



## YOUR FINANCIAL PROTECTION

**Themba Travel is a member of the Travel Trust Association. Our membership number is X2562**

The Travel Trust Association is a travel trade association and members consist of travel agents, tour operators and travel organisers. The Travel Trust Association (TTA) exists to protect you, the customer, with 100% financial protection and has been doing so for over 20 years. This means that every penny you pay to a TTA member is protected by the mechanisms put in place by the Travel Trust Association.

Check our membership here - [https://www.thetravelnetworkgroup.co.uk/verify\\_member](https://www.thetravelnetworkgroup.co.uk/verify_member)

### **How does the Travel Trust Association provide 100% financial protection for me?**

Insolvency protection is provided for package holidays and single travel services (e.g. accommodation-only), as described below. In addition to this insolvency protection, customers of TTA Members also have the benefit of fraud protection, which we described further below.

#### **Package Holiday Protection**

If you have booked a package holiday including a flight, your booking will be ATOL protected and your ATOL Certificate will set out what is protected. In the event of the failure of the TTA Member, arrangements will be made by the Travel Trust Association to enable your holiday to go ahead, or alternatively for you to be refunded and/or repatriated. Further information on ATOL protection can be found on the Civil Aviation Authority's website <https://www.caa.co.uk/>

If you have booked a package holiday which does not include a flight then all payments made to a TTA Member for that package holiday are paid by that TTA Member into a specially designated Trust Account. In other words, when you pay Themba Travel Ltd, it will place all payments in the Themba Travel Trust Account. Credit Card Payments are automatically deposited into the Trust Account via electronic processing.

A Trust Account is a bank account designated to hold customer money. Your money remains in the Trust Account, and is supervised by an appointed independent trustee who is either a banker, chartered or certified accountant or a solicitor. Both the TTA Member and the trustee are required to authorise payments from the trust account.

Once your payment is held in the Trust Account, it will only be released in limited circumstances. As such, if the TTA Member fails, these arrangements will enable your holiday to go ahead.

#### **Single travel services protection (e.g. for accommodation only)**

All payments made to a TTA Member for single travel services (whether for transport, accommodation, entertainment or other activities) are paid by that TTA Member into a specially designated Trust Account in the same way as described above.

Once your payment is held in the Themba Travel Trust Account, it will only be released in limited circumstances. For instance, before the completion of your holiday, the money will only be released to pay for the services which you have booked, such as to pay the airline or the accommodation provider. Alternatively, the money can also be released on completion of your holiday or if you cancel your holiday. Remember that cancellation conditions will still apply.

These arrangements mean that, if the TTA Member fails, your suppliers will either already have been paid or the money will be available in the trust account to pay the suppliers of your holiday (so that the holiday can go ahead). Alternatively, if this is not possible then money in the trust account can be used to refund you.

### **Fraud Protection**

In addition to the insolvency protection described above, there is further protection against the risk of suppliers not being paid because of the fraud or dishonesty of a TTA Member or the trustee, up to a maximum of £11,000 per booking. So if you paid £2,000, which is not available in the Trust Account to pay suppliers due to the fraud or dishonesty of the TTA Member or the trustee, TTA guarantees to make up the loss of £2,000.

When you make a booking, you will be supplied with a guarantee certificate which records who is protected by the guarantee. You can see the terms of our guarantee at [www.Traveltrust.co.uk/guarantee](http://www.Traveltrust.co.uk/guarantee)

All members of the TTA must abide by the members Code of Conduct. This is to ensure that our clients receive the best possible service.