visa fees plus Rs. 7500 per person towards your visa service fees and incidental administrative charges will be deducted. However, if this falls within the cancellation period, then in addition the cancellation policy will also apply.

Destination	Documentation amount per person
Europe, U.S.A., Australia and New Zealand	Rs. 17,500
Europe without U.K Visa	Rs. 10,500
Far East and Exotic (China, Egypt, South Africa, Kenya, Sri Lanka, Mauritius, Jordan, Turkey, Scandinavia)	Rs. 10,500

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NOTE: Urgent Visas for Europe only shall be charged at an additional amount of Rs.2,000/- per person. However there is no guarantee that visa will be granted or given on time.

Please note that all the documents for processing your visas should reach us latest 60 days prior to the date of departure of the tour. If you fail to submit the documents within the said time limit or if your booking is accepted within 45 days of the departure of the tour, you would have to pay urgent visa fees of Rs. 1000 and if you are not granted the visa for any reason, the cancellation policy will apply. Please note that urgent visa fees do not guarantee the issuance of visas. During certain peak times, some visas may take a longer time to issue.

Granting or rejecting visas is at the sole discretion of the respective consulate and the Company shall not be responsible / liable for the same.

DOCUMENTATION

Apart from visa documentation which is available as stated above, please note that you will also be required to provide the following documentation.

A)

- a. Copy of PAN card / Form 60 if payment of Rs. 20000 or more is made in cash.
- b. Cheque / Demand draft in the name of "Cox & Kings Ltd."
- c. Physically signed booking form by the traveller
- d. Physically signed Terms and Conditions form by the traveller.

B) We would also require the following documents from you, under the Reserve Bank of India KYC Guidelines:

- e. Physically signed BTQ form by the traveller (Only for international travel)
- f. Signed Photocopy of the first 2 pages and last 2 pages of your passport.
- g. Valid Visa issued by the country of visit.
- h. Air Tickets
- i. Proof of Address by way of copies of Bills of utility services like Telephone Bill, Electricity Bill or Ration Card etc.
[If the utility bill that you are providing as proof of address is in the name of some other member of your family, with whom you are living and are closely related, then you would need to provide us such utility bill along with a declaration from the person named in such utility bill stating that you are a relative and are staying with him / her]

NOTE: Please note that respective destination's immigration can change on arrival VISA procedure at any time.

ONLINE PAYMENTS

All online payments that happen for any of the products booked via www.coxandkings.com site are secure. Cox & Kings does not store the credit card details of any customer in their database or in any data backup system or retrieval systems. Once you are ready to transact you are transferred to the bank site. The card details are captured on the credit card site and not ours, hence we cannot be held responsible / liable for any misuse of credit card whatsoever.

PAYMENT OPTIONS

Please refer to the complete process under 'How to Book Online' and 'How to Book Offline'.

1. Online, you can pay by CREDIT CARD and transact directly on the site www.coxandkings.com. If part payment has been made by credit card, the balance payment can be made by credit card, debit card, netbanking, cheque, demand draft or cash as per the process listed under 'How to Book Online'.
2. You can pay by CHEQUE / DEMAND DRAFT. The cheque / demand draft has to be deposited with any of the Cox & Kings Offices or Franchisees or Agents. Once the payment is cleared, only then will confirmation be made and the documentation be released. The cancellation policy will apply if the payment is not cleared within the specified time. The cheque / demand draft has to be drawn in favor of "Cox & Kings Ltd."
3. You can pay your TRAVEL AGENT who would pay the Company on your behalf.

IMPORTANT: Any payment made to your Travel Agent by you would not constitute payment to the Company until the same is remitted to the account of the Company and cleared.

4. If you are making a CASH PAYMENT above Rs. 20,000/- you would have to submit a copy of your PAN Card to us and an Income Tax declaration.

NOTE:

- On payment of the booking amount and the documentation amount / full payment, you will receive an acknowledgement for the amount paid.
- For ONLINE bookings, on the website via credit card, you will be able to view the monies paid under the 'View Transaction' listed on the site.
- You will have to pay all bank charges including charges relating to credit card / debit card / net banking / cheque / demand draft at the applicable rate in addition to the tour cost.

- The Company reserves the right to decline your booking / s for any Tour or to cancel your booking without assigning any reason.
- The Non Resident Indians (NRI) and Foreign Nationals are required to pay the entire tour cost in applicable foreign currency for the respective tour.
- In case of foreign exchange transactions, prevailing rate of exchange on the date of the transaction would be applicable.

BALANCE PAYMENT

Please check your Invoice for the due date of your balance payments of the tour cost. This balance payment has to be made 45 days prior to departure date of the tour. If the booking is accepted within 45 days of the date of departure of the tour, the entire tour cost has to be paid upfront. A delay in payment of your tour cost (part payment or full payment) can result in a delay in issuing your air tickets, processing your visas and it would be considered as cancellation of your booking from your end and result in levy of the applicable Cancellation charges as per the cancellation schedule.

The Company reserves the right to amend the prices published in this brochure and on the website and to charge accordingly in case of currency fluctuations, increase in cost of fuel, travel arrangements, special / high season charge levied by the suppliers, hike in any government taxes or any taxes or visa amounts and for any reason etc. before the date of departure. All such increases in price must be paid for in full before your departure.

If your booking is not accepted by the company, the amount paid by you towards this booking would be refunded by the Company without any interest.

PROMOTIONS / OFFERS / SCHEMES

Please note that in case of special offers, promotions or schemes additional terms and conditions of these offers, promotions or schemes will be applicable in addition to these terms and conditions. You will have to adhere to the payment schedule prescribed under such offers, promotions or schemes in order to be eligible to avail benefits under such offers, promotions or schemes. If you fail to make the payment by the due date and / or do not comply with all the terms

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and conditions of the offer, promotion or scheme you shall not be entitled to receive the benefit under such offer, promotion or scheme under any circumstances.

SERVICE VOUCHERS

For 'Duniya Dekho' all services will be as per those specified / confirmed and will be paid for as per the Invoices and Service Voucher(s).

A Service Voucher(s) is the written confirmation of your tour and entitles you to travel on the tour and must be presented by you to the Tour Manager or Service Provider as applicable. You will receive the Service Voucher(s) (with your air-tickets and train tickets, if applicable) approximately 2 to 5 days prior to departure, provided you adhere to the time schedule of documentation and payments in full.

A delay in adhering to the above mentioned time frame would result in delay in issuing the documents for land arrangements, air tickets and arranging the visa / s / permits (if applicable) and may result in the cancellation of the Tour with applicable cancellation charges. No services will be provided if the Service Voucher in original is not in your possession.

Important / emergency contact numbers are printed on the Service Vouchers and / or the briefing sheet provided to you.

It is the Client's responsibility to check the Service Voucher(s) carefully and to let the concerned staff at the company's offices or Cox & Kings Franchisees or PA (Preferred Agents) or the travel agent know immediately in the event of any error. In some cases, the Client would be handed his internal flight / train / hotel vouchers by the Tour Manager / representative of the Company on arrival at the holiday destination.

TRAVEL DOCUMENTS

It is entirely your responsibility to hold and carry on tour valid travel documents including your Passport, which must be valid for a period of at least six months or as applicable from the date of travel on the tour with all required visas and immigration clearance (if applicable), confirmed air tickets, documents confirming insurance to cover risk to life, limb and property for the duration of the tour, medical clearances, inoculation / vaccination certificates etc. as the case may be to be able to travel as per your tour itinerary. The costs of processing the above travel documents are not included in your Tour Cost.

VISA

It is necessary for you to ensure that you have the appropriate passport, which is valid for at least six months or as applicable after the date of departure of your tour.

Furthermore, you will be required to take the appropriate visas for going on the tour.

We provide you visa guidance services for which we will charge you. Such charges may include not only the actual visa charge and costs incurred but also our service charge. Please note that UK and USA visas will have to be obtained by you directly; however we may assist you in preparing and submitting the visa application based on documents provided by you. Even if you do not get your visa, you shall be liable to pay the applicable charges. If you already possess a visa or wish to do the visa / s on your own, you would be entitled only for the refund of actual visa / s cost and the portion of charges attributable to our service charges will still have to be paid by you.

It is your responsibility to promptly furnish to us all documents required for application of your visas etc. latest 60 days before the departure date. It is your responsibility to properly fill in the visa application form. In fact, in the current scenario it would be far more prudent to furnish all documents at least four months before the departure date. Given the security concerns and the over-cautious approach adopted by embassies and consulates, visa processing can take quite long. Please note that we may receive documents submitted late but we are not responsible or liable for rejection or non-receipt of visas due to inadequate or late submissions. You are required to furnish only genuine and valid documentation.

Granting / rejection of visas is the sole discretion of embassy / consulate. We only act as a facilitator for obtaining visas. You may be required to appear personally before the embassy / consulate for any interview(s) / providing biometrics. The Company shall under no circumstances be held liable for such rejection of visas and any other incidental or consequential loss, damage, cost or expense etc. Expressly on the aforesaid conditions, you have approached the Company for obtaining visas.

We would not be responsible in any manner whatsoever for any clerical error made by the concerned embassy / consulate regarding the name, attachment of wrong photograph, duration and type of visa (single / multiple entry) or passport number etc. We always use services of reputed courier companies for the purpose of transmission of passports to the embassies / consulates and to our clients in various cities. We will not be responsible for any loss or damage whether direct, indirect, incidental or consequential caused due to transmission delays or loss of passport or documents in the course of transmission of documents by us to the embassy or to

you or in the course of transmission of documents by the embassy / consulate to us. We would however, make best attempts to trace your documents or assist you in obtaining alternative / certified copies of the lost documents.

If you are unable to travel on the tour originally booked by you because either you could not get your visa in time or due to an error of the part of the embassy / consulate, an incorrect visa is issued to you, you shall have the option to postpone your tour to any other future date or transfer your tour to any other tour and in such case the amendment fee for the same shall apply, in addition to cancellation charges. Terms & Conditions shall apply.

Please note that if the rejection of visa is intimated by the embassy / consulate within the cancellation period specified in the section titled CANCELLATION OF BOOKING BY YOU then the cancellation charges as appearing in that section would apply. Please further note that for the purpose of ascertaining the applicable cancellation rates, the cancellation would be deemed to have been made on the date we receive intimation of visa rejection from the consulate / embassy. Should you choose to re-apply after visa rejection, then you shall do so at your own risk and cost. If the visa is rejected a second time, the applicable cancellation rates shall be based on the date of receipt of intimation of the rejection of second visa application and so the charges will be much higher than the rates which would have applied on the first rejection. Should we not receive any intimation from the consulate / embassy either accepting or rejecting a visa application before the departure date of your tour, the maximum cancellation charges shall apply. It is made clear that the cancellation charges shall apply in addition to the retention of visa service charges.

TRAWELLTAG / ASSIST AND INSURANCE

Your travel insurance policy is an add on benefit to the Trawelltag / Assist product, which is included in our tour package. You are therefore, entitled to travel with an Overseas travel insurance cover for the normal duration of the tour. All passengers up to the age of 70 years are covered under the insurance policy. All the passengers above the age of 70 years have

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to undergo medical tests as stipulated by the insurance company after which the policies are issued. Pre – existing diseases are not covered under this insurance policy. An additional charge will be levied if you wish to extend the tour for longer than the normal tour duration.

If any adventure sports are included in the tour package, you shall avail of the same at your own risk having regard to your medical condition. We shall not be liable for any death, injury or other loss due to your participation in such adventure sports, and any release form that you may be required to sign by such person / service provider / club / association / organization / hobbyist / institution will be binding.

Please take note that, in case of death of tourist(s) all the arrangements for transportation of the dead body including procuring the death certificate, post – mortem, re – patriation of dead body and all personal effects / property and insurance claims etc. shall be made by accompanying relative and / or accompanying known acquaintances of the deceased. Company shall not be responsible for extending any help for the same. The entire expenses shall be borne by the accompanying relative and / or accompanying known acquaintances of the tourist. The Company or any tour leader shall not be responsible for the same. In case any of the relatives wants to visit the country where the tourist has expired, all the necessary arrangements shall be made by the said relatives only at his / her cost.

Please note that you would have a direct contractual relation with the insurer and we are not in any manner directly connected with this relationship. You shall directly submit claims to your Insurance Company. The Insurance Company shall directly pay the settlement amounts to you and any dispute in regard to rejection of claim or adequacy of settlement amount shall be settled by you directly with the Insurance Company.

BASIC TRAVEL QUOTA (BTQ)

As per the present RBI Regulations, all resident Indians holding Indian passports are entitled to an amount not exceeding USD 10,000 or its equivalent per person, in one financial year for one or more private visits under the Basic Travel Quota. All individuals holding valid Passport, travelling on business are entitled to seek USD 25,000 or its equivalent Foreign Currency for every visit. Individuals are entitled to combine the BTQ and Business Travel quota for their visit abroad. To confirm The US Dollar cash limit for any single visit cannot exceed a maximum of USD 3000 or its equivalent.

YOUR TOUR COST FROM BTQ

You will pay the total tour amount in Indian Rupees to Cox & Kings Limited in favor of Cox & Kings Ltd along with the completed and signed BTQ Form and other documents which will be required by us for release of the Foreign Exchange towards the cost of the tour.

Please see DOCUMENTATION section for documents which have to be provided under KYC norms published by the Reserve Bank of India.

It is recommended that the Client should avail the foreign exchange component of the tour cost from the Company under their Basic Travel Quota entitlement.

YOUR PERSONAL BTQ

The balance amount of the BTQ left after deducting your tour cost can be purchased by you towards your personal expenses while on tour. We recommend that you purchase your personal foreign exchange requirements from our Foreign Exchange Division. It is advisable to carry your foreign exchange partly in cash and partly in Traveller's Cheques / Currency Card.

AMENDMENT FEE

In case of an amendment / cancellation, any new arrangements will be regarded as an entirely new booking and will be subject to availability and all requests must be made and then confirmed in writing and the Company reserves the right to make a charge of INR 1000 each time a change or amendment is made to a confirmed booking at the Client's request. Please note that in case the amendment request is made within the cancellation period, cancellation charges will also apply as if cancellation was effected on the day the request for amendment is made. The cancellation charges will be in addition to the amendment fee. Terms & Conditions apply.

TRAVEL IN ADVANCE AND / OR RETURN ON OWN

'Duniya Dekho' is the Package Tour brand for our group escorted tours and the Company holds airline seats as a group for its passengers on the date of published departures from India and return reservations to India after the tour. Any changes in the departure date or return date is purely subject to availability.

AIRLINE DATE CHANGE BEFORE DEPARTURE

If you wish to travel in advance or return at a later date after the tour ends and are travelling on an air ticket issued by Cox & Kings, then you must pay the applicable difference between the group airfare within the package holiday tour cost and the market

airfare for the changed sector. The same will be quoted by the company to you on your request. Over and above this you are also required to pay an 'Airline Seat Rebooking and Reservation Fee' of Rs. 2,500/- or amount as applicable per person per sector, per change depending on the airline (subject to availability of seats and ticket validity).

NOTE: You will not be able to avail of the group transfers and accordingly you will have to make your own way to meet up with the group on arrival and / or to your next destination when your tour ends.

AIRLINE DATE CHANGE AFTER DEPARTURE

It is absolutely necessary to have your return air seats to India confirmed prior to your departure from India.

If you wish to change the date of your return journey after departure from India, you will have to pay a "Change in Reservation Fee" if any, directly to the airline, subject to availability of seats in the same booking class. This fee may range between USD 75 to USD 200 or more per person and we will not be responsible for the same. Terms and Conditions shall apply.

AIRLINE CONFIRMATION AND RE-CONFIRMATION

Though you may receive a confirmed air ticket for a particular sector, due to over booking of seats the airline may offload passengers and accommodate them on a subsequent flight for which we will not be responsible / liable. As you are booked on a group fare ticket, please note that seat allotment will be done only when you physically report at the airport check in counter. You are advised to report at the airport check in counter at least 3 to 4 hours prior to the departure time. Seat allocation is a matter of airlines discretion and availability of seats which is not in the control of Cox & Kings. Hence Cox & Kings shall not be held responsible / liable if you do not get seats together or do not get your preferred seats.

NOTE: In case you are returning on a later date after the tour ends, the responsibility to re-confirm air tickets 72 hours prior to the departure would be solely yours.

TRANSFER FROM ONE TOUR TO ANOTHER

A request in writing for transfer from one tour to another 45 days prior (for Europe

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& Rest of the world) and 60 days prior (for USA, Australia & New Zealand) to the departure will be treated as cancellation on that tour and a fresh booking on another. In these cases, a transfer Fee of Rs. 7,500/- per person will be applicable in addition to the costs for re-processing your visas, medical insurance and air tickets etc due to the transfer to another tour. In case you transfer within the cancellation period, then the cancellation policy will also apply. Terms & Conditions shall apply.

PRE / POST TOUR / ADD ON EXTENSION PACKAGES

Pre / post tour accommodation / add on packages or extensions etc. are available to you at special rates. You must ensure that you request your Travel Agent for the same at the time of booking your tour.

CANCELLATION OF THE TOUR BY CLIENT

If you wish to cancel your tour, you must intimate the Company as follows provided that such intimation should be given on a working day within working hours:

1. By fax at 91 22 2270 9161 followed by a written communication to our Registered Office listed below OR
2. By email to contactus@coxandkings.com followed by a written communication to our Registered Office listed below OR
3. In writing on working days within working hours at the Registered Office of the Company:
Cox & Kings Ltd,
Customer Service, Duniya Dekho,
Turner Morrison Building,
16 Bank Street, Fort,
Mumbai – 400 001,
India

If the Booking Form has been signed by one or more persons for themselves and for others mentioned in the form, then the communication signed by such signatory / s would be treated as a valid communication for cancellation for all such persons mentioned in the form. Similarly if your Travel Agent cancels, it will be deemed and construed that all the clients and you are in agreement with the same. The computation of the period of notice of cancellation shall commence only from the time the written request reaches the Company at its office in Mumbai on working days within office time at the details listed above.

In case of cancellation, the following cancellation charges shall apply:

WHEN A CANCELLATION IS MADE	CANCELLATION CHARGES PER PERSON (EUROPE & REST OF THE WORLD)
Clear 45 working days or more prior to the date of departure of the Tour or for non-payment of the balance Tour Cost.	Booking Amount
Clear 44 to 31 working days prior to the date of departure of the Tour.	Rs. 50,000/-
Clear 30 to 16 working days prior to the date of departure of the Tour.	Rs. 60,000/-
Clear 15 to 07 working days prior to the date of departure of the Tour.	Rs. 70,000/-
Less than 07 clear working days prior to the date of departure of the Tour.	100% of Tour Cost
FOR TOURS WITH CRUISE Less than clear 80 – 50 working days (depending on the cancellation policy of the particular cruise liner) prior to the date of the departure of the tour for the Cruise portion.	100%

GST of 12.36% applicable over and above all mentioned charges

WHEN A CANCELLATION IS MADE	CANCELLATION CHARGES PER PERSON (USA & AUSTRALIA)
Clear 60 working days or more prior to the date of departure of the Tour or for non-payment of the balance Tour Cost.	Booking Amount
Clear 59 to 41 working days prior to the date of departure of the Tour.	Rs. 70,000/-
Clear 40 to 20 working days prior to the date of departure of the Tour.	Rs. 80,000/-
Clear 19 to 10 working days prior to the date of departure of the Tour.	Rs. 90,000/-
Less than 10 clear working days prior to the date of departure of the Tour.	100% of Tour Cost
FOR TOURS WITH CRUISE Less than clear 80 – 50 working days (depending on the cancellation policy of the particular cruise liner) prior to the date of the departure of the tour for the Cruise portion.	100%

GST of 12.36% applicable over and above all

mentioned charges

It is a clear understanding between the parties that for the purpose of this clause cancellation can be due to any reason whatsoever including the reason of inability to participate due to any reason including illness, death, court orders, non-availability of travel documents etc. The Company shall not be liable to pay any compensation, interest or damages to you.

As per the booking conditions, we are constrained to levy the aforesaid Cancellation Charges in addition to the actual expenditure incurred towards visa, travel insurance, retention charges by overseas supplier etc. You expressly agree to and accept the foregoing clause.

CANCELLATION OF THE TOUR / AMENDMENT BY COMPANY

We reserve the right to cancel any tour prior to departure without assigning any reason. In such a situation we would offer you alternative tour dates / tours or you would have the option of traveling as individual travellers or on group tours.

If the alternative date / tour is not acceptable or you do not wish to travel as individual travellers, we would refund the money paid by you without interest after deducting the visa costs, insurance and any other cost incurred by us on your behalf. However, we would not be responsible or liable to pay any compensation or damages or consequential loss or to refund any other expenses incurred by you.

However, in the event of the Company exercising its rights to amend or alter any tour / holiday advertised in their Brochure / itinerary after it has been booked but prior to departure, you shall have the option to continue with the tour / holiday as amended or altered or to accept any alternative tour / holiday, which the Company may offer. In either of these above cases the Company shall not be liable to you for any damage, additional expenses, consequential loss / damage etc. suffered by you or to pay any amount as refund.

REFUNDS

If the tour or any part thereof cannot be conducted due to Force Majeure or

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Vis Majeure, the Company shall not be responsible / liable to offer any refund to you. However, at its sole discretion, the Company may give the refund based on various factors such as the number of participants, the cancellation policies of suppliers like hoteliers, coach operators, etc. and the decision of the Company on the quantum of refund shall be final and binding upon you.

It would take at least 45 days to process the refund (if due).

It is clearly understood that there shall be no refund whatsoever if the Client does not or cannot utilize any of the services like hotels, sightseeing, rides, cruises, meals, entrance fees, optionals etc. due to any reason whatsoever.

APPLICABILITY

The above conditions would apply to clients who book on Duniya Dekho Tours, Luxury Escapades Group Tours, Anand Yatra, Gaurav Yatra, Instant Holidays and all Adhoc Groups or any promotions operated by the company from time to time.

TRAVEL NOW PAY LATER

Book your Tour on our 'Travel Now Pay Later' option by paying for your holidays in convenient monthly installments. This is also subject to the lenders terms and conditions.

CONDITIONS

This scheme is available to citizens of India between the age of 25 and 60 years, self-employed or having salary income. You must be a resident of the city selected by you from the list below.

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The scheme is available in limited number of cities only. Just call our offices for information on your selected holiday destination, travel documentation and details of the option.

Tick the option of installments in the Booking Form and pay a booking amount and choose the EMI plan from 12, 24 or 36 months that suits you for your balance payments. You could even pay part of the tour price up front and avail the EMI plan for the balance.

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Our executives will do all documentation with the EMI plan right from the pick up of your application form and EMI cheques after approval. This documentation

includes a declaration to be given by the traveller in the prescribed format. Your contact details will be forwarded to the bank and the bank executive will answer all the queries relating to the loan scheme and advise you on the final status of your loan. Once approved, the loan cheque would be issued in our name.

We also have an EMI plan for senior employees of select companies and persons with good payment history on their credit card, car loan, home loan or personal loan.

TIME LIMIT

Since your visa, ticket, insurance and the foreign exchange for your tour can be arranged only after the bank approves your EMI plan, you will be required to cooperate with them in the early completion of the EMI plan documentation, so that the approval is received by us within 6 days of your enquiry or booking.

FINAL PAYMENT

Where your sanctioned EMI plan also covers the full foreign currency portion of the tour price, you need not pay for it separately but hand over all the documents as per RBI rules viz.

- a. Physically signed BTQ form by the traveller (Only for international travel)
- b. Signed Photocopy of the first 2 pages and last 2 pages of your passport.
- c. Valid Visa issued by the country of visit.
- d. Air Tickets
- e. Proof of Address by way of copies of Bills of utility services like Telephone Bill, Electricity Bill or Ration Card etc.

[If the utility bill that you are providing as proof of address is in the name of some other member of your family, with whom you are living and are closely related, then you would need to provide us such utility bill along with a declaration from the person named in such utility bill stating that you are a relative and are staying with him / her]

Also, you would need to provide us the following documents:

- f. Physically signed booking form by the traveller
- g. Physically signed Terms and Conditions form by the traveller.

Where you have either opted for or have been sanctioned the EMI plan only for part of the tour price, the balance INR or foreign currency of the tour price should be paid directly to us before departure as per the payment schedule. Please note that it is the discretion of the bank to determine the quantum of loan for which you will be eligible based on your documentation and other relevant factors and all the terms and conditions of the same shall be binding upon you.

CANCELLATION RULES

Delay in your complying with bank's requirements or EMI plan documentation beyond 21 days from booking could result in cancellation of your booking and forfeiture of your booking amount.

If your EMI plan is not approved for any reason, you can still travel by paying up the entire tour price up front thereby avoiding any cancellation charges. In case of cancellation of your tour, the provisions relating to cancellation charges would apply as per the time frame prescribed under the cancellation clause.

NOTE:

You will have a direct relation with the bank. Please note that our role is limited to co-ordination with the banks on your behalf. Granting or rejecting of the loan application shall be the sole prerogative of the concerned bank.

As to the interpretation of the aforesaid terms and conditions, the decision of Cox & Kings shall be final and binding upon you. The aforesaid terms and conditions shall be subject to Mumbai jurisdiction. We reserve our right to alter the terms & conditions any time without any prior notice.

JURISDICTION

This How to Book document is subject to Mumbai Jurisdiction.

Client Signature: _____

Staff Signature: _____