

# 01 / A clear basis for your journey

## Clear payment rules. Defined insurance benefits. Informed decisions.

We are putting bank-controlled payment and travel-cover arrangements in place. The measures applicable to your journey, and their effective dates, will be confirmed in your personal booking documents. This publication is not an account-control confirmation or an insurance certificate.



Three separate topics: management of travel funds, insurance benefits and additional travel expenses. Conceptual illustration only.

### 1. What this information covers

This document explains the payment safeguards we are arranging, how suitable travel cover will be specified, and how changes or unexpected expenses will be handled. It is designed to help you review your booking before committing to a journey.

### 2. Three different forms of protection

| Topic             | What it means                                                                                                |
|-------------------|--------------------------------------------------------------------------------------------------------------|
| Travel funds      | An agreed account and payment-control process, with defined release and refund rules.                        |
| Travel insurance  | Benefits for specified insured events, within the policy's limits, eligibility rules and exclusions.         |
| Budget management | Written approval of itinerary changes and additional costs; no automatic promise to reimburse every overrun. |

### 3. Your booking comes first

Before a payment is requested, we provide the contracting party's identity, itinerary, price and inclusions, payment schedule, cancellation terms and the protection information relevant to that payment. Mandatory legal protections cannot be replaced by this brochure or waived through a general disclaimer.

## 02 / Payments, releases & refunds

**1. Agree the booking****2. Verify the account****3. Release by agreed stage****4. Reconcile or refund**

### **4. A clearly identified payment route**

Where bank-controlled payment is included in your booking, the private confirmation will identify the bank, account holder, payment reference, scope of control and effective period. The receiving party and its role must match the booking documents. A bank account alone is not an escrow arrangement; an internal ledger alone is not independent supervision.

Please pay only against the written booking instructions. If account details change, verify the change using a previously established contact channel before transferring money.

### **5. Funds are released against agreed obligations**

The intended arrangement links releases to documented booking obligations, such as confirmed accommodation, transport or other agreed services. Supplier prepayments may be necessary before travel. Your confirmation will explain who authorises a release, which evidence is required and when funds cease to be held under the control arrangement.

The payment schedule, any cancellation charges and any non-refundable supplier commitments are disclosed before you accept them. Funds already released to a supplier are not represented as remaining in the controlled account.

### **6. Refunds and the limits of account control**

For a cancellation or unused service, we provide an itemised reconciliation of the amount paid, services supplied, applicable cancellation costs and the refund due. The booking terms state the refund method and timeframe, subject to any mandatory legal deadline. A supplier's refusal to refund does not by itself remove the contracting party's obligations to you.

Account controls can restrict the use of funds but do not, by themselves, guarantee repayment if a business becomes insolvent. Separate statutory insolvency protection, where required, must be evidenced by the appropriate provider and customer certificate; it is not established by this publication.

## 03 / Travel insurance, clearly defined

### 7. Cover suited to the people travelling

We intend to arrange suitable travel accident cover for the journey, with medical and assistance benefits considered separately. Before you accept an insurance option or a price that includes it, we explain the insurer, product, premium, eligibility and principal terms. An issued certificate is supplied before the applicable cover begins and, in all cases, before departure.

Eligibility must specifically accommodate the traveller's nationality and country of residence, age, travel dates, destinations and planned activities. A policy marketed for Chinese residents travelling abroad is not automatically suitable for a foreign visitor travelling in China.

### 8. Benefits must be checked individually

| Benefit               | What the personal documents must specify                                                                               |
|-----------------------|------------------------------------------------------------------------------------------------------------------------|
| Accident benefits     | Covered injury, accidental death or disability; benefit amounts and exclusions.                                        |
| Medical treatment     | Whether accident and acute illness are both included; treatment limits, excess, exclusions and payment procedure.      |
| Emergency assistance  | Assistance contact, eligibility for evacuation or repatriation, required approvals and any direct-payment arrangement. |
| Interruption or delay | Whether included at all; insured triggers, waiting periods, benefit limits and evidence required.                      |

### 9. No open-ended reimbursement promise

An accident policy does not necessarily pay for illness, missed transport, extra hotel nights, changed flights or every additional travel cost. Pre-existing conditions, activities and other exclusions must be reviewed in the actual policy. Cover starts only as stated in the issued documents. The insurer assesses claims under the applicable terms; we assist with records and communication but cannot promise a claim outcome.

The quotation will say whether the premium is included, separately payable or arranged directly by you. Insurance does not replace the operator's contractual or statutory responsibilities.

## 04 / Changes, emergencies & support

### 10. Agree additional costs before spending

For a voluntary change or upgrade, we first explain the available option, revised price, cancellation implications and any effect on insurance. We seek written approval before making a new commitment on your behalf. An optional contingency budget is a spending limit, not an insurance benefit or an automatic additional charge.

If disruption creates extra costs, we identify their cause and distinguish the operator's responsibilities, possible supplier refunds, potential insurance benefits and any amount you may need to bear. Mandatory customer rights remain unaffected.

### 11. In an emergency, safety comes first

Do not delay urgent medical care while waiting for a claims decision. In mainland China, call 120 for an ambulance where appropriate. Contact the emergency assistance number on your policy and your designated trip contact as soon as practicable. Any cashless treatment or insurer advance payment depends on the policy and the provider's confirmation.

We coordinate practical travel assistance within our agreed role and document necessary itinerary changes. If urgent action is needed and you cannot be reached, any action taken must stay within the agreed authority and applicable law. We explain the resulting arrangements and costs as soon as reasonably possible.

### 12. Keep a clear record

Retain invoices, medical reports, transport notices, booking confirmations and evidence of payments. Submit claims within the insurer's stated deadlines. We help compile travel records and clarify supplier charges; the insurer determines insured benefits. Complaints about our service can be sent to [hello@privatechinajourneys.com](mailto:hello@privatechinajourneys.com), separately from any insurance claim.

| Situation                          | How it is considered                                                                           |
|------------------------------------|------------------------------------------------------------------------------------------------|
| You request an extra night         | A priced change for your approval, not automatically an insured event.                         |
| Illness interrupts the trip        | Medical and interruption benefits are checked separately against the policy.                   |
| An agreed service is not delivered | The contracting party's remedies and responsibilities are assessed independently of insurance. |

# 05 / Your documents & your rights

## 13. Public explanation, private booking records

The website explains the process; your personal booking pack contains the information specific to your journey. Commercial bank agreements are not published in full. Confidentiality does not prevent us from giving you the terms, confirmations and legally required documents needed to understand and exercise your rights.

| When                                    | What you receive privately                                                                                                                                         |
|-----------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Before accepting the booking            | Contracting entity and relevant operator details; itinerary; price; cancellation rules; agreed language and contact information.                                   |
| Before any payment requiring protection | Applicable protection confirmation; verified payee and payment schedule; bank-control scope and release/refund rules; any legally required insolvency certificate. |
| Before cover begins / before departure  | Issued insurance certificate, policy terms, benefit limits, exclusions, claims procedure and assistance contacts.                                                  |

## 14. Verification without publishing confidential contracts

Where necessary, information can be supplied through a customer-facing confirmation, an authorised redacted extract or the relevant provider's verification channel. Account ownership, effective dates, scope, limits, release/refund conditions and the identity of a responsible provider must remain clear. A generic brochure, illustration or checksum is not evidence that a particular booking is protected.

For travellers resident in the EU, itinerary enquiries remain available. We do not request or accept bookings or deposits until the applicable contracting and insolvency-protection requirements are satisfied. This booking-availability rule does not alter existing contracts or accrued rights.

## 15. Legal scope, privacy and contact

This is customer information, not an individual travel contract, insurance policy, bank guarantee or insolvency certificate. The signed booking and applicable provider documents define the agreed arrangements, subject always to mandatory law. The publication date is not the start date of any bank or insurance protection. Later revisions do not retrospectively reduce existing rights.

Send necessary personal or medical information only through the agreed private channel, not a public webpage. We request only information needed for the stated booking, assistance or claim purpose. Questions and document requests: [hello@privatechinajourneys.com](mailto:hello@privatechinajourneys.com).

## Legal & emergency references

1 / German Civil Code (BGB), section 651r: insolvency protection

2 / EGBGB, Article 250 section 6: contract confirmation and customer information

3 / UK Foreign Office: emergency services in China