

Refund & Cancellation Policy — SWT CLUB

Effective Date: May 8, 2026

This Refund & Cancellation Policy governs cancellations, amendments, refunds, credits, chargebacks, and related operational processes applicable to all services, bookings, quotations, and transactions facilitated through SWT CLUB.

SWT CLUB operates as a B2B travel platform providing travel-related products and services to travel agents, travel businesses, tour operators, and authorized travel partners globally.

By making bookings or using SWT CLUB services, Users acknowledge and agree to the terms outlined in this Policy.

1. Scope of Policy

This Policy applies to all travel-related services facilitated by SWT CLUB including but not limited to:

- Flight bookings
- Hotel bookings
- Tour packages
- Group departures
- Transfers
- Sightseeing activities
- Visa assistance
- Insurance coordination
- Custom travel arrangements
- Supplier-based inventory and services

All cancellations, amendments, refunds, and credits shall remain subject to:

- supplier rules;
- airline fare conditions;
- hotel cancellation policies;

- destination-specific regulations;
 - operational timelines;
 - applicable taxes and service charges.
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2. Booking Confirmation & Payment Finality

Bookings shall be considered confirmed only after:

- receipt of required payment;
- supplier confirmation;
- issuance of official booking confirmation by SWT CLUB.

Certain bookings, promotional fares, fixed departures, supplier offers, and time-sensitive inventory may become fully non-refundable immediately upon confirmation.

Users are advised to carefully review booking conditions before confirming any transaction.

3. Cancellation Requests

All cancellation requests must be submitted in writing through SWT CLUB's authorized communication channels including:

- official email;
- account managers;
- designated operational channels;
- approved support systems.

Cancellation requests shall only be considered effective after written acknowledgment by SWT CLUB.

Verbal requests, unverified communications, or messages sent outside approved operational channels may not be treated as valid cancellation requests.

4. Supplier-Based Cancellation Rules

All bookings facilitated through SWT CLUB are subject to cancellation, amendment, and refund rules imposed by third-party suppliers including:

- airlines;
- hotels;
- DMCs;
- cruise operators;
- transport providers;
- visa agencies;
- insurance providers.

Refund eligibility, amendment permissions, cancellation charges, and processing timelines may vary depending on supplier rules.

SWT CLUB shall not be responsible for supplier-imposed restrictions, penalties, non-refundable conditions, or operational decisions.

5. Service Charges & Operational Deductions

In the event of cancellations, amendments, refunds, or operational changes, SWT CLUB reserves the right to deduct:

- operational service fees;
- administrative charges;
- supplier penalties;
- cancellation fees;
- convenience fees;
- payment gateway charges;
- foreign exchange losses;
- banking charges;
- processing costs;
- taxes where applicable.

Such deductions may apply even where supplier refunds are approved.

5C. GST on Cancellation & Amendment Charges

Cancellation charges, amendment fees, reissuance charges, and administrative processing fees levied by SWT CLUB shall attract Goods and Services Tax (GST) at the applicable rate (currently 18% for travel-related service charges) as required under the Central Goods and Services Tax Act 2017. GST-compliant tax invoices or credit notes shall be issued for all such charges. Users registered under GST may claim input tax credit on eligible charges in accordance with applicable GST rules.

5A. Supplier Refund Dependency

Refunds processed by SWT CLUB remain strictly subject to receipt of corresponding funds from airlines, hotels, destination management companies (DMCs), payment processors, or respective suppliers.

SWT CLUB shall not be obligated to release refunds before receipt of such amounts from suppliers unless otherwise agreed in writing.

Users acknowledge that supplier-side delays, disputes, investigations, operational backlogs, or financial processing timelines may impact refund release schedules.

5B. Administrative Processing Charges

SWT CLUB may levy reasonable administrative or operational processing charges for:

- refund handling;
- offline processing;
- manual amendments;
- reissuance requests;
- supplier coordination;
- dispute handling;
- payment reconciliation;
- booking investigations;
- exceptional operational requests.

Such charges may apply irrespective of supplier refund approvals.

6. Non-Refundable Services

The following services may be fully or partially non-refundable depending on supplier rules and operational conditions:

- promotional fares;
- special contracted rates;
- peak-season inventory;
- visa fees;
- insurance charges;
- processing fees;
- supplier deposits;
- partially utilized services;
- no-show bookings;
- fixed departure tours;
- customized itinerary planning fees.

Users acknowledge that certain services become non-refundable immediately after confirmation.

6A. Partially Utilized Services

Refunds for partially utilized services shall remain subject to:

- supplier calculations;
- fare rules;
- operational deductions;
- utilized service value;
- cancellation timelines;
- contractual supplier obligations.

Certain partially consumed services may become fully non-refundable depending on supplier policies and operational conditions.

Examples may include:

- partially utilized hotel stays;
- onward flights already utilized;
- unused return sectors;
- partially consumed tour services;
- early check-outs;
- split itinerary utilization.

7. Flight Refunds

Flight ticket refunds are governed entirely by:

- airline fare rules;
- GDS policies;
- airline operational conditions;
- airport taxes and applicable surcharges.

Refund processing timelines vary by airline and may take several weeks or months depending on airline processing systems.

SWT CLUB shall not be responsible for delays caused by airlines, GDS systems, banks, or third-party processors.

7A. Foreign Exchange Variations

Refund values for international transactions may vary due to:

- foreign exchange fluctuations;
- banking conversion rates;
- intermediary settlement charges;
- payment gateway processing differences;

- supplier settlement currencies.

SWT CLUB shall not be liable for differences arising from currency conversion, exchange rate movements, or international banking adjustments.

8. Hotel Refunds

Hotel cancellations and refunds are subject to:

- hotel cancellation deadlines;
- destination regulations;
- seasonal restrictions;
- supplier contracts;
- no-show policies;
- occupancy rules.

Early check-outs, no-shows, unused nights, or partial utilization may not qualify for refunds.

9. Visa & Documentation Fees

Visa-related charges including:

- visa fees;
- appointment charges;
- courier fees;
- documentation charges;
- consultation fees;
- processing fees

are generally non-refundable irrespective of:

- visa approval or rejection;
- delayed processing;
- embassy decisions;

- travel cancellation.

SWT CLUB does not guarantee visa approvals or embassy timelines.

10. Group Departures & Fixed Departures

For group tours, fixed departures, and blocked inventory:

- cancellation charges may increase closer to departure dates;
- minimum group size conditions may apply;
- supplier commitments may restrict refund eligibility.

If minimum operational participation is not achieved, SWT CLUB reserves the right to:

- reschedule departures;
 - modify itineraries;
 - offer alternate arrangements;
 - provide future credits where applicable.
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11. No-Show Policy

Failure of travelers to:

- appear for flights;
- check into hotels;
- utilize booked services;
- arrive at departure points;
- provide required documentation

shall be treated as a “No Show.”

No-show bookings may become fully non-refundable subject to supplier policies.

12. Amendment & Modification Requests

Any request for:

- date changes;
- traveler name corrections;
- itinerary modifications;
- room upgrades;
- reissuance;
- destination changes

shall remain subject to:

- supplier approval;
- fare differences;
- operational feasibility;
- amendment charges;
- applicable taxes and penalties.

SWT CLUB does not guarantee modification availability.

13. Refund Processing Timelines

Approved refunds shall be processed subject to:

- supplier release of funds;
- banking timelines;
- foreign exchange settlements;
- payment gateway processing;
- financial verification procedures.

Indicative refund timelines may vary between:

- 7–45 business days for domestic suppliers;
- 15–90+ business days for international suppliers or airlines.

Certain supplier disputes or exceptional circumstances may require additional processing time.

13A. Refund Timelines Disclaimer

Any refund timelines communicated by SWT CLUB are indicative estimates only and shall not constitute guaranteed processing commitments.

Actual timelines may vary depending on:

- supplier processing;
 - banking systems;
 - international settlements;
 - payment gateways;
 - regulatory reviews;
 - operational dependencies.
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13B. Banking & Payment Processor Delays

SWT CLUB shall not be responsible for delays caused by:

- banks;
- payment gateways;
- intermediary financial institutions;
- card issuers;
- international settlement systems;
- fraud verification reviews;
- payment processor investigations.

Users acknowledge that certain refunds may require additional banking verification or compliance review before release.

14. Wallet Credits & Future Travel Credits

SWT CLUB may, at its discretion, provide:

- wallet balances;
- credit notes;

- future travel credits;
- promotional credits

instead of direct monetary refunds in certain cases.

Such credits may:

- carry validity periods;
- remain non-transferable;
- be subject to usage conditions;
- exclude cash withdrawal rights.

14A. Refund Payment Method

Refunds, where applicable, may be processed through:

- the original payment source;
- registered bank accounts;
- approved settlement methods;
- SWT CLUB wallet balances;
- credit notes;
- future travel credits.

SWT CLUB reserves the right to request identity verification, banking proof, authorization documents, or account validation prior to processing refunds.

14B. Unclaimed Refunds

Any approved refunds, credits, settlement balances, or unutilized wallet amounts remaining unclaimed for more than:

🔑 12 MONTHS

from the date of approval or notification, SWT CLUB shall transfer such amounts to a designated suspense account and shall make reasonable efforts to contact the user using registered contact details. Users may claim such amounts by submitting a written request to SWT CLUB at any time

within 3 years of the approval date. After 3 years, unclaimed amounts may be dealt with in accordance with applicable law including the provisions of the Unclaimed Deposits rules as may be applicable.

14C. Goodwill Adjustments

Any refund, waiver, relaxation, operational concession, goodwill credit, or special adjustment provided by SWT CLUB beyond supplier obligations shall be considered a goodwill gesture only.

Such actions shall not:

- create future entitlement;
 - establish operational precedent;
 - modify supplier rules;
 - waive SWT CLUB rights under this Policy.
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15. Chargebacks & Payment Disputes

Users shall not initiate unjustified:

- chargebacks;
- banking disputes;
- payment reversals;
- fraudulent refund claims.

In cases involving payment disputes, SWT CLUB reserves the right to:

- suspend services;
- freeze wallet balances;
- recover supplier losses;
- deduct administrative costs;
- initiate legal recovery proceedings where applicable.

Users remain liable for all confirmed bookings irrespective of banking disputes or payment processor reversals.

16. Force Majeure

Refunds, cancellations, delays, disruptions, or operational failures arising from events beyond SWT CLUB's reasonable control including but not limited to:

- natural disasters;
- pandemics;
- epidemics;
- political unrest;
- war;
- terrorism;
- sanctions;
- immigration restrictions;
- airline shutdowns;
- supplier insolvency;
- weather disruptions;
- labor strikes;
- technical infrastructure failures;
- border closures;
- airspace restrictions;
- governmental regulations;
- public health emergencies

shall remain subject to supplier policies, operational feasibility, and applicable regulatory conditions.

SWT CLUB shall not be liable for consequential losses, indirect damages, business interruption losses, or operational disruptions arising from such events.

16A. Travel Insurance Recommendation

Users are strongly advised to obtain appropriate travel insurance coverage including:

- cancellation protection;
- medical coverage;
- baggage protection;
- travel disruption coverage;
- emergency evacuation coverage;
- supplier insolvency protection where available.

SWT CLUB shall not be responsible for uninsured financial losses, medical emergencies, travel interruptions, or consequential damages.

16B. High-Risk Destinations

Users acknowledge that travel to certain destinations may involve elevated:

- political risks;
- health risks;
- operational disruptions;
- weather-related challenges;
- security concerns;
- border restrictions.

SWT CLUB shall not be liable for losses arising from:

- travel advisories;
- government restrictions;
- geopolitical instability;
- sanctions;
- immigration controls;
- airspace closures;
- epidemic or pandemic-related measures.

17. Fraudulent or Suspicious Transactions

SWT CLUB reserves the right to:

- withhold refunds;
- suspend processing;
- request additional verification;
- block accounts;
- cancel bookings

where transactions are suspected to involve:

- fraud;
- unauthorized payments;
- identity misuse;
- suspicious booking activity;
- regulatory violations.

18. Limitation of Liability

SWT CLUB acts solely as an intermediary and facilitator between Users and third-party suppliers.

SWT CLUB shall not be liable for:

- supplier delays;
- denied refunds by suppliers;
- airline insolvency;
- operational disruptions;
- force majeure events;
- banking delays;
- foreign exchange losses;

- indirect or consequential damages.

Any liability of SWT CLUB, if established, shall remain limited to the operational service fees directly received by SWT CLUB for the relevant booking.

19. Governing Law & Jurisdiction

This Refund & Cancellation Policy shall be governed by and construed in accordance with the laws of India.

Any disputes arising out of or relating to this Policy shall be subject to the exclusive jurisdiction of the competent courts located in:

📍 KURUKSHETRA 136118 ,HARYANA INDIA

20. Contact Information

SWT CLUB

Website: www.swtclub.in

Email: info@swtclub.com

Phone: +918800212080

Registered Address: SWT CLUB PRIVATE LIMITED

SCO 1 FIRST FLOOR GURU RAVIDASS DHARAMSHALLA NEAR AMBEDKAR CHOWK
,KURUKSHETRA 136118 ,HARYANA INDIA

21. Related Policies

Users are advised to review SWT CLUB's:

- Terms & Conditions
- Privacy Policy
- Disclaimer Policy

- Payment Security Policy

These policies collectively form part of SWT CLUB's operational and contractual framework.