

EF's Booking Conditions: **Payment schedule**

Enrol Now!

There are four easy ways to enrol and pay your **minimum deposit**.

Your enrolment is considered active once EF has received the minimum deposit as well as a signed application, signature form or online acceptance.

- 1. Online:** (for fastest enrolment) eftours.ca/student
- 2. Fax:** 1-800-556-6046
- 3. Phone:** 1-800-263-2806
- 4. Mail:** EF Educational Tours, 60 Bloor Street West, Suite 501
Toronto, Ontario, M4W 3B8

Manual Payment Plan

Applications received at EF	Payment due	Deadline
166 days or more prior to departure	• \$99 non-refundable deposit	Upon enrolment
	• \$700 deposit and coverage premium	30 days after enrolment (a \$40 late fee applies if you miss this deadline) Invoice will be issued
	• Full account balance due	99 days prior to departure*
Between 165 and 99 days prior to departure	• \$799 deposit and coverage premium (including \$99 non-refundable deposit)	Upon enrolment
	• Full account balance due	99 days prior to departure*

*A \$90 non-refundable late fee applies if account is not paid in full by this deadline.

Late Applications and Waitlist Applications

If you're enrolling between 98 and 31 days prior to departure, or you have cancelled and are re-enrolling, your application is considered a **Late Application**. Once we have received your full payment by debit, certified cheque, credit card, or money order including a non-refundable **\$95 Late Application Charge**, you will be placed on a waiting list while we check bus and flight availability. If we are unable to place you on a tour or offer you an alternate flight to meet up with your tour, you will receive a full refund. We may also offer you the option of arranging your own flight and buying the land-only portion of your tour. **31 days prior to departure is the final deadline for submitting late applications.**

At the discretion of your Group Leader, a **waitlist** may be offered for full tours. The \$99 non-refundable deposit is required for waitlist enrolments. If space becomes available on the tour and you choose to enrol when contacted by EF, EF's payment plan and cancellation policy apply. If space is not available at 14 days prior to departure or if you cancel from the waitlist, the \$99 non-refundable deposit will be refunded.

About Your Payments

On-time payments (determined by date of receipt at EF, not post-marked date) must be accompanied by a remittance slip and be made to EF Educational Tours. Payments will be returned unless attached to an EF remittance slip, or accompanied by the following details:

- Participant's name and account number
- Tour number
- Group Leader's name
- Departure date

Each remittance slip is computer-coded to a specific participant's account. Therefore, the remittance slip you send must match the account toward which the payment is being made.

All payment due dates refer to the dates by which each payment must be received at EF. Please allow adequate time for delivery (approximately 10 days) to avoid late payment fees. Late payments must be made by debit, certified cheque, money order or credit card (no personal cheques). Your cleared cheque or credit card statement is your receipt of payment.

EF cannot re-submit cheques; if a stop payment order is put on a cheque, or if a cheque is returned to us, a non-refundable \$40 processing fee will be charged. In the unlikely event that an invoice is not received, participants are still responsible for making payments on time. An invoice is sent approximately one month prior to the final due date of 99 days prior to departure.

AutoPay - EF's automated monthly payment plan

With the AutoPay payment plan, we take your total balance and divide it by the number of months before your final payment is due. This amount will be withdrawn directly from your bank account once per month until paid in full.

AutoPay allows you to enjoy these advantages:

- Eliminate late fees
- Extend your final payment deadline up to two months
- Smaller, more manageable payments

For more details call us at 1-800-263-2806 or visit eftours.ca/autopay.



You can choose to receive your invoices by email instead of by mail. It's easy and it's better for the environment.

Overdue Balances*

98-76 days prior to departure

Balance on your account is overdue. Payment for any additional optional items will be due at the time the items are requested.

90 days prior to departure

Warning! Cancellation if unpaid

If you have paid only the \$99 non-refundable deposit at 90 days prior to departure, EF reserves the right to cancel your reservation.

75 days prior to departure

Warning! Cancellation if unpaid

If you have not paid in full, EF will cancel your reservation. EF's Standard Cancellation fees will apply (p. 153).

Late payments must be made by debit, certified cheque, money order or credit card (no personal cheques).

We cannot mail your group's final travel documents and airline tickets until accounts are paid in full.

*Does not apply to those enrolled in AutoPay.

Included with your tour: Peace of Mind Program™

Receive an EF Educational Tours Future Travel Voucher: EF's Peace of Mind Program, provided at no additional charge, allows entire groups to receive an EF Future Travel Voucher for all monies paid, less any non-refundable fees if the Group Leader informs EF of their decision in writing not to travel at least 35 days prior to departure. The Peace of Mind Program and its ability to transfer your monies paid is a benefit of making all payments by dates due. Participants missing any payment deadlines will need to pay any late fees for groups to qualify for the Peace of Mind Program. The Future Travel Voucher provided through the Peace of Mind Program is not a merchandise credit or a gift certificate and may not be redeemed for cash.

Payments using EF Future Travel Vouchers: Payments using EF Future Travel Vouchers are subject to the same schedule and fees as other forms of payment. Participants cancelling a tour paid for by using an EF Future Travel Voucher will be subject to additional cancellation fees associated with that tour. The participant's signature must appear on the voucher for it to be processed. Vouchers may not be split between participants. Only one voucher may be redeemed per person. Full terms and conditions appear on the vouchers.

Also included, at no additional charge, is our **additional travel security**, which covers cancellations due to an act of terrorism or the threat of an act of terrorism. Through this plan, participants will receive a full refund (less the \$99 non-refundable deposit) should all of the following conditions be met: (a) a terrorist act, or threats of terrorist acts occur(s), which is directed against Canadian interests on Canadian soil or in Canadian airspace or directed against Canadian interests in any other country or in international airspace; and (b) as a result of these events, a formal Travel Warning is issued by the Department of Foreign Affairs, stating that Canadians should not travel to any country or countries which are included in the participant's tour itinerary; and (c) the formal Travel Warning by the Department of Foreign Affairs is issued within 65 days of the participant's departure. Participants missing any payment deadlines will need to pay late fees to qualify for additional travel security.

EF's Booking Conditions: Cancellations, refunds and insurance

EF's Cancellation Policy

The cancellation policies outlined below take into consideration the costs EF incurs long before groups ever depart. Notice of cancellation from an EF tour will only be accepted from the participant, his or her legal guardian or Group Leader. Written notification is required for cancellation; the date of cancellation is determined by the date on which EF receives your written notice. Cancellation refunds can only be made to the person whose name appears on the account; monies cannot be transferred to another account. Non-refundable fees, such as the \$99 deposit, coverage premiums and late fees (including waived late fees) are also deducted from refunds.

	Cancellation with replacement	Standard Cancellation
130 days or more before departure	Full refund less \$200 cancellation fee	Full refund less \$400 cancellation fee
129 to 99 days before departure	Full refund less \$400 cancellation fee	Full refund less \$600 cancellation fee
98 to 31 days before departure	Replacements no longer accepted	50% of program fee
30 days or less before departure	Replacements no longer accepted	No refund will be issued

Please make all payments on time to qualify for refunds in accordance with EF's Cancellation Policy.

Cancellation with replacement refers to a participant who cancels but finds a person to replace him or her for the same program. The replacement's application must be submitted at the same time as the notification of cancellation. Applications received fewer than 99 days prior to departure are treated as Late Applications and are therefore subject to late application penalties. EF cannot guarantee the replacement participant a place on the tour or the same flights as the group. This is primarily due to restrictions outlined in our airline agreements.

Group Leader cancellation: A Group Leader must accompany participants on every tour. If a Group Leader cancels for any reason, EF will ask him or her to assign a new Group Leader to the group's participants. The new Group Leader is responsible for any increases in his or her own airline costs. Any participants who cancel at this point and choose not to travel with their replacement Group Leader will be treated as standard cancellations. If no replacement Group Leader is found all participants are required to provide EF with written notice of cancellation in order to be eligible for EF's standard cancellation policy. Those participants interested in being placed with a new tour group should contact EF at 1-800-263-2806. If we cannot find a new tour for these participants, EF's Standard Cancellation fees will apply.

Refunds will be issued in the name which appears on the EF account. Refunds will be issued only upon written request and after a participant's cheque(s) has (have) been in the account for 21 days. All refund cheques are mailed approximately 4-6 weeks after the request has been processed. There will be a non-refundable \$40 stop-payment fee for lost refund cheques.

All-Inclusive Travel Protection Plan *(optional)*

The All-Inclusive Travel Protection Plan includes:

- **Medical and Accident Coverage**
- **Baggage and Property Coverage**
- **Tour Cancellation and Interruption Coverage**
- **24-hour Emergency Assistance**

Premium: \$129 for tours 9 days or fewer; \$149 for tours 10 days or more

- may only be purchased or removed up to 30 days after enrolment*
- is non-refundable

Medical and Accident Coverage covers:

- hospital bills, doctors' fees, prescriptions and medical transportation for illnesses and/or injury contracted **during the participant's tour**
- transportation, food and lodging expenses for two of the patient's relatives to be at his or her side in the event of a life-threatening illness that requires hospitalization
- combined coverage of up to \$45,000 for the above situations
- limitations and exclusions apply

Baggage and Property Coverage covers:

- up to \$2,800 for baggage and up to \$1,400 for theft-prone property for the duration of the participant's tour
- theft of cash up to \$400
- theft of airline tickets and other valuable documents up to \$700
- participant's extra costs up to \$225 if baggage is delayed more than 24 hours (except on the way home)
- exclusions apply

Tour Cancellation and Interruption Coverage covers:

- **refund** of the Program Fee if a participant needs to cancel from or interrupt the tour due to reasons of serious injury and grave illness leading to hospitalization, financial hardship due to unexpected/involuntary job loss, jury duty, or severe damage to the participant's home (exclusions apply)

24-hour Emergency Assistance covers:

- assistance and handling of claims during the participant's tour

The **All-Inclusive Travel Protection Plan** will be automatically added to your account upon enrolment. Please call Customer Service at 1-800-263-2806 for details. Each Coverage may be purchased separately.*

Alberta residents should contact EF for information on alternative insurance coverage. **Coverage premiums are non-refundable.** Underwritten by EFEKTA Insurance International Ltd., Bermudiana Arcade, 3rd Floor, 27 Queen Street, HM111, Hamilton, Bermuda, through a Master Policy issued to EF Cultural Travel Ltd. **For complete terms, conditions and exclusions, please refer to the Master Policy,** which may be obtained by calling EF at 1-800-263-2806.

*If purchased separately, Tour Cancellation Coverage can only be purchased up to 76 days prior to departure. Medical and Accident and Baggage and Property Coverage can be purchased up until one day prior to tour departure.