

GENERAL TERMS & CONDITIONS

1. General

These General Terms & Conditions ("T&Cs") govern all quotations, bookings and travel services provided by **Cosmorama Ltd** ("Cosmorama", "we", "our", "us").

By accepting a quotation, confirming a booking, making any payment, or otherwise utilizing the services provided by Cosmorama, the Client acknowledges and confirms that has read, understood, and agreed to be bound by these T&Cs. Unless otherwise expressly agreed in writing by the parties, these T&Cs shall govern and apply to all services supplied by Cosmorama and shall form an integral part of the contractual relationship between the Client and Cosmorama.

2. Interpretation

In these T&Cs, unless the context otherwise requires:

- ✓ "Client" means any individual, company, travel agency, tour operator, or other legal entity that makes a booking with Cosmorama.
- ✓ "Traveler" means any person participating in the booked travel services.
- ✓ "Services" means all travel arrangements provided or arranged by Cosmorama.

Unless otherwise stated:

- ✓ a reference to a day means a calendar day;
- ✓ a reference to a month means a calendar month;
- ✓ a reference to a year means a calendar year;

References to "written" or "in writing" shall include correspondence sent by letter or email, but shall exclude SMS messages, instant messaging platforms, and social media communications, unless otherwise expressly agreed by the parties in writing. Headings are for convenience only and do not affect the interpretation of these T&Cs.

3. Communication

All communications relating to quotations, bookings, amendments, cancellations, complaints, notices, or any other matters concerning the travel services shall be submitted in writing.

For the purposes of these T&Cs, all notices, instructions, requests, amendments, cancellations, confirmations, and other communications shall be valid only if submitted in writing to:

- a. Cosmorama's official email addresses:
incoming@cosmorama-travel.gr and mice@cosmorama-travel.gr;
- b. and/or the official email address of the designated Account Manager responsible for the Client's booking.

Cosmorama shall bear no responsibility for, and shall not be bound by, any communication transmitted to any other email address or communicated verbally, including via telephone, SMS, WhatsApp, Viber, Messenger, social media platforms, or any other instant messaging or communication application, unless such communication is subsequently acknowledged and confirmed in writing by an authorized representative of Cosmorama.

Any instruction, request, amendment, cancellation, or other communication shall be deemed received and effective only upon written acknowledgement by Cosmorama.

4. Booking & Confirmation

A booking shall be deemed confirmed only when all of the following conditions have been satisfied:

- ✓ The Client has accepted the relevant quotation or proposal in writing;
- ✓ Any required deposit, advance payment, or full payment has been received by Cosmorama, where applicable;
- ✓ and Cosmorama has issued a written booking confirmation.

Until such written confirmation has been issued, the availability of accommodation, transportation, excursions, activities, venues, guides, and any other travel-related services shall remain subject to change and cannot be guaranteed.

Any special request, including but not limited to room preferences, bedding configurations, dietary requirements, connecting or adjacent rooms, accessibility needs, or other specific arrangements, shall be communicated to the relevant suppliers on a best-efforts basis. Such requests do not form part of the contractual obligations of Cosmorama and cannot be guaranteed unless expressly confirmed in writing by Cosmorama.

5. Rates

Unless otherwise expressly stated, all rates, quotations, fees, charges, and payments are quoted and payable in **Euro (EUR)**.

The prices quoted by Cosmorama include only those services expressly specified in the confirmed itinerary, proposal, quotation, or booking confirmation. Unless expressly stated otherwise in writing, the quoted prices do not include:

- ✓ International, domestic, or regional air transportation and other transportation services not specifically included;
- ✓ Travel, medical, cancellation, baggage, or any other form of insurance;
- ✓ Passport, visa, entry permit, vaccination, or other travel documentation costs;
- ✓ Airport, port, security, fuel, or similar taxes and charges not included in transportation tickets;
- ✓ Optional tours, excursions, activities, or services;
- ✓ Meals not specifically included in the itinerary;
- ✓ Beverages and refreshments;
- ✓ Gratuities, tips, and discretionary service charges;
- ✓ Personal expenses of any nature;
- ✓ Hotel incidentals, extras, and ancillary services;
- ✓ Porterage and luggage handling services;
- ✓ The Climate Resilience Tax or any similar government-imposed accommodation levy, payable directly to the accommodation provider (see also *Article 17.1*);
- ✓ Bank charges, credit/debit card fees, currency conversion costs, exchange rate differences, and other payment-related charges;
- ✓ Any service, item, tax, fee, charge, or expense not expressly identified as included.

Prior to booking confirmation, Cosmorama reserves the right to revise prices due to circumstances beyond its reasonable control, including but not limited to:

- ✓ supplier price increases;
- ✓ exchange rate fluctuations;
- ✓ fuel surcharges;
- ✓ increases in transportation costs;
- ✓ changes in taxes, VAT or government charges.

Once a booking has been confirmed, prices will not normally be increased except when such increases result directly from changes imposed by governments or third-party suppliers beyond Cosmorama's control.

6. Payment Terms

Unless otherwise agreed in writing, the following payment conditions shall apply:

- ❖ 40% deposit upon confirmation.
- ❖ Full settlement of the remaining balance must be received by Cosmorama at least thirty (30) days prior to the scheduled arrival date.

For bookings confirmed less than thirty (30) days prior to the scheduled arrival date, full payment shall be made immediately upon confirmation.

Certain hotels, villas, cruises, ferry operators, airlines, special events or other suppliers may require different payment schedules or non-refundable deposits. Such conditions will be communicated at the time of booking and shall prevail.

All payments shall be made in full, without deduction, set-off, withholding, bank charges, transfer fees, taxes, or any other charges. Any such costs incurred in connection with the payment shall be borne exclusively by the Client.

Failure to remit any payment by the applicable due date may, at Cosmorama's sole discretion, result in the suspension or cancellation of the booking, without prejudice to Cosmorama's right to apply the relevant cancellation fees and recover any amounts due.

6.1 Methods of Payment

The Client may settle all Invoice(s) issued in respect of and in relation to their travel arrangements (clear of any deductions, set-off or bank charges) by the following payment methods:

a. Cash payment

Cash payments are accepted only at Cosmorama's registered offices and only up to the maximum amount permitted under applicable Greek legislation.

For bookings paid in cash, the total value of the travel services and the corresponding invoice(s) shall not exceed EUR 500.00.

b. Credit or Debit Card

Payments may be made by Visa, Mastercard or other accepted credit/debit cards through a secure electronic payment link provided by Cosmorama.

Any payment link issued by Cosmorama shall remain valid for a period of twenty-four (24) hours from the time of issuance, unless otherwise expressly stated in writing.

The Client bears full responsibility for completing payment within the validity period of the payment link provided by Cosmorama. In the event that the payment link expires before the transaction is successfully completed, a replacement payment link may be issued upon request, at Cosmorama's discretion.

To facilitate successful processing of the transaction, the Client is strongly encouraged to notify its bank or card issuer in advance, particularly for cross-border or international payments. Cosmorama shall not be liable for any delay, rejection, or failure of payment resulting from fraud prevention systems, security restrictions, transaction limits, or other controls imposed by financial institutions or payment service providers.

c. Bank Transfer

All payments by bank transfer shall be remitted to the bank account designated by Cosmorama in the applicable quotation, invoice, booking confirmation, or other written communication.

ACCOUNT NAME: COSMORAMA
BANK NAME: PIRAEUS BANK
IBAN: GR28 0172 0290 0050 2905 7435 719
CURRENCY: EUR
SWIFT CODE: PIRBGRAA
BANK ADDRESS: PANEPISTIMIOU 31, 105 64 ATHENS

A booking shall be deemed paid only when the relevant funds have been received in full and cleared in Cosmorama's designated bank account. The Client shall ensure that the applicable booking reference, file number, and/or invoice number are clearly indicated in all payment instructions to facilitate accurate allocation of funds.

All payments shall be made in full, free and clear of any deduction, withholding, set-off, counterclaim, bank charges, transfer fees, credit or debit card processing fees, foreign exchange costs, or any other charges. Any such costs shall be borne exclusively by the Client, and Cosmorama shall receive the full amount invoiced without reduction.

Any exchange rate fluctuations, currency conversion losses, or differences arising between the currency of payment and the invoiced currency shall be solely for the Client's account and shall not reduce the amount payable to Cosmorama.

7. Amendments Requested by the Client

Requests to amend a confirmed booking must be made always in writing (see *Article 3*) and are subject to availability. Changes may result in supplier amendment fees, administrative charges and/or revised prices.

Cosmorama reserves the right to treat any material amendment to a booking as a cancellation of the original booking and the creation of a new booking, in which case revised rates, availability conditions, and cancellation charges may apply.

All amendment requests are subject to availability and supplier acceptance. No amendment shall take effect unless confirmed in writing by Cosmorama.

8. Cancellation by the Client

All cancellation requests must be submitted in writing in accordance with *Article 3* and shall become effective only upon written acknowledgement by Cosmorama.

Unless otherwise specified in the booking confirmation, supplier terms and conditions, or any specific service agreement, the following cancellation charges shall apply, calculated on the total booking value:

- ❖ More than thirty (30) days prior to arrival: forfeiture of any deposit paid;
- ❖ Thirty (30) to fifteen (15) days prior to arrival: 50% of the total booking value;
- ❖ Fourteen (14) to eight (8) days prior to arrival: 75% of the total booking value;
- ❖ Seven (7) days or less prior to arrival: 100% of the total booking value.

The applicable cancellation charge shall be determined by reference to the date on which the written cancellation notice is received and acknowledged by Cosmorama.

8.1 No-Show and Early Departure

In the event of a no-show, failure to utilize any confirmed service, or early departure following the commencement of the travel arrangements, the full booking value (100%) shall be payable and no refund shall be due.

Certain services, including but not limited to flights, ferries, cruises, villas, luxury accommodation, special events, entrance tickets, sporting events, and other prepaid or bespoke services, may be subject to stricter cancellation conditions, including partial or full non-refundability from the date of confirmation.

Unless otherwise expressly stated, any unused, partially used, or voluntarily forfeited services shall be non-refundable.

8.2 Service and Administration Fees

Notwithstanding the cancellation policies of individual suppliers and irrespective of any refunds that may be obtained from hotels, transportation providers, venues, or other third-party suppliers, Cosmorama reserves the right to retain a non-refundable Service and Administration Fee in respect of each booking file. This fee is intended to cover costs already incurred, including but not limited to contracting, supplier negotiations, itinerary planning, operational coordination, project management, and administrative services.

The minimum non-refundable Service and Administration Fee applicable to each booking file shall be as follows:

- ❖ 1–4 participants: €100 per file
- ❖ 5–10 participants: €200 per file
- ❖ 11–20 participants: €500 per file
- ❖ 21 participants and above: €1,000 per file

The Service and Administration Fees are non-refundable under all circumstances and shall apply regardless of the timing of the cancellation, any no-show, early departure, or any refund obtained from third-party suppliers.

9. Cancellation or Changes by Cosmorama

Cosmorama reserves the right to modify, substitute, or cancel any part of the booked services where reasonably necessary due to operational requirements, supplier actions or decisions, safety considerations, regulatory requirements, or circumstances beyond its reasonable control.

In such circumstances, and where reasonably practicable, Cosmorama may, at its discretion:

- ✓ provide a suitable alternative service of comparable standard and value;
- ✓ offer a revised itinerary or alternative arrangements;
- ✓ or refund any amounts paid in respect of services that cannot be provided.

Any liability of Cosmorama arising from the modification, substitution, or cancellation of services shall be limited to the remedies expressly set out in these T&Cs. Cosmorama shall not be liable for any indirect or consequential loss, damage, cost, or expense, to the extent permitted by applicable law.

10. Refund Policy and Credit Vouchers

Any refund due to the Client under these T&Cs shall be subject to the applicable cancellation policy, supplier terms and conditions, and the deduction of any non-refundable charges, including Service and Administration Fees (see also *Article 8.2*).

Where the Client is entitled to a refund under these T&Cs, Cosmorama reserves the right, at its sole and absolute discretion, to retain the refundable amount as a credit voucher for future use rather than issuing an immediate monetary refund.

Any such credit voucher shall be issued in accordance with the applicable Credit Voucher Policy and shall remain valid for the period specified therein. Where Cosmorama elects to issue a credit voucher, the Client shall have no automatic right to request or demand payment of the refundable amount in cash or by bank transfer.

Notwithstanding any provision to the contrary, Cosmorama reserves the right, at its sole discretion and subject to the Client's agreement, to issue a credit voucher in lieu of a cash refund for all or part of the refundable amount.

Any such credit voucher:

- ❖ shall be issued in the name of the original Client and/or booking file;
- ❖ may be used for future bookings and services provided by Cosmorama;
- ❖ shall not be redeemable for cash;
- ❖ shall not accrue interest;
- ❖ may not be transferred, assigned, or sold without the prior written consent of Cosmorama; and
- ❖ shall be valid for a period specified on the voucher, which shall normally be twelve (12) months from the date of issue unless otherwise agreed in writing.

Any unused balance remaining after the expiry date of the credit voucher shall automatically lapse and shall be forfeited without compensation or refund.

Cosmorama reserves the right to apply specific terms and conditions to any credit voucher, including restrictions relating to travel periods, destinations, suppliers, services, minimum spend requirements, or other operational conditions.

11. Travel Documents

Each traveler is solely responsible for ensuring possession of a valid passport, required visas, transit visas, entry permits or parental authorizations for minors where applicable.

Travelers are responsible for complying with all immigration and border control requirements of the countries visited.

Cosmorama shall not be responsible for any denied boarding, refusal of entry, deportation, delay, penalty, or additional expense arising from incomplete, invalid, expired, or incorrect travel documentation.

12. Health Requirements & Vaccinations

Travelers are solely responsible for complying with all health requirements applicable to their journey. This includes:

- ✓ vaccinations;
- ✓ health certificates;
- ✓ medical documentation;
- ✓ testing requirements;
- ✓ any other entry formalities imposed by national authorities.

Cosmorama accepts no liability where travel cannot proceed due to the Client's failure to satisfy applicable passport, visa, health, entry, transit, or other travel requirements.

12.1 European Health Insurance Card (EHIC): Travelers from EU/EEA countries and Switzerland are advised to carry a valid EHIC, which provides access to medically necessary public healthcare services during their stay in Greece under the same conditions as local insured residents. Please note that the EHIC does not replace comprehensive travel insurance and does not cover private medical treatment, medical repatriation, trip cancellation, lost luggage, or other travel-related risks. We strongly recommend that all travelers obtain adequate travel insurance coverage.

13. Travel Insurance

Comprehensive travel insurance is strongly recommended for all travelers. Insurance should include, where appropriate:

- ✓ trip cancellation;
- ✓ medical expenses;
- ✓ emergency evacuation;
- ✓ personal accident;
- ✓ baggage loss or delay;
- ✓ travel disruption;
- ✓ personal liability.

To the fullest extent permitted by applicable law, Cosmorama shall not be responsible for any loss, damage, cost, expense, or liability that could reasonably have been mitigated or recovered under an appropriate travel insurance policy.

14. Traveler Responsibilities

Travelers are responsible for:

- ✓ providing accurate personal information;
- ✓ complying with local laws and regulations;
- ✓ respecting local customs and cultures;
- ✓ behaving responsibly towards fellow travelers, suppliers and Cosmorama's representatives;
- ✓ following safety instructions;
- ✓ arriving punctually for scheduled services.

Cosmorama reserves the right to refuse or terminate services without refund where a traveler behaves in an unlawful, abusive, dangerous or disruptive manner.

Any damage caused by a traveler to accommodation, vehicles, vessels or other property shall be the traveler's sole responsibility.

15. Accessibility & Special Requirements

The Client shall ensure that Cosmorama is informed, at the time of booking, of any medical condition, disability, reduced mobility, allergy, dietary requirement, or other special need that may reasonably affect the provision of the travel services. Cosmorama will use reasonable efforts to accommodate such requirements and communicate them to the relevant suppliers; however, the fulfilment of any such request cannot be guaranteed unless expressly confirmed in writing.

Failure to disclose relevant information prior to travel may limit Cosmorama's ability to make suitable arrangements and may affect the provision of the services. Cosmorama shall not be liable for any consequences arising from the late disclosure or non-disclosure of such information.

16. Participation in Activities

Certain excursions and activities involve inherent risks. By participating, travelers acknowledge these risks and confirm that they are physically and medically fit to participate.

Participation is voluntary and travelers accept responsibility for their own safety while following the instructions of guides and service providers.

17. Accommodation

Accommodation is provided according to the confirmed reservation.

Room allocation, bedding configuration, check-in and check-out times remain subject to the operating policies of each accommodation provider.

Hotel classifications vary between countries and should not be interpreted as equivalent international standards.

17.1 Climate Resilience Tax

We would like to inform you that guests shall be required to pay directly to the hotel the “Climate Resilience Tax”, per overnight, per room. This tax goes directly to the state and the Hotel and/or travel agents have no interference.

Hotel guests shall be requested to pay the accommodation tax directly to the hotel and is not included in Cosmorama offers.

Hotels Climate Resilience tax indicative table (April - October):

1* or 2* Hotels:	2,00€ per room, per overnight
3* Hotels:	5,00€ per room, per overnight
4* Hotels:	10,00€ per room, per overnight
5* Hotels:	15,00€ per room, per overnight

Hotels Climate Resilience tax indicative table (November - March):

1* or 2* Hotels:	0,50€ per room, per overnight
3* Hotels:	1,50€ per room, per overnight
4* Hotels:	3,00€ per room, per overnight
5* Hotels:	4,00€ per room, per overnight

Villas/Apartments Climate Crisis Resilience Fee (Government Tax):

In accordance with Greek legislation, a mandatory Climate Crisis Resilience Fee also applies to villas, self-catering properties, tourist residences and short-term rentals. The fee is payable directly by guests and is not included in our rates.

The applicable amount is currently €15 per villa/property per night (April–October) and €4 per villa/property per night (November–March), subject to any future amendments by the Greek Government.

18. Third-Party Services

Cosmorama acts as an intermediary between the Client and independent service providers.

Services such as:

- ✓ airlines;
- ✓ ferry companies;
- ✓ hotels;
- ✓ transfer providers;
- ✓ vehicles;
- ✓ cruise operators;
- ✓ excursion providers;
- ✓ experiences providers;
- ✓ restaurants;
- ✓ museums;
- ✓ local guides and/or tour leaders;

Many travel services are provided by independent third-party suppliers operating under their own terms and conditions. Whilst Cosmorama carefully selects its suppliers, it shall not be liable for any delay, cancellation, schedule change, overbooking, strike, technical failure, adverse weather condition, supplier insolvency, or any act or omission of such suppliers.

Where reasonably possible, Cosmorama may assist the Client in securing alternative arrangements or obtaining any available supplier refunds, which shall remain subject to the relevant supplier's terms and refund policies. See also *Article 10* for refund policy.

19. Transportation Delays

Transportation schedules are outside Cosmorama's control. Cosmorama shall not be liable for costs arising from:

- ❖ missed flights;
- ❖ missed ferry connections;
- ❖ traffic congestion;
- ❖ airport or port closures;
- ❖ weather conditions;
- ❖ strikes;
- ❖ mechanical failures;
- ❖ any other force majeure;
- ❖ delays caused by transport operators.

Additional accommodation, meals or transportation resulting from such events shall be the traveler's responsibility unless covered by the responsible carrier or travel insurance.

20. Complaints

Should any issue arise during the trip, the traveler must immediately notify both the relevant supplier (where applicable) and Cosmorama's representative, allowing reasonable opportunity to resolve the matter during the travel period.

If the matter remains unresolved, a written complaint together with any supporting documentation must be submitted within **14 calendar days** after completion of the services.

Failure to submit a complaint within the prescribed period may prejudice the Client's right to have the matter investigated or resolved, and Cosmorama reserves the right to decline consideration of any late complaint.

All complaints received in accordance with these T&Cs shall be reviewed fairly and in good faith, and Cosmorama shall respond within a reasonable period following completion of its investigation.

21. Lost Property

Cosmorama accepts no responsibility for the loss, theft or damage of personal belongings during the trip or while using any third-party service. Travelers are responsible for safeguarding their personal belongings at all times.

Where personal belongings are recovered, Cosmorama will make reasonable efforts to assist in their return. Any shipping or related costs shall be borne by the traveler.

22. Photography & Marketing

Photographs and video recordings may be taken during the provision of services and used by Cosmorama for promotional and marketing purposes, unless the Client or traveler objects in writing prior to commencement of the services. Upon receipt of such objection, Cosmorama will make reasonable efforts to avoid the use of identifiable images of the relevant individual.

23. Limitation of Liability

Cosmorama's responsibility is limited to the proper organization and coordination of the confirmed travel services. To the maximum extent permitted by applicable law, Cosmorama shall not be liable for:

- ❖ indirect or consequential losses;
- ❖ loss of enjoyment;
- ❖ loss of profits;
- ❖ loss or theft of personal belongings;
- ❖ supplier failures beyond Cosmorama's control;
- ❖ events caused by third parties;
- ❖ circumstances resulting from the traveler's own acts or omissions.

Cosmorama's total liability shall not exceed the amount paid directly to Cosmorama for the affected services.

The exclusions and limitations of liability contained in these T&Cs shall apply only to the fullest extent permitted by applicable law. Nothing herein shall exclude or limit any liability that cannot legally be excluded or limited.

24. Force Majeure

Cosmorama shall not be liable for any failure or delay in performing its obligations where such failure results from events beyond its reasonable control, including but not limited to:

- ❖ natural disasters;
- ❖ earthquakes;
- ❖ floods;
- ❖ fires;
- ❖ severe weather;
- ❖ epidemics or pandemics;
- ❖ war;
- ❖ terrorism;
- ❖ civil unrest;
- ❖ strikes;
- ❖ government actions;
- ❖ border closures;
- ❖ transport disruption;
- ❖ power failures;
- ❖ supplier insolvency;

- ❖ any other force majeure event.

Cosmorama will make reasonable efforts to minimize disruption and assist travelers in finding suitable alternatives. Any additional costs incurred as a result of such events shall remain the responsibility of the traveler unless recoverable from suppliers or insurers.

25. Privacy

Personal data provided during the booking process will be processed solely for arranging and delivering the requested travel services and in accordance with applicable data protection legislation, including the General Data Protection Regulation (GDPR).

26. Entire Agreement

These T&Cs, together with the confirmed quotation, itinerary, booking confirmation and any written amendments agreed by the parties, constitute the entire agreement between Cosmorama and the Client and supersede all previous oral or written communications relating to the booking.

27. Severability

If any provision of these T&Cs is determined by a court or other competent authority to be invalid, illegal, or unenforceable, such provision shall, to the extent required, be deemed severed from these T&Cs and shall not affect the validity, legality, or enforceability of the remaining provisions, which shall remain in full force and effect.

28. Governing Law & Jurisdiction

These T&Cs shall be governed by and construed in accordance with the laws of the Hellenic Republic (Greece).

The parties shall use reasonable efforts to resolve any dispute amicably.

Failing such resolution, any dispute arising out of or in connection with these T&Cs shall be submitted to the exclusive jurisdiction of the competent courts of Athens, Greece.

29. Acceptance

By accepting a quotation, confirming a booking, making any payment, or utilizing any services provided by Cosmorama, the Client acknowledges and agrees on its own behalf and on behalf of all travellers included in the booking, to be bound by these T&Cs.

In the event of any conflict between verbal statements, representations, or discussions and written communications, the written correspondence exchanged through the official email addresses specified in *Article 3* shall prevail and constitute the definitive record of the parties' agreement.