

Love To Travel And Tours Corp.

General Booking Agreement and Payment Terms

SEC Registration No. 2026080264491-05, incorporated August 19, 2026. TIN 812-970-079-00000. BIR Certificate of Registration OCN 044RC20260000013397, RDO 044 Taguig City and Pateros. Non-VAT. Registered office: Level 21, Unit 2116, Park Triangle Corporate Plaza, North Tower, 32nd Street, Bonifacio Global City, Taguig City. Email hello@lovetotravel.agency. Mobile 0963 755 6130. Website www.lovetotravel.agency.

Version 1.1, in effect from September 17, 2026. These are the terms that apply to your booking, whatever appears on our website later.

This Agreement is between Love To Travel And Tours Corp., a Philippine corporation registered with the Securities and Exchange Commission on August 19, 2026, majority owned by Filipino shareholders, and registered with the Bureau of Internal Revenue under RDO 044, Taguig City and Pateros (referred to below as "Love to Travel", "we" or "us"), and the person named in the Client Information section (referred to below as "you").

Read this before you pay. Your booking is confirmed only after you have signed this Agreement and we have received your down payment. This Agreement applies together with the written quotation, itinerary and payment schedule we give you. Those documents describe what you are buying. This Agreement sets the rules that apply to it. If they conflict, this Agreement applies, unless we agree a change with you in writing.

1. Our role

1.1 We arrange and book travel services for you. We are not the airline, hotel, ferry or bus company. Those companies provide the actual service and their own booking rules apply to it.

1.2 Philippine law requires us to do our work with reasonable care, the care an ordinarily careful person would use in the same situation. We accept that duty. Beyond booking suppliers properly, we are not responsible for what those suppliers do, or for events outside our reasonable control.

1.3 We are not responsible for delay, cancellation, downgrade, denied boarding, or loss of or damage to baggage by an airline, ferry, bus company or other carrier. Those claims are made against the carrier, and we will help you file them.

1.4 We are not responsible for anything you arrange or do on your own during free time, or for any activity not listed in your itinerary.

1.5 We are not responsible for indirect losses, including lost income, missed connections or onward travel you booked separately, and missed events.

1.6 Where we are responsible, our total liability to you is limited to the amount you paid us for the booking. This limit does not apply to death or personal injury caused by our negligence, to fraud, bad faith or gross negligence, or to anything else Philippine law does not allow us to limit.

1.7 The information you give us must be correct, including the spelling of your name exactly as printed in your passport. Airlines charge for name corrections and some do not allow them at all. Those costs are yours.

1.8 If you book for other people, you are the lead booker. You confirm that you have their authority to accept this Agreement for them, that you have given them a copy, and that the details you gave us about them are correct. We deal with you on everything to do with this booking, and any credit under section 5 is held in your name. Every traveler aged 18 and over must be listed and must sign the Additional Travelers section below.

2. Price

2.1 Where your price is in Philippine pesos, it is fixed once we confirm your booking and we do not adjust it for exchange rate movements. Clause 2.6 applies instead where the overseas operator has quoted the package to us in a foreign currency.

2.2 If a government introduces or increases a travel tax, airport fee or other mandatory charge after you book, we pass on the actual amount at cost and show you the billing.

2.3 Your quotation and itinerary list what is included. If something is not listed, it is not included. Unless your quotation says otherwise, these are not included: Philippine travel tax on international departures (currently PHP 1,620 economy and PHP 2,700 first class, set by the government and subject to change), passport and visa fees, travel insurance, excess baggage, tips, meals and activities outside the itinerary, personal spending, and any cost caused by you missing a flight or activity.

2.4 Prices are per person, based on the room sharing stated in your Booking Details. A room to yourself costs more. If the person sharing with you cancels, we will tell you the new price. Section 4 applies to the person who cancelled.

2.5 We are registered with the Bureau of Internal Revenue as a non-VAT taxpayer. Your price is final and no value added tax is added to it. We cannot issue a VAT invoice. If your company needs one to claim an input tax credit, tell us before you book.

2.6 Some overseas operators quote us in US dollars or another foreign currency. Where that is the case, this clause applies even if we quoted you in Philippine pesos. The peso amount we quote is a conversion at the rate on the date we quoted it, and it is an estimate until the foreign currency portion is paid in full. If you pay in installments, the peso value of each installment that is still unpaid moves with the exchange rate, so it may go up or down. We adjust an installment only where the rate has moved by more than 3 percent against the rate on our quotation date, and we adjust it by the movement above that 3 percent only. Anything you have already paid is never repriced. We tell you the peso amount before each installment falls due and we show you the rate we applied. To remove this movement entirely you may settle the foreign currency portion in full at the time of booking, and your peso price is then fixed.

3. Payment

3.1 A down payment reserves your slot. Your slot is not held until we receive it.

3.2 Pay every installment and the balance on or before the dates in your payment schedule. If payment is not received by the due date, we may cancel your booking. That is treated as a cancellation by you under section 4.

3.3 Pay only to the company accounts, payment links or counters we name to you in writing. Payment into the personal account of any staff member, agent or referrer is not payment to us. We issue a Service Invoice for every payment we receive. Ask for it and keep it.

4. If you cancel

4.1 Once you have paid the down payment, your booking is non-refundable and cannot be transferred to another person. This applies to the down payment and to every payment made after it, whatever the reason for cancellation and however far from the departure date the cancellation is made. Amounts paid are not refunded in cash, in part or in full.

4.2 Group prices are built on airline seats, hotel rooms and entrance tickets that we pay for in advance and that our suppliers do not return. This is why clause 4.1 is what it is, and why we state it before any money changes hands.

4.3 If you do not travel, do not show up, or leave the tour early, the same applies. There is no refund of the unused part.

4.4 Tell us in writing if you will not be travelling, so we can release your seat. The date we receive your notice is the date we use.

5. If a departure is cancelled or changed

5.1 Group tours need the minimum number of travelers stated in your Booking Details. If we do not reach it we may cancel the departure, and we will tell you at least 14 days beforehand.

5.2 Group departures depend on airlines, tour operators and other suppliers. If a departure is cancelled by a supplier or by us, for any reason, we offer you a place on another departure date or another tour of equal value, chosen by you from what is then available. Everything you have paid is held by us as credit toward that replacement trip. The credit is valid for 12 months from the date we notify you of the cancellation. Amounts paid are not refunded in cash.

5.3 If the replacement trip costs more, you pay the difference before we confirm it. If it costs less, the difference stays as credit under clause 5.2.

5.4 If a tour cannot go ahead because of something outside our reasonable control, for example a border closure, a natural disaster, civil unrest, or a supplier failing or closing down, clause 5.2 applies. We pass on to your credit any refund or credit a supplier gives us. We cannot add to your credit money a supplier keeps in this situation.

5.5 If we materially reduce your itinerary before departure, for example by removing a main destination, removing a full day of activities, or moving your travel dates, you may instead take a place on another departure date or another tour of equal value under clause 5.2. A different hotel of the same standard, a change of guide, or a change to the order of activities is not a material change and gives no such choice.

6. Documents, immigration and travelers under 18

6.1 Holding the correct travel documents is your responsibility. Your passport must normally be valid for at least 6 months after your departure date. Please check it today, not the week before you fly.

6.2 We will tell you what is required and help with forms and supporting letters, but embassies decide. If a visa is refused, or your documents are not ready in time, the booking is treated as a cancellation by you under section 4 and nothing is refunded.

6.3 Filipino passengers are inspected by the Bureau of Immigration before departure and can be stopped from leaving. That decision belongs to the officer at the counter. We cannot make it, influence it or predict it. We will give you the documents that normally help, including a booking certification on company letterhead. If you are offloaded, the booking is treated as a cancellation by you under section 4 and nothing is refunded.

6.4 A Filipino under 18 travelling abroad alone, or with anyone who is not a parent or court-appointed guardian, needs a travel clearance from the Department of Social Welfare and Development. No child under 13 may travel alone. Getting that clearance and any notarized parental consent is the parent or guardian's responsibility, and a parent or guardian must sign this Agreement.

7. Health and insurance

7.1 Tell us in writing, before you pay, about any medical condition, mobility limit, allergy, dietary need or pregnancy that could affect your travel. This is not to exclude you. It is so we can plan properly and tell you honestly whether a tour suits you. If a condition is not disclosed and it later stops you taking part, there is no refund of the unused part.

7.2 We are not medical staff. In an emergency we will help you get local medical assistance. Medical treatment, hospital care and evacuation costs are yours.

7.3 We strongly recommend travel insurance covering medical treatment, evacuation, cancellation and lost baggage. Some countries require it before they will let you enter. Choose an option in the box below.

8. Delays and events outside anyone's control

8.1 Airlines, hotels and operators can delay, reschedule or cancel. Governments can change entry rules. Typhoons, earthquakes, strikes and disease outbreaks happen.

8.2 When that happens we will look for alternatives, pass on to your credit under clause 5.2 whatever refund or credit the supplier offers, and keep you informed. We are not responsible for losses caused by events we could not foresee, or could not avoid.

9. Conduct on tour

9.1 Please follow local law, the reasonable instructions of your guide, and normal standards of behavior toward other travelers, staff and local people.

9.2 If your behavior puts people at risk, or seriously spoils the trip for the rest of the group, we may remove you from the tour. There is no refund and you pay your own way home. We will use this only in serious situations, and we will explain our reasons in writing.

9.3 You are responsible for any damage you cause to hotel rooms, vehicles or other property, and you settle it directly with the supplier before you leave.

10. Photos, video and your personal data

10.1 We film and photograph our tours for marketing. You can agree or refuse in the box below. Refusing does not affect your booking or your price. If you refuse, please tell your guide at the start of the tour so the crew knows.

10.2 Love To Travel And Tours Corp. is the personal information controller for your data under the Data Privacy Act of 2012. We collect your name, date of birth, contact details, address, passport details, emergency contact and, where a booking needs it, health and dietary information. We use it to make your booking, to meet airline, hotel and government requirements, and to contact you about your trip.

10.3 We share it with the airlines, hotels, operators, insurers, embassies and overseas partners your trip needs. Some are outside the Philippines. We share only what the booking requires. We do not sell it.

10.4 We keep booking records for 5 years after your trip, then delete them. You may ask to see, correct or delete your data, subject to what the law requires us to keep. Write to our Data Protection Officer at hello@lovetotravel.agency.

11. Complaints and disputes

11.1 If something goes wrong on tour, tell your guide or coordinator straight away, so we have a chance to fix it there and then. Most problems can be solved on the spot.

11.2 If it is not solved, write to us at hello@lovetotravel.agency within 30 days of returning. Claims raised after that are out of time, except where Philippine law gives you longer. We will reply in writing within 15 working days.

11.3 If we still cannot settle it, either of us may bring the matter to the Department of Trade and Industry for consumer mediation. Signing this Agreement does not stop you going to a government agency or to court. Philippine law governs this Agreement, and a case may be filed either where you live or where our registered office is.

12. General

12.1 This Agreement, together with your quotation, itinerary and payment schedule, is the whole agreement between us. What a staff member, agent or referrer says by phone or message does not change it unless we confirm it in writing.

12.2 If a court finds any part of this Agreement invalid, the rest still applies.

12.3 Nothing in this Agreement removes or reduces any right you have under Philippine law that cannot legally be given up, including your rights under the Consumer Act of the Philippines and the Civil Code.

12.4 We will give you a signed copy of this Agreement with your quotation, itinerary and payment schedule. Please keep them together.

Client acknowledgment

Initial each line. Do not initial anything you have not read or do not understand. Ask us first.

☐ I read this Agreement, and my quotation, itinerary and payment schedule, before I paid. I asked questions where I was unsure.

- ☐ I understand that once my down payment is made, my booking is non-refundable and cannot be transferred to another person, whatever the reason (section 4).
- ☐ I understand that if a departure is cancelled by a supplier or by Love to Travel, I am moved to another departure date or another tour of equal value and my payments are held as credit for 12 months, not refunded in cash (section 5).
- ☐ The details I have given, including the spelling of my name exactly as printed in my passport, are correct.
- ☐ I understand that visas and departure clearance are decided by governments, not by Love to Travel, and that a refusal or an offloading is treated as my cancellation with no refund.
- ☐ I have disclosed any medical condition, mobility limit, allergy, dietary need or pregnancy, and I have read how my personal data is used in section 10.

Travel insurance, choose one:

- ☐ Travel insurance is included in my package.
- ☐ I will buy my own and give Love to Travel the policy details before departure.
- ☐ I choose to travel without insurance, and I accept the financial risk of that choice.

Photos and video, choose one:

- ☐ Love to Travel may use photos and video of me from this tour in its marketing.
- ☐ Please do not use photos or video of me in marketing.

Booking details

Destination and package

Travel dates

Minimum group size for this departure

Total package price, PHP

Down payment and due date

Installments and due dates

Balance and due date

Room sharing arrangement

Booking reference

Client information

Full name as printed in passport

Date of birth

Passport number and expiry date

Nationality

Mobile number

Initials: _____

Email address

Complete home address

Emergency contact, number and relationship

Medical, mobility, allergy or dietary notes

Travel insurance provider and policy number

Additional travelers on this booking

List every other traveler. Each traveler aged 18 and over signs here. A parent or guardian signs for anyone under 18. Full name as in passport, date of birth, passport number and expiry, signature.

Traveler 2: full name as in passport, date of birth, passport number and expiry, signature

Traveler 3

Traveler 4

Traveler 5

Traveler 6

Signatures

By signing below, you confirm that you have read, understood and freely accepted this General Booking Agreement and Payment Terms, and that you received a copy of it with your quotation, itinerary and payment schedule.

Client signature over printed name, and date

Parent or legal guardian if the traveler is under 18, signature and date

Authorized representative, Love To Travel And Tours Corp., name, position, signature and date
