

These general terms and conditions related to the sale of Gift Cards are applicable to all purchases made from 22nd of October 2025, until further notice.

GENERAL TERMS AND CONDITIONS

GIFT CARDS

O.E MANAGEMENT COMPANY is a *société par actions simplifiée* incorporated and existing under the laws of France and registered at the Registry of Commerce and Companies of Nanterre under registration number 981 136 450, whose registered office is at 82, rue Henri Farman CS20077 - 92445 Issy-les-Moulineaux – France and EU VAT number is FR 40 981 136 450 (hereinafter “**OE MANAGEMENT COMPANY**”).

O.E MANAGEMENT COMPANY is registered in the 'ATOOUT FRANCE' register of travel agents and other holiday operators under the number IM09224007. Its guarantor is GROUPAMA ASSURANCE-CREDIT & CAUTION, sis 3 Place Marcel Paul – 92000 Nanterre, FRANCE.

O.E MANAGEMENT COMPANY publishes and operates the website: www.orient-express.com/ (hereinafter the “**Website**”) (Contact: contact@orient-express.com; Phone: (+33) 187212940). The Website presents, among others, how to buy a Gift Card.

1. DEFINITIONS

Beneficiary: the physical person acting for personal purposes and not in the context of his or her commercial, industrial, artisanal, liberal or agricultural activity who holds a Gift Card and can purchase services using this Gift Card.

Client(s): the buyer of a Gift Card. The Client may or may not be the Beneficiary of the Gift Card.

Customer: Client and Beneficiary.

Experience: (i) the experience(s) provided at the Hotels by the Operators and (ii) the off-board experience(s) provided outside the Trains by the Operators that will be available for purchase at the discretion of the Hotel's or the Train's Clients.

Experience Gift Card: a gift card that allows the Beneficiary to apply an amount up to the outstanding balance of such gift card as credit to the cost of an Experience.

Gift Card: Monetary Gift Card and Experience Gift Card.

Gift Card Page: (i) for the Hotel La Minerva, the page <https://giftcards.laminerva.orient-express.com/la-minerva-eur/orient-express-la-minerva-gift-card-043853> ; (ii) for the Hotel Palazzo Dona Giovannelli, the page <https://giftcards.palazzodonagiovannelli.orient-express.com/palazzo-dona-giovannelli-eur/orient-express-palazzo-dona-giovannelli-gift-card-044860> (iii) for any new Hotel, the dedicated page and (iv) for the Train, the page <https://giftcards.orient-express.com/la-dolce-vita-eur/la-dolce-vita-orient-express-gift-card-043851> which are accessible on the Website.

General Conditions: these Gift Card general terms and conditions which apply to the Client and Beneficiary.

Hotel: the hotels operated under Orient Express brand.

Monetary Gift Card: a gift card that allows the Beneficiary to apply an amount up to the outstanding balance of such gift card as credit to the cost of a Stay or a Transport.

O.E MANAGEMENT COMPANY: the provider of the Gift Cards on behalf of the Operators.

Operator: means the owners and operators of the Hotels and Trains operated under the Orient Express brands.

Personal Data: means any information allowing to identify directly or indirectly (with additional information) a natural person.

Reservation Center: call centers operated by O.E MANAGEMENT COMPANY through which the Client may request to buy a Gift Card. The phone number of the Reservation Centers are the following:

- for the Trains: USA and Canada: +1 833 661 30 80 / United Kingdom: +44 20 30 244 949 / Italy: +39 02 81 48 03 33 / France: +33 1 87 21 29 40
- for the Hotels: Hotel La Minerva: +39 06 99 74 81 81 / Hotel Palazzo Dona Giovannelli : +39 04 18 85 80 04 / other Hotels: phone number shown on each hotel page on the Website.

Stay: a luxury stay at the Hotel.

Techsembly: Techsembly Limited, a company incorporated in London with its registered office at 1 Church Road, Richmond, Surrey, England, TW9 2QE, registered under company number 13274461.

Train: the trains operated under Orient Express brand.

Transport(s): the luxury cruise on-rail journeys with accommodation on board the Train.

Website: the website <https://www.orient-express.com>.

2. PREAMBLE

The Client declares that said Client is acting for his/her own personal purposes and not for any purpose in connection with a business activity of the Client or otherwise.

Beneficiary of the Gift Card shall act for personal purposes that do not fall within the scope of their commercial, industrial, artisanal, liberal or agricultural activity.

The Clients states to have the full capacity to commit to all the legal acts under the General Conditions.

The purchase of a Gift Card implies the Client's acceptance of the General Conditions (version in force at the time of the purchase).

A Gift Card does not include transportation or hosting services falling in the scope of the Directive (EU) 2015/2302 and Article L.211-1 of the French Tourism Code.

The Client is requested to carefully read the General Conditions, prior acceptance of which is mandatory for the buying of a Gift Card. Customers are advised to save and print the General Conditions using the standard features of their browser and computer.

General terms and conditions of sale apply for the reservation of (i) Transport services, (ii) Experiences and (iii) Stay services, on the Website via the Gift Card.

O.E MANAGEMENT COMPANY and/or the Operators reserve the right to make changes to the information on the Website and to the General Conditions. In this case, the new version of the General Conditions shall be available on the Website with an indication of their date of entry into force. Customers are advised to consult the General Conditions regularly for any changes. In any event, Customers shall only be bound by the version of the General Conditions in force on the date of the purchase.

As you have selected to purchase a Gift Card we would like to draw your attention to the fact that the Gift Card Page is managed by Techsembly. Techsembly acts as an agent for O.E MANAGEMENT COMPANY. All prices on the website are inclusive of Tax (where applicable).

3. PURCHASE PROCESS AND PAYMENT

The Gift Card Page offers Gift Cards for sale. Gift Cards can be purchased exclusively on the Gift Card Page.

To buy a Gift Card, the Client must provide the following information:

- the amount of his/her choice, it being specified that Gift Cards are subject to a minimum and maximum amount,
- delivery options (email or postal),
- his/her first name, last name, e-mail address, message (optional),
- the Beneficiary's name and email address

Above listed information are mandatory to buy a Gift Card. Failure to provide that information may result in O.E MANAGEMENT COMPANY being unable to finalize the buying of a Gift Card. After confirming the required details, the Client will complete his/her purchase by proceeding to payment. The payment methods (cards, wallet, etc.) can be Visa and Mastercard, American Express, JCB, Diners, China UnionPay, Alipay, WeChat. This list is subject to change.

For the payment, the Client must communicate its payment data by indicating on the Gift Card Page directly the bank card number, as well as its expiry date and the visual cryptogram.

The payment shall be accredited in favor of the Operator, as the case may be, in a bank account in its name.

The Client's payment card is subject to a validity check by these partners and may be rejected for several reasons: stolen or blocked card, limit reached, input error, etc. In the event of a problem, the Client shall contact their bank and O.E MANAGEMENT COMPANY to confirm their purchase and payment method.

Once the payment is confirmed, the purchase of a Gift Card is finalized.

4. PRICE

The Gift Card is a digital or physical prepaid card.

5. VALIDITY

The Gift Cards are valid for 2 years as from the date of delivery of the Gift Card to the Beneficiary without hindering the mandatory provisions that may be applicable in the country of residence of the Beneficiary.

However, until the date of opening of the Hotel Palazzo Dona Giovanelli, all Gift Cards relating to a Stay or an Experience at the Hotel Palazzo Dona Giovanelli which are purchased between the date hereof and the opening date of the Hotel shall be valid for 2 years as from the date of opening of the Hotel.

The Transport or the Stay in respect of which the Beneficiary wishes to apply a Monetary Gift Card must take place during Monetary Gift Card's validity time.

Experiences sold are subject to the terms and conditions of use of said Experiences, which can be viewed on the Website. Experience Gift Cards are non-transferable and redeemable only for the Experience specified.

After the expiry of the Gift Card, neither the Client nor any Beneficiary will have any right in respect of the outstanding balance of the Gift Card.

6. ISSUING AND DELIVERY

Once the purchase of the Gift Card is complete, the purchased Gift Card will be sent by O.E MANAGEMENT COMPANY to the email address of the Client or the Beneficiary (as indicated by the Client during the reservation process), as a PDF file with a unique ID. A hard copy of the Gift Card can be sent to the Client or the Beneficiary upon Client's request. At the same time, O.E MANAGEMENT COMPANY will deliver the then-current version of these General Conditions to the Beneficiary.

A confirmation of the purchase of a Gift Card will also be sent to the Client to the e-mail address provided by the Client. At the same time, O.E MANAGEMENT COMPANY will deliver the then-current version of these General Conditions to the Client.

The Client must check that the details on the confirmation are correct as soon as possible and if anything needs to be updated, please contact as soon as possible:

- for the La Minerva Hotel: laminerva.giftcard.contact@orient-express.com
- for the Palazzo Dona Giovannelli Hotel: pdg.giftcard.contact@orient-express.com
- for the Train: ldv.giftcard.contact@orient-express.com

This is a system generated email and therefore the emails may go to the recipient's junk or spam email folder. O.E MANAGEMENT COMPANY or Techsembly shall not be responsible for the non-receipt or the delay in receiving such Gift Card by its intended recipient for reasons beyond its control, including for example:

- (i) delay in the transmission of data due to system issues;
- (ii) inaccuracy of the contact and/or delivery details provided by the purchaser;
- (iii) the fact that the email sent by or on behalf of O.E MANAGEMENT COMPANY is deemed to be spam or unwanted email.

7. REDEMPTION OF A GIFT CARD

Each Gift Card is only valid at the Orient Express establishment it has been purchased from, as indicated on the Website and on the Gift Card (for example, if a Gift Card is purchased from Hotel La Minerva, the Gift Card can only be used at Hotel La Minerva).

The booking of a Stay, of a Transport or of an Experience using a Gift Card must be made via direct Reservation Center or by email.

Either a physical or digital Gift Card plus PIN must be presented upon redemption or check-in. Each Gift Card cannot be combined with other offers or promotions.

Multiple Gift Cards may be used per person per booking. A Gift Card is not personal to the Beneficiary and may be transferred but cannot be sold. A Gift Card may only be transferred to another Beneficiary by a person who is in possession of the Gift Card code and who is the first to transfer it by providing the code to the Hotel or Train.

Gift Cards may be combined with other forms of payment, within the limit of the means of payment accepted by O.E MANAGEMENT COMPANY, to cover the booking amount partially or fully.

The value of the Gift Card cannot be converted to cash and it can be redeemed only for advance payment of Transport(s), Stay(s) and/or Experiences.

Gift Card vouchers are redeemed for a Transport, Stay and/or an Experience as a mean of payment by indicating the ID number of the Gift Card and a PIN number. The Gift Card is a prepaid card, not a credit card nor debit card; it becomes inactive upon use of all the card value. Valid Gift Cards are eligible means of payment for Transports, Stays and Experiences but are covered by the limited network exclusion of the European Payment Services Directive 2 ("**PSD2**").

In the event of the Beneficiary's failure to show up on the first day of his/her reservation of a Transport, a Stay or Experience ("no show") paid with the Gift Card, the Beneficiary's reservation will be cancelled in full. The Beneficiary is informed that in such a case, O.E MANAGEMENT COMPANY will put his or her booking up for sale and the Beneficiary will not be entitled to any reimbursement or compensation.

Experience Gift Cards which are sold for a specific Experience can only be redeemed for that specific Experience and only redeemed once. For Experience Gift Cards (e.g. excursion, dinner, spa), advance reservation is required, and subject to availability at the time of booking. Black-out dates and dress code may apply. Please refer to your Experience Gift Card or Experience for further details on booking requirements.

Monetary Gift Cards may be used to pay for the whole or any part of a Hotel or a Train booking. Monetary Gift Cards are designed to maintain a balance. Therefore, if a Monetary Gift Card is used to pay for something of a lesser value, the amount of the purchase will be subtracted from the Monetary Gift Card, and the remaining balance will be available for future purchases. Any outstanding balance of the Monetary Gift Card will not be refunded, or exchanged for cash, except as required by law. Monetary Gift Cards may be combined with other forms of payment. There is no limit on the number of Gift Cards that may be used in one transaction.

Notwithstanding the provisions of the General terms and conditions of sale governing individual reservations for Transport and Stays, and in accordance with the provisions of the Annex to the present General Terms and Conditions, when booking Transport or Stays using a Monetary Gift Card, the total amount shown on the Monetary Gift Card will be debited, up to the amount of the reservation. In the event that the amount on the Gift Card is insufficient to pay the total amount of the reservation, the balance may be paid by any authorized means of payment.

8. CANCELLATION AND MODIFICATION POLICY

Gift Cards cannot be reimbursed, returned, redeemed for cash, used to purchase other Gift Cards, resold or used for promotional activities without the written approval of O.E MANAGEMENT COMPANY, except as required by law. In the case of any dispute, O.E MANAGEMENT COMPANY reserves the right to cancel any Gift Card that violates any of the terms and conditions attached to such Gift Card.

No cancellation of a reservation or request for a refund of a Gift Card may be made once a reservation for a Stay, Transport, or Experience has been made using a Gift Card. In the event of cancellation of a reservation for which payment was made partly with a Gift Card and partly with another means of payment, the cancellation and refund conditions will be applied in accordance with the provisions set out in the Annex.

The Customer and/or Beneficiary may request a change to the booking dates of a Stay, Transport or Experience booked using a Gift Card, in accordance with the applicable terms and conditions of sale governing individual reservations for Transport, Stays, or Experiences, by contacting the Reservation Center (subject to availability).

9. LOST AND STOLEN CARDS

The Gift Card is a bearer instrument and O.E MANAGEMENT COMPANY is not responsible for lost, stolen or destroyed cards. All O.E MANAGEMENT COMPANY Gift Cards have a unique PIN number which is required for all purchases. O.E MANAGEMENT COMPANY or Techsembly cannot be held responsible for any

unauthorized use where the card number and/or PIN have become known to another party.

10. RIGHT OF WITHDRAWAL

Pursuant to article L. 221-18 of the French *Code de la consommation*, the Client has the right to exercise his legal right of withdrawal without giving any reason, within 14 days as from the date of delivery of the Gift Card.

However, pursuant to article L.221-28 of the French Code de la consommation, the right of withdrawal does not apply:

- if the contract relates to the provision of accommodation services, other than residential accommodation, goods transport services, car rental, catering or leisure activities which are to be provided on a specific date or period ;
- if the contract relates to the supply of goods made to the consumer's specifications or clearly personalized;
- if the Gift Card has been used.

The withdrawal form may be accessed following this link:
<https://forms.cloud.microsoft/e/PgPHemEVSz>

11. PERSONAL DATA

11.1 Personal Data processing by O.E MANAGEMENT COMPANY

When the Client buys a Gift Card, O.E MANAGEMENT COMPANY collects and processes his/her Personal Data and Beneficiary's Personal Data and acts as such as data controller pursuant to Regulation (EU) 2016/679 ("**GDPR**"). The conditions under which the Personal Data is processed are described in O.E MANAGEMENT COMPANY's Privacy Policy (accessible via the following link: [Privacy Policy - Orient Express](#)).

By Accepting these General Conditions, the Client acknowledges having read and understood this privacy policy.

11.2 Personal Data processing by O.E Management Company and the Operators acting as joint controllers

The Beneficiary's Personal Data related to his/her Transport, Stay or Experience, preferences, satisfaction and, if the case may be, loyalty program membership is shared between O.E MANAGEMENT COMPANY and the Operators.

The Personal Data processing is based on the legitimate interest of each joint data controllers in order to improve the quality of service and the Beneficiary's experience in each of these Hotels and hospitality Trains. In this context, the

Beneficiary's Personal Data is processed jointly by O.E MANAGEMENT COMPANY and the Operators. In order to pursue this legitimate interest, whilst safeguarding the Beneficiary's rights and liberties, a specific joint controllership agreement describes the obligations and responsibilities of O.E MANAGEMENT COMPANY and the Operators.

The Beneficiary may, at any time, exercise his/her rights (access, objection, rectification, restriction, erasure, portability and to issue instructions on how the Personal Data is to be treated after his/her death) and in particular object to the sharing of his/her Personal Data between the Operators and O.E MANAGEMENT COMPANY by contacting the Data Protection Officer of O.E. MANAGEMENT COMPANY at the following email address: data.privacy@orient-express.com.

The Client can also request a summary of the key points of the joint controllership agreement.

11.3 Personal Data processing by the Operators

The Beneficiary is also informed that the Personal Data collected in the context of his/her Transport, Stay and Experience will be transmitted to the company organizing and providing the Transport and Stay.

The Operators will process the Personal Data as an independent data controller for providing Beneficiary with the best Transport or Stay experience. In light of the above, pursuant to Article 14 of Regulation (EU) 2016/679 ("GDPR"), the Operators provide the Beneficiary with the information concerning the processing of his/her Personal Data available in the context of Transport, Experience or Stay by providing its privacy policy accessible as follows:

- For the Hotels: via each establishment's website
- For the Train: on the website www.arsenalegroup.com

12. **CONTACT, CUSTOMER SERVICE AND COMPLAINTS**

For any questions related to the Gift Card (requests for further information), the Client is requested to contact the Reservation Center directly.

For any comments and/or complaints, the customer service is at your disposal:

- By telephone, by calling the Reservation Centers ;
- By email, by contacting the following addresses:
 - Hotel La Minerva: Reservations.LaMinerva@orient-express.com
 - Hotel Palazzo Dona Giovannelli: reservations.pdg@orient-express.com
 - La Dolce Vita Train: reservations.ladolcevita@orient-express.com

- By post, at the following address: OE MANAGEMENT COMPANY Centre de Contact Clients, 82 rue Henri Farman, CS 20077, 92130 Issy-les-Moulineaux – France.

When dealing with customer service, the Client undertakes to remain courteous and not to make any derogatory remarks about O.E MANAGEMENT COMPANY and/or ARSENALE, the entities of their group or their employees or collaborators, in accordance with the rules of common sense and politeness. O.E MANAGEMENT COMPANY, also on behalf of ARSENALE, reserves the right to take any appropriate action against the Client in the event of prejudicial or reprehensible behavior (in particular untoward, malicious or insulting behavior) towards OE MANAGEMENT COMPANY, the Accor Group entities or its employees or collaborators.

13. LIABILITY

13.1 O.E MANAGEMENT COMPANY and the Operators

The commitment of OE MANAGEMENT COMPANY and the Operators under this agreement is only the sale of a Gift Card.

OE MANAGEMENT COMPANY and the Operators don't commit to:

- regarding the Hotel: the number of rooms available or the price of the rooms;
- regarding the Train: the launch date of the Train, the number of cabins which will be available, the timetable of the Transports, on the destination of the Transports, or the price of the Transports;
- regarding the Experiences: the availability or the price of the Experiences.

Therefore, OE MANAGEMENT COMPANY and the Operators cannot be held liable, in particular, if the Beneficiary is not able to book a Transport, a Stay or an Experience at the dates and/or for the destination of his choice.

Furthermore, OE MANAGEMENT COMPANY and ARSENALE cannot be held liable if, for any reason whatsoever, the booking of the Hotels or the Train is never opened. In this case, Clients will be refunded of their Gift Card, and no compensation will be granted to the Clients.

13.2 O.E MANAGEMENT COMPANY and Techsembly

For the avoidance of doubt, the contract for the sale and purchase of the Gift Card is between the Client and O.E MANAGEMENT COMPANY. Techsembly owes no obligations to the Customer, and shall not be liable towards the Customer in any way in respect of any matter arising out of or in connection with the sale and

purchase of the Gift Card, even in the event of O.E MANAGEMENT COMPANY's insolvency or if O.E MANAGEMENT COMPANY were to cease trading or for any other reason which would result in O.E MANAGEMENT COMPANY being unable to fulfil its obligation to the Customer in respect of the purchase of the Gift Card.

If you have any questions in relation to your order you should contact:

- for the La Minerva Hotel: laminerva.giftcard.contact@orient-express.com
- for the Palazzo Dona Giovannelli Hotel : PDG.GiftCard.Contact@orient-express.com
- for the Train: ldv.giftcard.contact@orient-express.com

By accessing and using the Website, or any of the information on it, you acknowledge that, while reasonable endeavors have been used to ensure that all information contained on the Website is correct, accurate and up to date, neither O.E MANAGEMENT COMPANY nor Techsembly make any warranties, representations or undertakings that the material on the Website will be free from infections, viruses, worms, trojan horses and/or other codes that have contaminating or destructive properties. It is your responsibility to take protective steps such as virus checking.

14. LOYALTY PROGRAM

If the Client is a member of the ALL - Accor Live Limitless program, they cannot use their points to purchase the Gift Card. The Client cannot earn ALL - Accor Live Limitless program points when purchasing a Gift Card, except in the case of a special, temporary offer for which the conditions for earning points and the number of loyalty points to be credited will be detailed at the time of purchase. If the Beneficiary is a member of the ALL - Accor Live Limitless program, they can earn ALL points when using their Gift Card, if their reservation is eligible in accordance with the ALL program membership terms and conditions.

15. MISCELLANEOUS

The data-bank entry and acceptance of these General Conditions constitute an electronic contract between the parties.

The General Conditions express all the obligations of the parties. No other conditions communicated by the Client and the Beneficiary may be included therein.

If one or more clauses of the General Conditions are deemed invalid or declared invalid by application of a law, regulation or following a final decision of a competent court, the other clauses shall remain fully valid and applicable.

The Client acknowledges and agrees that O.E MANAGEMENT COMPANY and/or the Operators may assign these General Conditions and all rights and obligations hereunder to any third party without the prior written consent of the Client. The Client agrees that such assignment releases OE MANAGEMENT COMPANY and/or the Operators for the future. The Client may not assign the General Conditions or the rights and obligations attached thereto to third parties without the prior written consent of OE MANAGEMENT COMPANY.

In accordance with Article L.223-1 of the French Consumer Code, consumers who do not wish to be the subject of commercial canvassing by telephone can register free of charge on a do not disturb list objecting to telephone canvassing. This list can be accessed via the following website: www.bloctel.gouv.fr.

In accordance with Article 130.3-bis of Italian Legislative Decree 196/2003 and Law 5/2018 consumers who do not wish to be the subject of commercial canvassing by telephone can register free of charge on a do not disturb list objecting to telephone canvassing. This list can be accessed via the following website: <https://registrodelleopposizioni.it/cittadino/>

16. APPLICABLE LAW AND DISPUTE RESOLUTION

The General Conditions are governed by French law, without prejudice to any mandatory protective provisions that may be applicable in the consumer's country of residence. The Client is informed by O.E MANAGEMENT COMPANY of the possibility of having recourse, in the event of a dispute relating to these General Conditions, to a conventional mediation procedure or any other alternative dispute resolution method, under the conditions set out in Title I of Book VI of the French Consumer Code.

After having contacted the customer service to try to resolve the dispute amicably, and in the event of a negative response or the absence of a response within sixty (60) days from the date of contact, the Client may refer the matter to the Tourism and Travel Ombudsman - BP 80303 - 75823 Paris Cedex 17.

Details of how to contact the Ombudsman and his contact details can be found by clicking on the following link: How to contact the Tourism and Travel Ombudsman in the Booking tab of the heading "assistance", or on the website www.mtv.travel.

Referral to the Ombudsman may be made within twelve (12) months of the first complaint.

The referral form for this Ombudsman is available at the following link: [Contact the Tourism and Travel Ombudsman \(Online Service\) | Service-Public.fr](#)

OE MANAGEMENT COMPANY also informs the Client of the existence of a European Online Dispute Resolution ("**ODR**") platform to which the Client may have recourse. The Client can access it from the following link: <https://ec.europa.eu/consumers/odr/>.

The preceding is without prejudice to the right of the Client to bring any action regarding the agreement before the court of the place where the Client resides or is habitually domiciled.

Annex

LA DOLCE VITA			
[PAYMENT]	<u>Booking made more than 90 days before departure</u> Scenario 1: Gift Card covers full amount of the booking → Total amount redeemed at booking. Scenario 2: Gift Card covers less than full amount but more than 25% deposit: → <i>At Booking:</i> Full Gift Card amount is redeemed. → <i>90days before departure:</i> Remaining amount to be paid with other payment method. Scenario 3: Gift Card covers less than full amount and less than 25% deposit: → <i>At booking:</i> Full Gift Card amount is redeemed and outstanding deposit paid with other payment method. → <i>90days before departure:</i> Remaining amount to be paid with other payment method.	<u>Booking made 90 to 30 days before departure</u> Scenario 1: Gift Card covers full amount of the booking → Total amount redeemed at booking. Scenario 2: Gift Card covers less than full amount of the booking → <i>At Booking:</i> Full Gift Card amount is redeemed and outstanding amount paid with other payment method.	<u>Booking made 30 days before departure</u> Scenario 1: Gift Card covers full amount of the booking → Total amount redeemed at booking. Scenario 2: Gift Card covers less than full amount of the booking → <i>At Booking:</i> Full Gift Card amount is redeemed and outstanding amount paid with other payment method.
[CANCELLATION AND REFUND] UNTIL 91 DAYS BEFORE DEPARTURE / GUEST HAS PAID 100% OF AMOUNT AT BOOKING	Scenario 1: Gift Card covered full amount of the booking → No refund at all. (i.e., I have paid full amount with Gift Card - the full amount is non-refundable) Scenario 2.1 : Gift Card covered more than 25% of full amount of the booking & the remaining amount has been paid with other payment method → No refund of Gift Card amount. → Refund of other payment method amount is possible. (i.e., I've paid 70% of full amount with Gift Card and 30% with other payment method: the 70% Gift Card amount is non-refundable, I get refunded for the 30%) Scenario 2.2: Gift Card amount covered less than 25% of full amount of the booking & remaining amount has been paid with other payment method → No refund of Gift Card amount. → 75% of the total booking amount is refunded. (i.e., I've paid 10% of full amount with Gift Card and 90% with other payment method: I get a refund for 75% of the total amount)		

[CANCELLATION AND REFUND] UNTIL 91 DAYS BEFORE DEPARTURE / GUEST HAS PAID AT LEAST 25% OF AMOUNT AT BOOKING (BUT NOT FULL AMOUNT)	Scenario 2: Gift Card covered 25% or more of full amount of the booking and no other payment method has been used → No refund at all. (i.e., I have paid 60% of full amount with Gift Card - this amount is non-refundable). Scenario 3: Gift Card amount covered less than 25% of full amount and other payment method has been used for remaining deposit amount → No refund at all. (i.e., I have paid 15% of full amount with Gift Card and 10% with other payment method: this 25% amount is non-refundable)
[CANCELLATION AND REFUND] BETWEEN 90 DAYS AND 31 DAYS BEFORE DEPARTURE	Scenario 1: Gift Card covered full amount of the booking → No refund at all. (i.e., I've paid full amount with Gift Card - the full amount is non-refundable) Scenario 2.1 : Gift Card covered 50% or more of full amount of the booking and remaining amount has been paid with other payment method → No refund of Gift Card amount. → Refund of other payment method amount is possible. (i.e., I have paid 60% of full amount with Gift Card and 40% with other payment method: the 60% Gift Card amount is non-refundable, I am refunded for 40% of the total amount) Scenario 2.2: Gift Card covered less than 50% of full amount and remaining amount has been paid with other payment method → No refund of Gift Card amount. → 50% of the total booking amount is refunded. (i.e., I've paid 40% of full amount with Gift Card and 60% with other payment method: I am refunded for 50% of the total booking amount.)
[CANCELLATION AND REFUND] LESS THAN 30 DAYS TO DEPARTURE	No refund at all regardless of payment method.
[MODIFICATION]	Classic modifications TC's apply in all cases.

HOTELS	
RATE	<i>Flexible Rate Only (all Types)</i>
PAYMENT	<u>Scenario 1:</u> Gift Card covers full amount of the booking → Total amount redeemed at booking. <u>Scenario 2:</u> Gift Card covers less than full amount of the booking → <i>At Booking:</i> Full Gift Card amount is redeemed. Remaining amount to be paid at check-out.
[REFUND]	<u>Scenarios 1 & 2</u> No refund at all for Gift Card amount.