

REFUND POLICY

By signing this Refund Policy, the client ("Traveler") acknowledges and agrees to the following terms and conditions regarding refunds for travel services arranged by HMGC Travel & Tours ("Agency"). This policy ensures that the Traveler fully understands the refundability of each service, as well as the limitations caused by cancellations, delays, or changes beyond the control of the Agency.

I. NON-REFUNDABLE SERVICES

The following services are strictly non-refundable once booked and/ or issued:

- Airline tickets (unless permitted under the airline's published fare rules).
- Visa processing fees.
- Travel insurance
- Hotel Bookings specifically marked as non-refundable.
- Tour packages
- Travel Wi-Fi/ data services (once data has been activated).

II. PARTIAL REFUNDS

Partial refunds may be considered under the following circumstances:

- Tour package cancellations due to visa denial - Only 50% of the deposit will be refunded if cancellation is made at least 45 days prior to the intended departure.
- Hotel bookings - If covered by flexible cancellation policies.
- Flights - If eligible for partial credit or rebooking, subject to the airlines' fare rules.
- Travel disruptions due to weather, natural disasters, strikes, or other force majeure events - Eligible for partial refund or rescheduling, subject to Travel Operators' policies.

All eligible refunds are subject to administrative fees as determined by the Agency.

III. CONDITIONS WHERE REFUNDS ARE NOT GUARANTEED

Refunds will not be issued in the following cases:

- Traveler's failure to secure necessary visa(s) or travel documents.
- "No-shows" or late arrivals at the airport, hotel, or tour departure.
- Cancellations made outside the allowable refundable period under supplier policies.
- Personal reasons, such as illness, change of plans, or change of mind, without valid travel insurance coverage.

IV. REFUND PROCESSING TIMELINE

- Refund shall be processed within 15-45 business days by the Agency.
- Refunds involving third-party providers (e.g., airlines, hotels, embassies, travel operators) shall follow the provider's own processing timeline, which may exceed the Agency's stated period.

V. PASSENGER'S RESPONSIBILITY

The Traveler acknowledges the following responsibilities:

- To carefully review the terms of all bookings and confirm all details prior to payment.
- To understand the refundability status of each service before confirming the booking.
- To secure appropriate travel insurance to cover cancellations, medical emergencies, or unforeseen circumstances.

ACKNOWLEDGMENT

By signing below, I, _____, acknowledge that I have carefully read, fully understood, and voluntarily agreed to the refund terms and conditions stated above. I understand that certain components of my travel arrangements are strictly non-refundable, and I further recognize that HMGC Travel & Tours acts solely as an agent of third-party providers. As such, the Agency shall not be held liable for any refund denials, delays, or limitations imposed by these providers.

Signed this _____ day of _____, 20____, at _____, Philippines.

CLIENT:

Signature: _____ Authorize Representative: _____
 Printed Name: _____ Position: _____