



## Statement on Refund Policy and Payment Deadlines

This statement is meant to better help you understand the reasons behind and need for our deposit policies, refund policies, and payment deadlines. These policies and deadlines appear on your initial contract and also on invoices as well as payment screens, etc. We make every effort to make our policies as clear as possible throughout the process. We don't hide anything in fine print. In fact our refund policy is the very first thing you see on your contract.

We have to have one strict policy on deposits, refunds, and payment deadlines and stick to it. It is not possible to operate effectively otherwise. We've learned these lessons the hard way over the years.

When enrolling in a SaWUSA Tour with a deposit or full payment it may seem like we are holding your money and reserving your spot. So, it may seem easy enough to cancel and expect a full or near full refund, like you would returning something on Amazon. Unfortunately, it doesn't work like that as we operate as a middle man with the airlines, our ground partners, hotels, restaurants, transportation companies, etc. All of our vendors have terms and conditions attached to our contract with them, just as we have terms and conditions attached to our contract with you.

International travel, and in particular, the group airline reservation process is very complicated. It is one of the very few things in life where buying in bulk is harder and more expensive than buying just one. The airlines need full flights to make money. They don't want to reserve 80 seats to a large group at a discount a year in advance. They want to sell last minute seats to business travelers at twice the initial rate. Because of this they have complicated group reservation policies designed in their favor.

We have to pay a premium to reserve a certain number of seats on a plane and pay deposits a year in advance to hold those seats. At certain points throughout the year we have to commit to using a certain percentage of the seats. We have to make educated guesses based off the number of deposited travelers, taking into account that some might not fulfill their payments, while also trying to hold enough seats in case they all do. An error in either direction can cost us thousands of dollars or lose seats that we may need. A large error could mean we would have to cancel a trip to avoid losing large amounts of money.

This is why we need to encourage early deposits and charge processing fees if travelers cancel. It's not *extra profit*, it covers our operating expenses and ability to make reservations in a very complicated process.

Our payment deadlines we give our clients coincide with our payments to our vendors; airlines, hotels, ground partners, etc. We can't tell our partners that we will pay them when we get paid next month or when our tax returns come in. We have to pay them on our preset deadlines. If we miss our payment deadline then we will lose our seats, rooms, etc. So, unfortunately, we have to stick to our payment deadlines, even if it might mean a client losing a spot on our trip.

Additionally, we strongly encourage all travelers to purchase travel insurance to protect them from unforeseen circumstances that are outside of our control. These are outlined on the contract. We don't want to be in the business of trying to decide which excuses are valid and which aren't (and we've heard them all). Travel insurance will protect you in case you can't make the trip.

In conclusion, it is never our intention to have payment policies that are unclear in any way or appear petty or grasp at technicalities to make additional money. We go to extreme lengths to avoid this. Please understand that the complex nature of our business requires us to stick to our policies and processes.

While we love working with people and our travelers often become our friends, it's extremely difficult to get into the gray area of bending rules or deadlines for certain people. Once we give an inch here it can easily turn into chaos. Anyone who has owned a business will understand this. Being in the travel business there are a lot of T's to cross and I's to dot to have a successful trip. Chaos just doesn't work in our world.

Thanks for understanding,  
Tim Ryerson, SaWUSA President

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