The Offer

More beautiful than a desert mirage and with thousands of years of history and culture waiting to be uncovered, Egypt is a destination that will leave you speechless. This dazzling two-for-one tour, which takes in all the highlights of Egypt, is guaranteed to have you – and a friend – talking about its wondrous sights, sounds and experiences for years to come.

Over 14 unforgettable days, you’ll take in icons like the Pyramids at Giza, journey through the ages at the Museum of Egyptian Antiquities – home to the Tutankhamun exhibit – and soak up the colour and vibrancy of Old Cairo. Switching gear, climb aboard a Nile River cruise to admire the changing landscape and the extraordinary temples of Edfu, Kom Ombo and Horus. The famed Valley of the Kings – resting place for many of the great pharaohs – is destined to be a highlight, as is the Temple of Queen Hatshepsut. Although it could easily end there, you’ll also have the opportunity to relax and unwind in beautiful Hurghada, a resort town on the Red Sea.

Along the way, you’ll enjoy return flights, eight nights of 4-star hotel accommodation, including three at an all-inclusive resort, in addition to 22 meals, informative commentary from an English-speaking Egyptologist guide and so much more!

Want more? Add extra days to your itinerary with Arrive Early and Stay Behind in Cairo packages.

Please note: If you want to travel during autumn and winter pricing starts from $9,599 for two.
The Itinerary

Day 1 Australia/New Zealand - Cairo, Egypt
Today depart from Australia or New Zealand for Cairo, Egypt.

Please note: Due to flight scheduling and availability, some customers may be required to depart on day 2, to arrive on day 2. Flight times will be indicated on your final documentation, which you will receive 4-6 weeks prior to departure.

Meals included: In-Flight

Day 2 Welcome to Cairo
Upon arrival in Cairo, you will be met by a representative at the airport and transferred to the hotel.

Overnight: Hotel Tolip el Galaa or similar, Cairo
Meals included: None

Day 3 Pyramids & Sphinx
After breakfast, join the Egyptologist guide for a visit to the enigmatic Sphinx and Pyramids of Giza. At 500 feet high and 750 feet wide at its base, the Great Pyramid of Khufu (Cheops) is the only survivor of the Seven Great Wonders of the ancient world; it is a breathtaking structure built from enormous stone blocks with a white limestone covering. Along with the smaller pyramids, the sight of these huge structures is unforgettable.

Next, visit the Valley Temple, pyramid of Chephren. The best preserved of the three main Giza Pyramids, the top part still retains the original facing of smoothly-finished stone, giving an idea of how the pyramids would originally have appeared. Beside the pyramid of Chephren, you will see the Great Sphinx, carved out of a natural rocky outcrop. The lion’s body stretches 45 metres.

Afterwards, continue to the Papyrus institute, the museum contains the largest collection of papyrus reproductions of all the famous paintings of ancient Egypt.

Overnight: Hotel Tolip el Galaa or similar, Cairo
Meals included: Breakfast

Day 4 Egyptian Museum, Muhammad Ali Mosque & Old Cairo
This morning, enjoy a guided tour of the famous Egyptian Museum in Cairo. It’s the richest museum of Egyptian antiquities in the whole world, it contains pharaonic treasures from over 5,000 years ago. The building is rectangular with a large rotunda on the ground floor containing massive exhibitions.

Afterwards, drive to Old Cairo via the famous Tahrir Square, also known as “Martyr Square", is a major public town square in downtown Cairo. Arrive in Old Cairo and visit the Coptic Cairo, a part of Old Cairo which encompasses the Babylon Fortress, the Hanging Church, The Greek Church of St. George and many other Coptic churches and historical sites. It is believed in the Christian tradition that the Holy Family visited this area and stayed at the site of Saints Sergius Church (Abu Serga). Enjoy the evening free at leisure.

Overnight: Hotel Tolip el Galaa or similar, Cairo
Meals included: Breakfast
14-DAY CULTURAL ODYSSEY | 2 FOR 1 EGYPT

The Itinerary

Day 5 Cairo - Aswan - Begin 3 Night Nile Cruise

This morning check out and be transferred to Cairo Airport for your domestic flight to Aswan.

Upon arrival, enjoy a guided tour of the "Aswan High Dam", an embankment dam built across the Nile in Aswan, between 1960 and 1970. Afterwards see one of the marvellous monoliths of Aswan, the majestic Unfinished Obelisk which acts as a living proof of the unmatched intelligence and skill of ancient Egypt who wished to create an enormous tale from stone. It is without a doubt the largest obelisk ever constructed but unfortunately was uncompleted.

Later visit a perfume factory, before transferring to the ship to begin the three night 4-star cruise along the beautiful Nile River. Lunch will be enjoyed onboard. In the afternoon enjoy the life onboard, relax in the swimming pool and enjoy a traditional dinner.

Overnight: MS Nile Plaza ship (2024) or MS Nile Commodore ship (2025) or similar
Meals included: Breakfast; Lunch; Dinner

Day 6 Aswan - Kom Ombo

After breakfast, relax on board or join an optional tour to Abu Simbel.

Optional Tour: Abu Simbel (approximately $80 - $100 USD payable onboard)

Here, travellers may recognise the four colossus statues of Ramses guarding the Great Temple. This outstanding archaeological area contains monuments such as the Temples of Ramses II at Abu Simbel and the Sanctuary of Isis at Philae, which were saved from the rising waters of the Nile thanks to an international campaign launched by UNESCO.

Once back onboard enjoy lunch while your ship sails to Kom Ombo. Visit the Temples of the Gods Sobek and Haroeris dedicated to both the crocodile god Sobek, and the falcon-headed god Horus.

Back to the cruise, sail to Edfu and in the evening enjoy the Galabeya Party (traditional Egyptian costume) on board.

Overnight: MS Nile Plaza ship (2024) or MS Nile Commodore ship (2025) or similar
Meals included: Breakfast; Lunch; Dinner

Day 7 Edfu - Luxor

After breakfast, join the tour guide for a visit to the extraordinary Temple of Horus at Edfu, travelling by horse carriage. The Temple of Horus was the ‘home’ and cultural centre of the falcon god Horus of Behdet (the ancient name for Edfu). Return onboard and sail past Esna city and sail to Luxor. Enjoy lunch on board.

Tonight enjoy a belly dance and Egyptian folk dance (Tanoura) show on board.

Overnight: MS Nile Plaza ship (2024) or MS Nile Commodore ship (2025) or similar
Meals included: Breakfast; Lunch; Dinner

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The Itinerary

Day 8 Luxor - Valley of the Kings Tour
After breakfast disembark and be transferred to the West Bank of Luxor for a tour of the Valley of the Kings, known as the ‘Gateway to the Afterlife’. The ancient Egyptians built impressive tombs for their pharaohs, of which the most famous can be found in the Valley of the Kings. Rising out of the desert plain in a series of terraces you will also see the Temple of Hatshepsut - often referred to as the Pharaoh Queen.

On the way back to the river Nile, the road passes by the famed Colossi of Memnon, two massive stone statues of the Pharaoh Amenhotep III. Afterwards, drive to the East bank of Luxor to visit the amazing Luxor Temple and the biggest temple in the world - Karnak Temple, dedicated to the worship of Almighty God of the New Empire “god Amun.” In the late afternoon check in to the hotel.

Overnight: Aracan Etabe Hotel or similar, Luxor
Meals included: Breakfast

Day 9 Luxor - Hurghada
This morning transfer to Hurghada and enjoy the next 3 nights in an all-inclusive resort on the Red Sea coast.

Overnight: Hotel Magic Beach Resort, Hurghada or similar
Meals included: Breakfast; Dinner

Day 10 Hurghada Red Sea - Free Day
Today, enjoy a free day at leisure to soak in the sun or engage in some holiday resort activities like windsurfing, kitesurfing, yachting, scuba diving and snorkelling (not included).

Stunning coral reefs and turquoise waters, perfect for windsurfing, made Hurghada a busy resort town. Within easy reach of the stunning Giftun Islands and the Eastern Arabian Desert, Hurghada has seen enormous amounts of development in the past decade. Enjoy some of the world’s best diving and snorkelling sites just offshore (not included).

Overnight: Hotel Magic Beach Resort, Hurghada or similar
Meals included: Breakfast; Lunch; Dinner

Day 11 Hurghada Red Sea - Free Day
Enjoy today at leisure. Take the chance to join some extra activities like grand safari, submarine or boat trip bookable at the resort (not included).

Overnight: Hotel Magic Beach Resort, Hurghada or similar
Meals included: Breakfast; Lunch; Dinner

Day 12 Hurghada, Red Sea - Cairo
This morning be met and transferred to Cairo, which be approximately a 465km, or a 5 hour journey. Please note: your trip will include regular stops for drinks, meals and toilet breaks to accommodate all customers. Upon arrival check into your hotel and enjoy the remainder of the day at leisure.

Overnight: Hotel Tolip el Galaa or similar, Cairo
Meals included: Breakfast

Day 13 Cairo, Egypt - Australia/New Zealand
Enjoy a last breakfast before checking out and be transferred to the airport for the return flight back home.

Meals included: Breakfast; In-Flight

Day 14 Arrive in Australia/New Zealand
Please note: Some flights may arrive +1 day later.
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Tour Inclusions

HIGHLIGHTS
Discover the ancient wonders of Egypt on tour
Visit Cairo, Aswan, Kom Ombo, Luxor and more
Marvel at the mighty Sphinx and Pyramids at Giza
Visit the best of the Old Cairo on a guided tour
Explore the Museum of Egyptian Antiquities in Cairo
Marvel at the ancient collection at the Papyrus institute
Admire the beauty of the Nile on a river cruise
See the famous Aswan High Dam
Visit the temples of Kom Ombo, dedicated to the gods Horus and Sobek
Be amazed by the extraordinary Temple of Horus
Travel by horse and carriage to the Temple of Edfu
Visit the Valley of the Kings, one of Egypt's most important archaeological sites
See the Temple of Luxor on the East Bank of the Nile
Admire the beauty of Karnak Temple and its avenue of sphinx
Explore the traditional Luxor market
Relax in an all inclusive resort in Hurghada on the Red Sea
Swim and enjoy the colourful Red Sea
Enjoy free time in Cairo

FLIGHTS
Return international full-service flights (economy class) - departure city surcharges may apply
One-way domestic flight (economy class) from Cairo to Aswan

CRUISE
3-night 4-star Nile Cruise aboard the MS Nile Plaza

ACCOMMODATION
5 nights 4-star hotel accommodation in Egypt
3 nights 4-star all-inclusive resort on the Red Sea

DINING
Enjoy 22 meals including all meals while cruising

ESSENTIALS
English-speaking Egyptologist Tour Leader and Guide
Airline taxes and surcharges
Entrance fees as per itinerary
One water bottle per person during sightseeing only

TRANSPORT
Transportation by air-conditioned vehicles
Return airport and cruise port transfers
Important Information

*Please note: All information provided in this brochure is subject to both change and availability. Prior to purchase, please check the current deal for up-to-date information. If you have already purchased this deal, the terms and conditions on your Purchase Confirmation apply and take precedence over the information in this brochure.

Booking information
After purchase, you will receive a receipt and a Purchase Confirmation, directing you to an online Passenger Information Form. You must complete the Passenger Information Form within 72 hours of purchase.

Any special requests, preferences and optional extras MUST be clearly stated in your Passenger Information Form. Any change requested after submitting your Passenger Information Form cannot be guaranteed, is strictly subject to availability and will incur surcharges as outlined in the Schedule of Fees below.

On purchasing this Travel Offer, you are bound by the General Terms and Conditions and the specific terms and conditions outlined in this Important Information.

Please note: All countries and territories have different entry requirements in relation to vaccinations, quarantine/isolation periods and travel restrictions. Due to the evolving nature, we would ask all of our customers to monitor, meet and adhere to the specific requirements of their intended destination(s) in the lead-up to and immediately before travel, as well as any requirements post-travel upon their return.

CANCELLATION POLICY

Covid-19 Booking Policy
TripADeal Tour packages are non-refundable. If your Tour package is affected by Covid-19-related travel restrictions and you are unable to travel, you will receive either a free date change (credit that is specific to your original package and purchase value) or an open credit less any non-recoverable supplier fees to the value of your original purchase for use on any other package available via the TripADeal website.

Please note: Date change credits are subject to availability and not guaranteed until confirmed by TripADeal, not the tour operator you are due to stay with.

The standard cancellation policy will apply if you cannot travel because you have tested positive for Covid-19.

Please note: All additional charges are payable direct to your Travel Consultant in AUD (unless otherwise stated).

Offer essentials
This travel offer is valid for travel on selected dates until the 24th March 2025. This travel offer is priced for 2 people.

Single Traveller Supplement
For pricing, please refer to the payment cart upon checkout.

Departure Dates
See checkout for live dates and availability.

Surcharges
For pricing, please refer to the payment cart upon checkout.

Flights
Full-Service Airline(s) Used
• Cabin Class: Economy Class
• Airlines: Etihad Airways, Emirates Airlines, Qatar Airways, Singapore Airlines, Qantas Airways, Oman Air, Royal Jordanian, Malaysian Airlines, Turkish Airlines and airline code share partners (subject to availability).

Please note: TripADeal cannot guarantee any upgrade code share partners marketing carrier and could include codeshare partners

Guaranteed Airline surcharge
For pricing, please refer to the payment cart upon checkout.

Please note:
• Guaranteed airlines are subject to availability. If we are unable to fulfil your request, the above extra cost will be refunded.
• On any upgrade purchase, short-haul flights and domestic flight sectors are not guaranteed, subject to aircraft configuration.
• In the event that a purchased stopover package and a purchased guaranteed airline upgrade are not compatible, you will have the option to receive a refund for the guaranteed airline upgrade or be offered an alternative stopover city option, e.g. if you choose to fly with Singapore Airlines you cannot stopover in Dubai.

• Guaranteed airline refers to the marketing carrier and could include codeshare partners

Arrive Early or Stay Behind
If available, please refer to the payment cart upon checkout.

Please note:
- This fee does not include extra nights accommodation, meals or airport transfers.
- No flight booking changes or cancellations are permitted after air tickets have been issued.
- Flight changes are subject to availability at the time of booking.

Stopover Package
If available, please refer to the payment cart upon checkout.

Please note:
- A pre and post-tour stopover may be chosen; however, the stopover location

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must be the same each way, due to the airline used.
- Stopover packages are subject to availability.

Flight Class Upgrades
If available, please refer to the payment cart upon checkout.

Please note:
- Flight upgrades are subject to availability. If we are unable to fulfill your request, the upgrade cost will be refunded.
- On any upgrade purchase, short-haul flights and domestic flight sectors are not guaranteed, subject to aircraft configuration.

Domestic Flight Information
Baggage allowance per person
1 x 23kg of checked baggage
1 x 7kg carry-on baggage

Cruise
MS Nile Plaza, Presidential Nile Cruises (2024 dates)
The Nile Plaza is tastefully decorated in a classic and elegant fashion.
A total of 72 cabins are available onboard the Plaza, these comprise of 26 double cabins and 5 single cabins on the main deck, 17 double cabins and 1 single cabin on the 3rd floor and 24 double cabins and 1 single cabin on the lower deck.

MS Nile Commodore, Presidential Nile Cruises (2025 dates)
Enjoy lavish sailing hours and relax in an elegant ambiance.
A total of 77 cabins are available onboard the Commodore, these comprise of 26 double cabins and 3 single cabins on the main deck, 18 double cabins and 1 single cabin on the 3rd floor and 28 double cabins and 1 single cabin on the lower deck.

Nile Plaza & Nile Commodore Ship Cabins & Facilities
All cabins are tastefully decorated and fully air conditioned and equipped with en-suite bathroom, TV, mini-bar, telephone and safety deposit box.

Other facilities and services include a swimming pool, table tennis, laundry service, internet/fax/international phone lines, jewellery and gift shops, massage, 24 hour reception and room service.
The restaurant, bar and sundeck seat 140 people and provide comfort and convenience throughout your trip. The restaurant serves a buffet breakfast and lunch and a set meal at dinner. The bar and deck provide an ideal setting to enjoy a relaxing drink and the scenes of the Nile.
Optional evening activities take place at the bar. These include belly dance shows, bingo night, cocktail party, Egyptian party. Please note that for those of you who prefer an early night, the evening entertainment ends at 11pm so you should not be inconvenienced by the noise.

Please note that smoking is only permitted on the sundeck.
Please note: Cabins are subject to availability; some may have restricted views.

Accommodation
Accommodation Used
Accommodation/rooms offered are based on a lead-in room type and are subject to availability based on seasonality. In the instance a property is not available, a similar standard of accommodation will be provided. Properties will be confirmed and included in your travel pack, which you will receive 4-6 weeks before travel.

Extra Nights
Not available at check-out.

Please note: If you are interested in booking additional nights of accommodation pre or post-tour, please wait until you receive your travel documentation approximately 4-6 weeks before departure for the confirmed list of hotels. If booking your own additional accommodation directly with the hotel, please be aware that you may be required to change rooms at the start/end of your tour.

Maximum Room Capacity
2 people.

Child Policy
Please refer to the TripADeal website.

Triple Share
Not Available.

Bedding Configuration
Twin or Double Bedding (subject to availability).

General information
Minimum group size 20, maximum group size 40 per vehicle.

Optional Tours/Activities
If available, please refer to the payment cart upon checkout.

Exclusions
- Visa fees and requirements
- Domestic transfers and flights not stated in the deal offer
- Meals/beverages not stated in the deal offer
- Optional gratuities/tipping
- Optional activities/tours
- Personal expenses
- Travel insurance

Other important information
TOUR GUIDE VS. TOUR LEADER

Tour Guide:
Often locals with intimate knowledge of an area, its culture, and history. Their role entails providing commentary, routing the tour, and seeing that people have a good time. They are a licensed, qualified expert who supplies specific information on the history, art, architecture and culture of the city/village/attraction where they are guiding the tour. The guide meets the group at the required place and leaves it at the end of the tour; they do not travel with the group.

Tour Leader:
An experienced person tasked with ensuring the smooth operation of tours, as well as providing practical support to passengers throughout the whole trip. Their role primarily includes assisting with accommodation, transportation between locations, and communication with tour guides at each stop. A tour leader may provide general guidance

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around a city or village and offer information on the place visited on the bus. However, they are not required to have specific art, architecture, or historical knowledge. They are not allowed to provide a guided tour or commentary of a city/village/attraction once there and, if caught doing so, can be fined.

Please note: Tour leaders/guides are not a standard inclusion in all travel offers. Tour leaders/guides will only be made available when required to enhance the experience of the destination featured.

CLIMATE & AVERAGE TEMPERATURES

February, March or May:
- February is usually the second-coldest month of the year with only slightly higher temperatures than January, but it is generally warm by day, with an average daytime maximum temperature of 22°C, while on average the temperature falls to 14°C at night.
- March, as Spring gets underway the temperatures rise, but the day-to-day weather is rarely excessively hot. The daytime temperature typically reaches a high of 25°C around mid-March, though the average is a degree or two higher than that towards the end of the month.
- In May, the tourist season is in full swing in Cairo and the weather is already very warm. The average temperature reaches a high of 32°C during the day and at night only dips to a low of around 18°C.

June, July or August:
The hot summer weather intensifies further in June and July, with an average daytime maximum temperature of 37°C, and an average minimum temperature of 22°C.
Temperatures rarely fluctuate by more than a few degrees either side of the long-term average. You can expect no rain during this month and there are 13 hours of sunlight each day on average.

September or October:
Temperatures begin to cool off a little during September though the daily weather is still hot. The daytime temperature reaches an average maximum of 35°C, and the temperature falls to an average minimum between 26 and 27°C overnight. October is slightly cooler than preceding months but remains hot. The average temperature still reaches a high of 30°C during the day and dips no lower than 18°C at night.

November or December:
From November onwards, Egypt offers hot and sunny days which stay very dry. The average daily temperature during this month in Cairo is 20°C. This can reach highs of 25°C or drop to lows of 14°C. The average daily temperature during December in Cairo is 15°C. This can reach highs of 20°C or drop to lows of 10°C.

FLIGHTS

Seat Selection & Frequent Flyer Points:
At TripADeal, we do not arrange seat selection. It is essential to highlight that some airlines do not allow pre-selected seats. We strongly suggest you contact the airline directly with seating allocation requirements and/or arrive at the airport earlier to arrange your seating. While we do not add frequent flyer member details to bookings, you can do this directly with the airline once you have your flight information.

Passport Validity:
Customers must provide valid passport details either at the time of purchase or no later than 45 days before the departure date. Failure to do so may result in the cancellation of the booking. Customers will be responsible for any costs and fees incurred in this instance.

COACH TOUR

Meals:
22 meals in total are included in the package. For meals not included, the tour leader (when available) will offer assistance with reservations, suggestions and directions to local restaurants. It is your responsibility to notify TripADeal of any dietary requests/requirements. Please note: We will do our best to meet your requests/requirements; however, we cannot guarantee that we will always be able to.

Luggage:
You will be responsible for all your personal belongings whilst on tour. You must carry your own luggage from the vehicle to the hotel room and back to the vehicle. The driver will assist with the uploading and unloading of bags from the vehicle.

OTHER

Mobility:
If you would love to travel with TripADeal and require wheelchair access please contact our friendly sales and service team to inquire on your behalf.

Fitness Level Required:
A low level of fitness will be required.

Easy or low level is described as requiring light walking on well-maintained surfaces, occasional climbing of stairs and ability to get on and off vehicles without assistance and stand for a minimum of 30 minutes in hot/humid conditions. A general level of fitness and mobility.

Please note: If you have any concerns please consult your healthcare provider prior to purchase/travel.

Gratuities / Tipping:
Land:
Gratuities (tips) are not included for the services of the tour leader (when available) and driver throughout the tour. The recommended tip is $10 USD per person per day. This covers the guide/leader and the driver and will be collected on tour.

Sightseeing:

Please note: If entrance to a site is affected by changes in operating hours or public holiday closures, your itinerary, where possible, may be adjusted, or a similar activity will be offered in its place (subject to availability).

Shopping:

Shopping overseas can be a daunting and confusing experience, especially when there is a language barrier. Please be very cautious when foreign currencies and prices are involved. If paying by credit card, please pay close attention to the amount you are being charged and keep all your receipts.

Do not make any purchases you are not comfortable with or feel pressured into. If
**Important Information**

you are uncertain or need assistance with the language barrier, please seek assistance from your Tour Guide/Leader.

*Please refer to our Terms and Conditions regarding shopping for further information.*

**Visas**

**Egypt**

A tourist visa is a strict requirement when travelling to Egypt on an Australian passport. The tourist visa is available for purchase upon arrival.

*Important:*

- Please start arranging your visa three weeks before departure to account for any delays due to consulate operating hours.
- Visa rules may have changed since Covid-19. Some countries and airlines may require you to obtain an additional visa before arrival. Please check with the nearest embassy, consulate or immigration department of the destination you're entering.

*Please note:*

- Passengers who are not Australian citizens must also check with the respective consulate or visa agency to determine what their visa requirements are and what personal identification is required.
- It is also important to note that some areas of employment, such as journalism, government authorities and charity organisations, may have additional restrictions in applying for Visas. This may, in turn, affect the type of application required.

**Travel insurance**

Embarking on your next trip is exciting, and while you hope the unexpected does not happen, it is best to be prepared. We strongly recommend you take out travel insurance when making your booking. Whether it’s a potential medical emergency, a flight cancellation, a delayed suitcase, or an unforeseen event, it’s important to ensure you’re adequately protected. For more information or advice visit [https://www.tripadeal.com.au/travel-insurance](https://www.tripadeal.com.au/travel-insurance).

**Schedule of fees**

**Voluntary Change**

Includes booking changes requested by you, including but not limited to those changes requiring an airline ticket or a Purchase Confirmation reissue.

- Changes - $100.00 per booking + additional charges from the airline/cruise company/accommodation/other travel providers.

**Name Changes Due To Passenger Error**

- If the incorrect name has been advised to TripADeal, charges of $100.00 per booking + any additional charges applied by the airline/cruise company/accommodation/other travel providers.

**Supplier Fees**

In the event the Travel Offer you have purchased is unable to proceed, and/or a travel Supplier is unable to fulfil the Travel Offer due to external circumstances (Limitation of Liability e.g. a Force Majeure event), there may be a fee or amount of money that is withheld by our Suppliers and is unrecoverable. This may be due to non-refundable airline tickets, cancellation penalties with cruise cabins or unrecoverable payments with our land/accommodation partners. TripADeal has committed to these costs as your Agent and will endeavour to recover all funds committed and/or paid for your Travel Offer, but this may not be possible in all circumstances. If refunds are unavailable from Suppliers, we will endeavour to obtain a travel credit on the best terms available and communicate these outcomes to you. If TripADeal cannot obtain a refund or travel service credit, or part thereof, this cost is passed on to the customer as a Supplier Fee. This fee is not revenue-raising and is paid to or withheld by our suppliers when recovering payments.