

Privacy Policy

Effective Date: 1st July, 2026

Last Updated: 10th June, 2026

M & N Holidays respects your privacy and is committed to protecting the personal information, travel information, payment-related information, documents, and communication records that you share with us.

This Privacy Policy explains how M & N Holidays collects, uses, stores, shares, protects, retains, and processes personal information when you visit our website, contact us, create an account, request a quotation, confirm a booking, make a payment, upload documents, use customer support, participate in corporate, group, agent, or affiliate services, or otherwise use our travel-related services.

By using our website, submitting information, uploading documents, making payment, confirming a booking, or using our services, you acknowledge that you have read and understood this Privacy Policy.

1. Business Identity

For the purpose of this Privacy Policy, “M & N Holidays,” “we,” “our,” or “us” refers to:

Business Name: M & N Holidays

Business Type: Travel Agency

Ownership Type: Proprietorship

Proprietor: Md. Mamunur Rashid

Trade License No.: TRAD/DNCC/051201/2022

BIN: 007465717-0101

e-TIN / TIN: 750909495304

Registered Address: House # Kha-12/2, 3rd Floor, Shahjadpur, Progoti Shoroni, Gulshan-1212, Dhaka-1212, Bangladesh.

Email: contact@mandnholidays.com

Phone: 01958-034510

Website: <https://www.mandnholidays.com>

2. Definitions

In this Privacy Policy, unless the context requires otherwise:

“Customer,” “you,” or “your” means any person who visits our website, contacts us, submits information, requests services, confirms a booking, makes payment, uploads documents, or uses our services.

“Traveler” or “Passenger” means any person for whom a travel service, booking, ticket, visa service, hotel reservation, tour package, transport service, or other travel-related service is requested or arranged.

“Personal Information” means any information that identifies, relates to, describes, or can reasonably be associated with an individual, including name, contact details, identity details, passport details, travel details, payment-related details, communication records, and documents.

“Sensitive Information” means information that may require special protection because of its nature, including passport copies, national ID information, visa documents, photographs, birth certificates, family documents, financial documents, payment proof, medical or accessibility information where relevant to travel, minor traveler information, emergency contact information, and other restricted documents.

“Service” or “Services” means travel agency services, booking assistance, flight-related support, hotel booking, tour package arrangement, visa processing support, transport arrangement, document support, payment support, refund support, customer support, corporate travel support, group travel support, agent services, affiliate services, and related services provided or arranged by M & N Holidays.

“Supplier” or “Third-Party Provider” means any airline, hotel, embassy, consulate, visa application center, transport operator, tour operator, insurance provider, payment gateway, bank, mobile financial service provider, government authority, immigration authority, technology service provider, communication service provider, or other external party involved in providing, processing, confirming, or supporting a service.

“Website” means <https://www.mandnholidays.com> and any related pages, forms, account areas, booking pages, payment pages, support pages, or digital services operated for M & N Holidays.

“Processing” means collecting, recording, storing, organizing, using, reviewing, verifying, sharing, transmitting, modifying, securing, retaining, deleting, or otherwise handling personal information.

3. Scope of This Privacy Policy

This Privacy Policy applies to personal information collected or processed through:

1. Our website.
2. Online inquiry forms.
3. Booking forms.

4. Customer accounts.
5. Traveler profiles.
6. Payment pages.
7. Uploaded documents.
8. Email, phone, SMS, WhatsApp, social media, or messaging communications.
9. Office or counter service interactions.
10. Customer support, complaint, cancellation, and refund requests.
11. Corporate, group, agent, affiliate, or partner-related services.
12. Marketing campaigns, promotions, newsletters, and service updates.
13. Any other official channel used by M & N Holidays to provide travel-related services.

This Privacy Policy does not control the privacy practices of third-party websites, airlines, hotels, embassies, payment gateways, banks, visa centers, or other external service providers. Their own privacy policies and terms may apply.

4. Information We Collect

Depending on the service you request, M & N Holidays may collect the following categories of information.

4.1 Identity and Contact Information

We may collect:

1. Full name.
2. Father's name, mother's name, spouse name, or guardian name where required for documentation.
3. Date of birth.
4. Gender.
5. Nationality.
6. Phone number.
7. Email address.
8. Residential address.
9. Office address.
10. Emergency contact details.
11. Account username or customer profile details.
12. Social media or messaging contact details where you communicate with us through those channels.

4.2 Traveler and Passenger Information

For travel bookings, we may collect:

1. Passenger name as shown on passport or ID.

2. Passport number, issue date, expiry date, place of issue, and issuing country.
3. National ID or birth certificate details where required.
4. Frequent flyer details, travel preference, meal preference, seat preference, or special assistance request.
5. Destination, route, travel date, return date, hotel preference, package preference, and itinerary details.
6. Traveler relationship information for family, group, or corporate bookings.
7. Minor traveler details where a child or minor is included in the booking.

4.3 Passport, Visa, and Travel Document Information

For visa support, international travel, hotel booking, group travel, or supplier processing, we may collect:

1. Passport copy.
2. Photograph.
3. Visa application documents.
4. Invitation letter.
5. Employment documents.
6. Student documents.
7. Business documents.
8. Bank statement or financial documents.
9. Tax, trade license, or company documents where required for corporate or visa purposes.
10. Marriage certificate, birth certificate, family certificate, or relationship documents where required.
11. Previous visa copies, travel history, or immigration-related documents where required.
12. Insurance documents, vaccination documents, health-related travel documents, or other destination-required documents where applicable.

4.4 Booking and Service Information

We may collect:

1. Inquiry details.
2. Quotation requests.
3. Booking details.
4. Service preferences.
5. Package selection.
6. Hotel selection.
7. Flight route and schedule details.
8. Visa service type.
9. Transport requirements.
10. Add-on service requests.
11. Corporate, group, agent, or affiliate references.
12. Booking status, supplier confirmation status, cancellation status, refund status, and service history.

4.5 Payment and Transaction Information

We may collect:

1. Invoice details.
2. Receipt details.
3. Payment amount.
4. Payment method.
5. Transaction ID.
6. Payment date and time.
7. Bank transfer information.
8. Mobile financial service reference.
9. Payment gateway reference.
10. Payment proof, deposit slip, screenshot, or bank receipt.
11. Refund request and refund processing details.
12. Wallet, account balance, prepaid balance, or corporate balance records where applicable.

We do not intend to store full card numbers, CVV codes, or sensitive card authentication information. Online card or gateway payments are processed through third-party payment gateways, banks, card networks, or mobile financial service providers.

4.6 Communication and Support Information

We may collect:

1. Emails sent to or from us.
2. Phone call details or notes.
3. SMS or WhatsApp communication details.
4. Customer support messages.
5. Complaint records.
6. Cancellation and refund request records.
7. Internal service notes.
8. Follow-up records.
9. Feedback, reviews, or survey responses.
10. Communication preferences.

4.7 Website, Device, and Technical Information

When you use our website, we may collect:

1. IP address.
2. Browser type and version.
3. Device type.
4. Operating system.
5. Date and time of access.
6. Pages visited.

7. Referring website or source.
8. Cookies and similar tracking data.
9. Login activity.
10. Security logs.
11. Error logs.
12. Fraud-prevention or abuse-prevention signals.

4.8 Marketing and Preference Information

Where permitted, we may collect:

1. Marketing consent status.
2. Communication channel preference.
3. Campaign interaction.
4. Offer interest.
5. Travel preferences.
6. Destination interests.
7. Lead source.
8. Referral or affiliate attribution.
9. Newsletter or promotion subscription status.
10. Opt-out or unsubscribe records.

4.9 Corporate, Group, Agent, and Affiliate Information

For corporate, group, agent, or affiliate services, we may collect:

1. Company or organization name.
2. Authorized representative details.
3. Trade license, tax, or business documents where required.
4. Corporate traveler details.
5. Department, cost center, approver, or finance contact.
6. Group member information.
7. Agent or affiliate account information.
8. Commission, referral, payout, invoice, or reconciliation information.
9. Authorization records and approval records.

5. How We Collect Information

We may collect information directly from you when you:

1. Visit our website.
2. Fill out a form.
3. Create an account.
4. Request a quotation.

5. Confirm a booking.
6. Make a payment.
7. Upload documents.
8. Contact us by phone, email, WhatsApp, SMS, social media, or support channel.
9. Visit our office or receive counter service.
10. Request cancellation, refund, amendment, exchange, or support.
11. Participate in corporate, group, agent, or affiliate services.

We may also collect information from:

1. Authorized family members, guardians, group leaders, corporate representatives, agents, affiliates, or travel coordinators.
2. Airlines, hotels, visa centers, embassies, transport operators, tour suppliers, payment gateways, banks, or other suppliers.
3. Technology, fraud-prevention, analytics, communication, or payment service providers.
4. Publicly available sources where necessary for verification or service delivery.
5. Government authorities or regulatory bodies where required by law.

If you provide personal information about another person, you confirm that you have the necessary authority or consent to provide that information to M & N Holidays.

6. Why We Use Your Information

M & N Holidays may use personal information for the following purposes.

6.1 To Provide Travel Services

We use information to:

1. Respond to inquiries.
2. Prepare quotations.
3. Create bookings.
4. Process flight, hotel, tour, visa, transport, package, and add-on service requests.
5. Coordinate with suppliers.
6. Issue invoices, receipts, vouchers, certificates, tickets, and travel documents.
7. Provide customer support.
8. Process amendments, cancellations, exchanges, and refunds.
9. Manage corporate, group, agent, and affiliate services.

6.2 To Verify Identity, Orders, and Payments

We may use information to:

1. Verify customer identity.

2. Confirm booking authorization.
3. Verify payment.
4. Process OTP or other verification.
5. Prevent unauthorized access.
6. Detect fraud or suspicious activity.
7. Review chargeback, refund, or payment disputes.

6.3 To Process Visa and Documentation Services

Where you request visa or document-related services, we may use information to:

1. Review required documents.
2. Prepare application files.
3. Assist with forms.
4. Coordinate appointment or submission support.
5. Share documents with embassies, consulates, visa centers, courier providers, or other required parties.
6. Track application or service status.
7. Communicate document requirements and updates.

M & N Holidays does not guarantee visa approval, embassy decision, immigration clearance, or government processing timeline.

6.4 To Communicate With You

We may use your contact information to send:

1. Booking updates.
2. Payment updates.
3. Document requests.
4. Visa updates.
5. Flight updates.
6. Refund updates.
7. Customer support responses.
8. Security alerts.
9. Policy notices.
10. Service-related reminders.
11. Corporate, group, agent, or affiliate account communications.

6.5 To Meet Legal, Tax, Accounting, and Compliance Requirements

We may use and retain information for:

1. Business records.
2. Tax and VAT records.
3. Accounting and audit records.

4. Payment records.
5. Legal compliance.
6. Dispute resolution.
7. Fraud prevention.
8. Regulatory response.
9. Government or court requests.
10. Internal controls and risk management.

6.6 To Improve and Secure Our Services

We may use information to:

1. Improve website performance.
2. Improve customer support.
3. Fix technical issues.
4. Monitor security.
5. Prevent abuse.
6. Maintain logs and audit trails.
7. Improve service quality.
8. Analyze service usage.
9. Develop better travel offerings.

6.7 To Send Marketing Communications

Where permitted by law and your consent or communication preference, we may use information to send:

1. Travel offers.
2. Destination updates.
3. Promotional campaigns.
4. Newsletter messages.
5. Service announcements.
6. Loyalty or customer engagement messages.

You may opt out of marketing communications where an opt-out option is provided. Service-related messages may still be sent even if you opt out of marketing.

7. Legal and Operational Basis for Processing

M & N Holidays processes personal information where it is necessary or appropriate for one or more of the following reasons:

1. To perform or prepare a travel service requested by you.
2. To communicate with you about a service.

3. To process payment, invoice, receipt, refund, or accounting records.
 4. To comply with legal, tax, VAT, regulatory, banking, payment, audit, or government requirements.
 5. To protect customers, travelers, M & N Holidays, suppliers, and payment systems from fraud, abuse, security risks, or unauthorized activity.
 6. To protect legitimate business interests such as service delivery, recordkeeping, complaint handling, dispute resolution, and business operations.
 7. To obtain or rely on consent where consent is required, including for marketing or certain document processing situations.
 8. To protect vital or safety-related interests where travel, emergency contact, health, accessibility, or safety information is relevant to the requested service.
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8. Sharing of Information

M & N Holidays may share personal information only where necessary for service delivery, payment processing, legal compliance, business operations, or customer support.

We may share information with the following categories of recipients.

8.1 Travel Suppliers and Service Providers

We may share relevant information with:

1. Airlines.
2. Hotels and accommodation providers.
3. Tour operators.
4. Transport operators.
5. Travel coordinators.
6. Insurance providers.
7. Activity providers.
8. Local destination service providers.
9. Ticketing systems or reservation systems.
10. Other suppliers involved in your requested service.

8.2 Visa, Embassy, and Government-Related Parties

For visa, immigration, or document-related services, we may share information with:

1. Embassies.
2. Consulates.
3. Visa application centers.
4. Immigration authorities.
5. Government agencies.
6. Courier or document delivery providers.

7. Translation, notarization, or document processing providers where applicable.

8.3 Payment and Financial Service Providers

For payment, refund, fraud prevention, reconciliation, and financial processing, we may share information with:

1. Payment gateways.
2. SSLCommerz or other online payment processors.
3. Banks.
4. Card networks.
5. Mobile financial service providers.
6. Accounting or reconciliation service providers.
7. Fraud-prevention or transaction-monitoring providers.

8.4 Technology, Hosting, and Communication Providers

We may use trusted service providers for:

1. Website hosting.
2. Cloud or server infrastructure.
3. Email delivery.
4. SMS delivery.
5. WhatsApp or messaging communication.
6. Customer support systems.
7. File storage.
8. Security monitoring.
9. Analytics.
10. Backup and disaster recovery.
11. System maintenance.

8.5 Corporate, Group, Agent, and Affiliate Contexts

Where services are requested through a company, group, agent, affiliate, family representative, or authorized coordinator, we may share relevant booking, traveler, payment, invoice, approval, or service status information with the authorized account holder or representative.

8.6 Legal, Regulatory, and Safety Purposes

We may disclose information where required or permitted by law, including to:

1. Courts.
2. Law enforcement agencies.
3. Tax authorities.
4. VAT authorities.
5. Government regulators.

6. Payment dispute bodies.
 7. Auditors.
 8. Legal advisers.
 9. Professional advisers.
 10. Authorities requiring information for fraud, security, immigration, travel, or compliance purposes.
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9. International Transfer of Information

Travel services often require information to be shared outside Bangladesh. For example, international airlines, hotels, embassies, visa centers, tour suppliers, transport providers, insurance providers, and destination service providers may be located in other countries.

By requesting international travel-related services, visa support, hotel booking, flight booking, package arrangement, or supplier coordination, you understand that your information may be transferred, stored, reviewed, or processed outside Bangladesh where necessary to provide the requested service.

M & N Holidays will take reasonable steps to share only the information necessary for the relevant service and to work with appropriate service providers where practical.

10. Payment Security

Online payments may be processed through third-party payment gateways, banks, card networks, mobile financial service providers, or financial institutions.

M & N Holidays does not intend to collect or store full card numbers, CVV codes, or sensitive card authentication information. Such payment information should be processed by the relevant payment gateway or financial provider through its own secure systems.

We may retain transaction references, payment status, invoice information, receipt information, gateway response information, refund status, and payment proof where necessary for booking, accounting, dispute handling, refund processing, audit, and legal compliance.

You should not send full card numbers, CVV codes, PINs, OTPs, or banking passwords to M & N Holidays through email, WhatsApp, phone, social media, or support messages.

11. Cookies and Similar Technologies

Our website may use cookies, pixels, tags, local storage, analytics tools, or similar technologies to:

1. Operate the website.
2. Keep sessions secure.
3. Remember preferences.
4. Improve website performance.
5. Understand website usage.
6. Support booking and checkout functions.
7. Prevent fraud and abuse.
8. Measure marketing effectiveness where permitted.

Cookies may be necessary, functional, analytics-related, security-related, or marketing-related.

You may control cookies through your browser settings. However, disabling certain cookies may affect website functionality, login, booking, checkout, payment, or support features.

Where required, we may request consent for non-essential cookies or marketing-related tracking.

12. Marketing, Consent, and Opt-Out

M & N Holidays may send promotional messages, offers, campaign messages, newsletters, or travel updates where permitted by law and your consent, communication preference, or existing customer relationship.

You may opt out of marketing communications by following the unsubscribe instructions, contacting us, or using available preference settings.

Even after opting out of marketing, we may still send important service-related messages, including booking updates, payment updates, security alerts, document requests, refund updates, legal notices, and customer support communications.

We do not treat OTP verification or order confirmation as marketing consent.

13. Children and Minor Travelers

M & N Holidays may process information about children or minor travelers where they are included in a family, group, school, guardian, corporate, or other travel booking.

Minor traveler information may include name, date of birth, passport details, birth certificate, photograph, visa documents, guardian information, relationship documents, school documents, consent documents, or other travel-required documents.

If you provide information about a child or minor, you confirm that you are the parent, legal guardian, authorized family member, authorized group leader, authorized corporate representative, or otherwise legally permitted to provide that information.

We use minor traveler information only for legitimate travel, documentation, booking, visa, supplier, compliance, support, and recordkeeping purposes.

14. Sensitive Information and Restricted Documents

Some travel services require sensitive information or restricted documents, such as passport copies, visa documents, national ID, photographs, birth certificates, financial documents, medical or accessibility information, and family relationship documents.

M & N Holidays processes sensitive information only where necessary for the requested service, legal requirement, supplier requirement, visa requirement, payment verification, customer support, or compliance purpose.

Access to sensitive information is limited to authorized personnel, service providers, suppliers, or authorities who require it for the relevant purpose.

Customers should not submit unnecessary sensitive information. If a document contains information not required for the service, you may ask us whether redaction is acceptable before submitting it.

15. Data Accuracy

You are responsible for ensuring that the information and documents you provide are accurate, complete, valid, current, and not misleading.

Incorrect names, passport details, dates, document numbers, visa information, payment references, or travel details may result in booking errors, ticketing issues, visa refusal, cancellation, additional charges, refund refusal, or denial of service by third-party providers.

If you discover that any information provided to us is incorrect, you should contact us immediately.

16. Data Retention

M & N Holidays retains personal information only for as long as reasonably necessary for the purposes described in this Privacy Policy, including:

1. Providing requested services.
2. Managing bookings.
3. Issuing invoices, receipts, vouchers, certificates, and travel documents.
4. Processing payments and refunds.
5. Handling customer support, complaints, disputes, and chargebacks.
6. Meeting legal, tax, VAT, accounting, audit, and regulatory requirements.
7. Preventing fraud, abuse, unauthorized activity, and security incidents.
8. Maintaining business records.

Some records may need to be retained for longer periods where required by law, tax rules, VAT rules, accounting rules, court order, government authority, payment dispute, supplier dispute, chargeback, audit requirement, or legal claim.

Where information is no longer required, we may delete, anonymize, archive, or securely restrict access to it according to our operational and legal requirements.

17. Security Measures

M & N Holidays takes reasonable administrative, technical, and organizational measures to protect personal information against unauthorized access, loss, misuse, alteration, disclosure, or destruction.

Security measures may include:

1. Access control.
2. Staff authorization limits.
3. Password and account security.
4. Payment verification.
5. Document access restriction.
6. Secure storage.
7. Backup and recovery controls.
8. Malware and file review where applicable.
9. Audit logs and activity records.
10. Supplier and service provider controls.
11. Secure communication procedures where practical.

However, no website, internet transmission, email, messaging service, payment system, or digital storage system can be guaranteed to be completely secure. Customers should also take care to protect their own devices, accounts, passwords, OTPs, documents, and communication channels.

18. Your Rights and Choices

Subject to applicable law, service status, supplier requirements, identity verification, and legal retention obligations, you may contact M & N Holidays to request:

1. Access to certain personal information we hold about you.
2. Correction of inaccurate or incomplete information.
3. Update of contact details.
4. Deletion of information where deletion is legally and operationally possible.
5. Restriction of certain processing where applicable.
6. Withdrawal of marketing consent.
7. Opt-out from promotional communications.
8. Copy of certain booking, invoice, receipt, or service records where available.
9. Information about how your data is used for a specific service.

We may refuse, limit, or delay a request where necessary to comply with law, tax, VAT, accounting, audit, fraud-prevention, payment, supplier, dispute, legal claim, visa, immigration, or travel-service obligations.

We may require identity verification before responding to any privacy-related request.

19. Deletion and Legal Retention Limits

You may request deletion of personal information, but deletion may not always be possible.

M & N Holidays may retain information where necessary for:

1. Active bookings.
2. Completed bookings.
3. Visa records.
4. Payment and refund records.
5. Invoice and receipt records.
6. Tax, VAT, accounting, and audit records.
7. Supplier disputes.
8. Customer complaints.
9. Chargebacks and payment disputes.
10. Legal claims.

11. Fraud prevention.
12. Regulatory or government requirements.
13. Security logs and audit records.

If deletion is not possible, we may restrict access, archive the information, or retain only what is necessary for the required purpose.

20. Customer Accounts and Login Security

If you create a customer account, agent account, corporate account, group account, or other account with M & N Holidays, you are responsible for keeping your login details confidential.

You must not share your password, OTP, login code, or account access with unauthorized persons.

You should notify M & N Holidays immediately if you suspect unauthorized access, account misuse, identity misuse, payment misuse, or document misuse.

M & N Holidays may suspend, restrict, or review any account if we suspect unauthorized access, fraud, misuse, security risk, or breach of our Terms and Conditions.

21. Third-Party Websites and Services

Our website, emails, messages, invoices, receipts, or service communications may contain links to third-party websites or services, including airlines, hotels, embassies, visa centers, payment gateways, maps, social media platforms, insurance providers, or supplier websites.

M & N Holidays is not responsible for the privacy practices, security, content, accuracy, policies, or actions of third-party websites or services.

You should review the privacy policy and terms of any third-party website or service before providing information to them.

22. Social Media and Public Communication

If you communicate with M & N Holidays through social media platforms, public comments, reviews, or messaging applications, your information may also be processed by the relevant platform according to its own privacy policy.

You should avoid posting sensitive personal information, passport details, payment details, booking references, documents, OTPs, or confidential travel information in public comments or public social media areas.

M & N Holidays may remove, hide, or report public content that contains sensitive information, abusive content, false information, spam, illegal content, or content that may harm customer privacy or business operations.

23. Fraud Prevention and Abuse Monitoring

M & N Holidays may use personal information, payment information, device information, communication records, booking patterns, and verification records to detect and prevent:

1. Fraud.
2. Unauthorized payment.
3. Identity misuse.
4. Document forgery.
5. Chargeback abuse.
6. Refund abuse.
7. Account misuse.
8. Booking abuse.
9. Security threats.
10. Policy violations.
11. Illegal activity.

Where necessary, we may share relevant information with payment providers, banks, suppliers, legal advisers, law enforcement, regulators, or other authorities.

24. Corporate, Group, Agent, and Affiliate Privacy

Where services are arranged through a corporate account, group account, agent, affiliate, family representative, guardian, or authorized coordinator, certain personal information may be visible to or shared with the authorized account holder or representative for service management, approval, payment, invoicing, support, and travel coordination.

For example, a corporate travel manager may receive traveler names, itinerary details, approval status, invoice details, payment status, and booking status. A group leader may receive traveler collection status, document status, payment status, and service updates.

Customers using corporate, group, agent, or affiliate services should understand that relevant information may be shared with the authorized coordinator as part of the service.

25. Changes to This Privacy Policy

M & N Holidays may update this Privacy Policy from time to time for legal, regulatory, operational, supplier, payment, security, technology, or business reasons.

The updated version will be published on our website with the effective date or last updated date.

If we make material changes, we may provide notice through our website, email, account notification, or other reasonable method where appropriate.

Continued use of our website or services after a revised Privacy Policy is published means that you acknowledge the updated Privacy Policy.

26. Contact Us

For questions, requests, complaints, or concerns about this Privacy Policy or the handling of your personal information, you may contact us at:

M & N Holidays

House # Kha-12/2, 3rd Floor, Shahjadpur, Progoti Shoroni, Gulshan-1212, Dhaka-1212, Bangladesh.

Email: contact@mandnholidays.com

Phone: 01958-034510

Website: <https://www.mandnholidays.com>

When contacting us about privacy matters, please include sufficient information to identify your booking, account, request, or concern. We may ask for identity verification before responding to certain requests.

27. Related Policies

This Privacy Policy should be read together with:

1. Terms and Conditions.
2. Refund, Cancellation & Return Policy.
3. About Us.
4. Any service-specific, supplier-specific, visa-specific, airline-specific, hotel-specific, corporate, group, agent, affiliate, or payment-related terms communicated by M & N Holidays.