TERMS AND CONDITIONS (T & C)



The Customer is deemed to have read, understood, and accepted the following conditions.

"NAM HO TRAVEL" SHALL BE REFERRED TO AS "THE COMPANY", "US", "WE" IN THE TERMS AND CONDITONS (T&C) LISTED BELOW

01. RESERVATION DEPOSIT AND FULL PAYMENT

For Package Tours

Destination of Package Tour		Minimum Deposit Per Person
	Below S\$1000	\$750.00
Aisa , China Tours	Between S\$1001- S\$2500	\$1,000.00
	Above \$\$2500	\$\$1,500.00
All other Destinations	Above \$\$2500	\$\$1,500.00
Alaska Cruise	Any Amount	\$\$2,500.00
Free & Easy, Air Tickets , Ferry	Any Amount	Full Payment
3rd Party Products , Cruises	Any Amount	As per Supplier's T&C

Payment of the deposit and confirmation of the reservation does not constitute confirmation of the Package Tour. All Package Tours are subject to a minimum group size (to be determined by the Company, in its absolute discretion) before the Package Tour is confirmed.

For online booking, an initial deposit of \$\$100 per person will be charged for selected tours and packages. The Customer is required to do a deposit top-up to the amount as stated above (Top-up must be made within three (03) working days. Non-compliance will result in autocancellation for reservations made online with no refund). Initial deposit does not constitute to confirmation of the tour.

For Free and Easy Packages

Any booking that is not confirmed within the airlines' required dateline, seats will be auto cancelled by airlines unless tickets have been issued. The Customer is expected to pay the difference if there are any, due to re-booking of airline tickets, changes of accommodation or surcharges incurred. If full payment is not received basing on the timeline stated, the Company reserves the right to forfeit the deposit and cancel the reservation. In this instance, the cancellation fee as stated below is payable by the Customer.

Top Up of Deposit:

We reserve the right to request top up pf deposit for immediate air ticket issuance in case of any revision in taxes or other circumstances if need

02. CANCELLATION BY THE CUSTOMER **Cancellation Charges for**

All Package Tours

Number of days between our receipt of Your Cancellation Notice and the Scheduled Departure Date	Cancellation fee per traveller
35 days and above	100% of Deposit
15 -34 days	The higher of: 50% of the full price of the Package Tour; or 100% of Deposit
14 days and below	100% of the full price of the Package Tour

Number of days between our receipt of Your Cancellation Notice and the Scheduled Departure Date	Cancellation fee per traveller
90 days and above	100% of Deposit
89 days and below	100% of the full price of the Package Tour

Cancellation Charges

for Free & Easy Packages

For Free & Easy Packages, admin fees of \$\$50 per person and / or one (01) night hotel rate will be imposed for those travel documents not Issued. Once travel documents are issued, there will be no changes allowed and no refund including all relevant taxes.

Cancellation Charges

for Third Party(ies) / Cruises Packages

For tours or travel components supplied by third party(ies), eg Agencies Consortium, Insight, Trafalgar, train-rides, cruises, hotel bookings etc., respective suppliers' cancellation terms and conditions shall apply with a handling fee of S\$100 per service per Customer.

Cancellation Charges

For cancellations due to major event declared by WHO as epidemic, pandemic, or advisory by against MFA non-essential travel, the Company will wherever possible assist to provide documents for any travel insurance claims.

For package tours, an admin fee of \$200 per person will be levied on top of the suppliers (eg airlines, hotels etc.) charges.

For Free & Easy packages, the cancellation fee will be subject to the T&Cs of the third-party suppliers (eg Insight, Trafalgar etc). An admin fee of S\$200 will be charged on top of the third-

The remaining value of the tour fare will be refunded in the form of travel vouchers, if any.

Top up of cancellation charge:

If the deposit amount collected is unable to cover the cancellation charge, passengers must top up the difference when notified.

03. CANCELLATION BY THE COMPANY

Even after deposit or full payment has been made, all arrangements are still subject to final confirmation. If for some unforeseeable circumstance the arrangements cannot be finalized and the reservation has to be cancelled, the Company endeavor to notify the Customer at least one (01) week before departure.

We reserve the right to cancel any tour(s) prior to departure date for any reason including insufficient number of participants met the minimum size for a group. We may, if it so decides, will recommend alternative tour(s). Should the Customer decide not to accept the alternative(s), a full refund on the amount paid by the Customer will be refunded accordingly by

us without further obligation or liabilities on our part and that the Customer shall be deemed to have agreed to release us from all liabilities or damages in connection with the cancellation. There shall be no claim for inconvenience, loss of leave and transportation cost, etc due to the cancellation of tour.

04. AMENDMENT MADE BY THE CUSTOMER

Any amendment made after booking (wherever possible), amendment fee charged by supplier plus a handling fee of \$100 per service per Customer applies.

Any change made to the Customer's name, departure date or the tour type, the cancellation charges under Clause 02 will apply.

Any amendment and changes are strictly not permitted for purchases of any promotional airfares & packages.

05. AMENDMENT BY THE COMPANY

The Company makes reasonable effort to avoid changes to the itinerary. However, we reserve the right to make changes to the itinerary, travel arrangements, hotel reservations at any time (without prior notice and compensation) due to unforeseen circumstances.

06. EXTENSION / DEVIATION OF STAY

Any extension / deviation of stay at the end of the tour or travel arrangement is permitted subject to the maximum validity, availability and restrictions of the air ticket and availability of accommodation prior to the commencement of the tour. The extra costs incurred to process the extension will be borne by the Customer. It is the Customer's responsibility to hold a confirmed seat for the return flight. When extension / deviation request cannot be confirmed three (03) weeks prior to group departure, the Customer is deemed to return on the original flight / tour schedule booked and no cancellation of tour is allowed.

Transfers for extensions / deviations of stay will be at the Customer's own expense.

Air ticket issued is restricted to a specified airline and date only. It is not negotiable, endorsable, re-issuable, refundable, or re-routable. Any alteration of the routing or the date by the Customer is solely at the Customer's risk. The Company and its associated agents shall not be held responsible for any inconvenience caused and for any extra expenses incurred. No refund will be made for any unused air ticket, taxes, airline surcharges, accommodation, meals, or sightseeing, in part or in full.

TERMS AND CONDITIONS (T & C)



INSURANCE

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07. TRAVEL DOCUMENTS. TRAVEL

The Company bears no liability for such information and will not responsible for advising and / or obtaining required travel documentation for any guest, or for any delays, damages, and / or losses including missed portions of your holiday related to improper documentation or government decisions on entry.

Passport and Other Travel Documents

It is the Customer's sole responsibility to ensure that he / she has a valid passport with minimum six (06) months' validity from the date of return Relevant visa and vaccination certifications may be required.

For Singapore permanent residents, please bring along your re-entry permits when travelling. For foreign passport holders, it is the Customers' responsibility to hold valid re-entry visas / permits.

The Company will, wherever possible, assist the Customer to obtain the necessary visa. Service Charges and Visa Fees will be borne by the Customer. The Company does not guarantee the approval of the visa application.

If for any reason, application for visa is rejected. the Customer must make known to the Company at least 60 days prior to departure. admin charge of \$\$250 apply due to cancellation of the tour.

If less than 60 days' notice is given, relevant cancellation charges as stated in Clause 02 will apply.

The Company cannot be held liable for any expenses, reimbursement, or refund of any tour prices if the Customer is refused entry by any country on the tour for whatever reasons, including lack of necessary visa.

Compulsory Travel Insurance

Purchase of travel insurance is compulsory with respect to unforeseen circumstances such as trip cancellation, personal baggage loss, personal accident, injury, illness, and insolvency. Under no circumstances shall the Company be construed as a carrier under contract for safe carriage of the Customer or his / her baggage, belongings, or medical wellbeing. We will be pleased to assist in the enquiries of any travel insurance and related matters.

08. GENERAL MATTERS RELATING TO TOURS

Accommodation

Accommodation is as per specified in the itinerary or the booking form. Accommodation for adults is based on twin-share, double or triple share bedrooms at the nominated or

similar standard hotels. In the event the accommodation booked or requested is not available, every effort will be made for alternative in another accommodation of similar standard. For farm-stays and ski-resorts, sharing of bathroom facilities may be necessary. When booking triple-share rooms, please note that the third bed will be a "roll-away" bed or tatami style etc as it varies with the destinations.

Meals

All meals are as per specified in the itinerary. If selected carrier's flight timing does not allow for certain meals to be taken, there will not be any refund for meals, if any, not consumed.

Seats Rotation

The Customer is requested to rotate seating arrangement on the coach during the period of the tour.

Special Request

Any special requests such as special meals, dietary requirements, adjoining rooms, etc., please inform us upon booking. Such requests are subject to availability and confirmation.

09. PRICING POLICIES

All information and prices shown are accurate at the time of print. However, they are subject to changes without prior notice.

Tour Fare Includes

The Customer may refer to the respective itinerary for its inclusions. Tour Fares are subject to change without prior notice in the event of unforeseen circumstances including currency fluctuations, increases in room rates, local taxes.

Tour Fare Excludes

(Subject to change, payable in cash only)

Airport taxes, airport security taxes, airline insurance surcharges, fuel taxes, visa fees, travel insurance, customs excise fees as specified by the airlines and airport authorities (These charges are subject to change without prior notice. Any increase / difference shall be borne by the Customer even after full payment is made), local transfer not stated in the itinerary (eg free & easy, deviation), laundry, excess baggage charges, meals, beverages, room services, gratuities to drivers and tour managers / local guides and tips to hotel porters, and personal expenses are excluded from the Tour Fare. Please refer to the Company for visa fees, gratuities to drivers and tour manager / local guides, tips to porters, etc.

Adult Fare

All fares quoted are based on per adult on twin sharing basis. A single supplement is required for occupying a single room.

Child Fare

Child fare is applicable to children below twelve (12) years old on the return date to Singapore. The child fare is based on twin sharing

accommodation with two (02) adults and no additional bed will be provided. A surcharge will be imposed where an extra bed is required for the child or where the child occupies a room with only one (01) adult.

Mode of Payment

Payment can be made in cash, by cheque, NETS, credit card or internet banking etc. Payment by credit card or charge card may not be applicable for Selected Group Tours, FIT and promotional Free-&-Easy packages. Payment by instalment plan, where applicable, is valid for selected banks and subject to the banks' approval and terms & conditions.

Refund Policy

Un-Utilized Tour Components:

There will be no discount, no replacement, nor refund in part of full for any tour services included in the tour but not utilized by Customer on his/her own accord.

Tour non-Materialization:

For cash, NETS, cheque and bank transfer payments, refund will only be made in the form of bank transfer or paynow and processed within 02-04 weeks.

For Credit Card payments, refund will be made through Credit Card Company and the refund process will take about 04-06 weeks.

For payments via travel voucher, the refund will be with travel voucher.

Refunds involving air tickets and / or 3rd party suppliers may however take between 3 - 6 months to process.

During peak season, the refund process may take longer due to increases in transaction volume and we shall not be responsible for any delay beyond the general processing timeframes set out in this Clause.

10. DATA PROTECTION

The Company will comply with all relevant obligations under the Personal Data Protection Act 2012 ("PDPA") governing the collection, use. disclosure, and care of the Customer's personal data in accordance with its privacy statement, a copy of which can be found at http://www.namho.com.sg/data-protectionpolicy/. We will not divulge the Customer's personal information to any unauthorized third party without any written consent.

TERMS AND CONDITIONS (T & C)



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We may take photographs and videos of travelers participating in our Package Tours for our advertising and publicity materials (eg. Brochures) or related media programs (eg particularly those involving Celebrity Package Tours) and by joining our Package Tours, all travelers shall be deemed to have consented to such collection and or use on our part. Notwithstanding, any traveler who wishes to withdraw his or her consent to our collection or use of any photographs or videos that may feature such traveler, may notify the Company at marketing@namho.com.sg, whereupon we will endeavor, as soon as reasonably practicable, to remove any reference to such traveler from our advertising and publicity materials and / or related media programs: provided always that we shall not be liable to recall or change any such materials or media programs which have been produced, publicly distributed or disseminated by us prior to receiving such notice.

11. Responsibility, Liability, and Indemnity

All arrangements for transport, accommodation, sightseeing, and other travel services are made through our appointed agents. We accept no liability for mechanical breakdown, injury, accident, damage, loss, delay, theft, quarantine, or for the Customer's failure to possess, obtain, or maintain the necessary travel documents (such as valid passports, visas, vaccination or health certificates). We are also not responsible for changes in itinerary, deportation, or refusal of entry by Immigration or any circumstances beyond our control.

The Company acts only as an agent for airlines, transport providers, and other suppliers. We are not liable for any changes or actions made by them. While we will assist wherever possible. losses and expenses arising from flight delays, itinerary changes, deportation, refusal of entry, unlawful items, or invalid travel documents remain the sole responsibility of the Customer. Customers are fully responsible for securing and maintaining all proper travel documents.

Flights & Seating Arrangements

The Company acts solely as an agent when booking flights as part of travel packages. Flight schedules, aircraft types, and seating arrangements are determined entirely by the airline and may change without prior notice. Seat allocations are at the airline's sole discretion and subject to its policies, aircraft configuration, and availability. While we may pass on seating requests, we cannot guarantee specific seat assignments.

The Company is not liable for any seat allocation issues, changes, or disputes arising from airline policies, scheduling, or aircraft modifications, By purchasing our packages, Customers acknowledge that all airline-related matters are governed exclusively by the airline's terms and conditions.

Tour Participation

The Company reserves the right to require any individual to withdraw from a tour if their behavior or conduct is deemed detrimental to the health, safety, harmony, or interests of the group. Under such circumstances, no further liability will be owed to the individual concerned.

No tour manager, guide, employee, or agent of the Company is authorized to commit the Company to any liability unless expressly stated in writing and signed by an authorized management executive.

Purchases & Deviations

We accept no liability for goods purchased by Customers during the tour, regardless of quality. suitability, or conformity, even if bought from shops included in the itinerary or recommended by guides or service providers. The Company will not refund purchase monies for such goods.

We are also not liable for deviations from itineraries, prices, services, or conditions, which are correct at the time of confirmation but subject to change. We reserve the right to adjust tour fares and determine when such revisions take

General Exclusions

We are not responsible for any loss, damage, injury, cost, or inconvenience arising from:

- Events beyond our control (e.g., weather, natural disasters, strikes, war, government regulations, pandemics, travel restrictions, or compulsory quarantine).
- Acts or omissions of third parties (e.g., airlines, hotels, transport operators).
- The Customer's own actions, errors, or failure to follow instructions.
- Deportation, denied entry, or failure to meet travel/visa requirements.

If the Company is found legally liable, our maximum liability shall not exceed the total tour fees paid.

The Customer and their travel group agree to indemnify and compensate the Company for any losses, claims, or costs (including legal fees) arising from their actions, breaches, or failure to comply with these Terms & Conditions.

13. MISCELLANEOUS

The Company reserves the right to amend the terms and conditions without prior notice.

The Company welcomes constructive feedbacks from the Customer in its continuing efforts to

improve its service quality. Any disputes with regards to the tour shall be submitted in writing within fourteen (14) days from the date of return. No responsibility is accepted in respect to any dispute that is made thereafter.

Feedback channels include Written feedback via email to feedback@namho.com.sg

We will investigate and act to resolve areas of concerns. The interim response is within seven (07) working days. Depending on the complexity of the case, the time taken to resolve a complaint is within sixty (60) days.

Customer's Declaration

I have read and agree to abide by the preceding terms and conditions on behalf of all my members.

Effective 22 Aug, 2025