

Refund, Cancellation & Return Policy

Effective Date: 1st July, 2026

Last Updated: 10th June, 2026

This Refund, Cancellation & Return Policy explains how refund requests, cancellation requests, amendment requests, exchange requests, service disputes, payment reversals, and return-related matters are handled by **M & N Holidays**.

Travel services are highly time-sensitive and often depend on third-party suppliers, including airlines, hotels, embassies, consulates, visa application centers, transport providers, tour operators, payment gateways, banks, mobile financial service providers, courier providers, and government authorities. For this reason, refund eligibility, refund amount, cancellation penalty, amendment charge, processing time, and final decision may depend on the rules and approval of the relevant third-party provider.

By placing an order, confirming a booking, accepting a quotation, making a payment, uploading documents, requesting a service, or using any service of M & N Holidays, you agree to this Refund, Cancellation & Return Policy, our Terms and Conditions, our Privacy Policy, and any service-specific or supplier-specific terms communicated to you.

1. Business Identity

For the purpose of this 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 Policy, unless the context requires otherwise:

“Customer,” “you,” or “your” means any person, traveler, passenger, account holder, corporate user, group member, agent, affiliate, representative, or other person who requests, purchases, pays for, confirms, uses, cancels, amends, or disputes a service provided or arranged by M & N Holidays.

“Traveler” or “Passenger” means any person for whom a travel service is requested, booked, arranged, processed, confirmed, cancelled, refunded, amended, or used.

“Service” or “Services” means any travel agency service, flight service, ticketing support, hotel booking, tour package, visa processing support, transport arrangement, add-on service, document support, corporate travel support, group travel support, agent-assisted service, affiliate-related service, customer support service, or any other travel-related service provided or arranged by M & N Holidays.

“Booking” means any confirmed, pending, partially confirmed, supplier-submitted, payment-pending, document-pending, ticketed, issued, reserved, ordered, or service-requested travel arrangement.

“Refund” means the return of an eligible amount to the customer after deduction of applicable charges, penalties, supplier costs, service fees, gateway fees, bank charges, taxes, VAT, courier charges, administrative charges, non-refundable costs, and any other applicable deductions.

“Cancellation” means customer-requested, supplier-requested, system-requested, airline-requested, embassy-related, hotel-related, operational, or force majeure-related termination of a booking or service before completion.

“Amendment” means any change request, including date change, name correction, route change, hotel change, traveler change, package change, service change, document change, reissue, reschedule, or modification of a booking.

“Exchange” or “Reissue” means replacing or modifying a travel document, ticket, itinerary, voucher, or service according to supplier rules, airline fare rules, or applicable service conditions.

“No-Show” means failure to appear, attend, check in, submit documents, board, join, report, or use a service within the required time.

“Supplier” or “Third-Party Provider” means any airline, hotel, embassy, consulate, visa application center, transport provider, tour operator, insurance provider, ticketing system, payment gateway, bank, mobile financial service provider, courier provider, government authority, immigration authority, or other external party involved in providing, processing, approving, confirming, cancelling, refunding, delivering, or fulfilling a service.

“Working Day” means a normal business working day in Bangladesh, excluding weekly holidays, government holidays, bank holidays, payment gateway holidays, supplier holidays, courier holidays, and any day on which the relevant third-party provider is closed or unavailable.

“Refund Approval Date” means the date on which M & N Holidays confirms in writing that a refund is approved after completing internal verification and, where applicable, after receiving confirmation, calculation, or refundable funds from the relevant supplier, airline, hotel, embassy, visa center, payment gateway, bank, or other third-party provider.

3. Scope of This Policy

This Policy applies to:

1. Flight bookings and air ticketing services.
2. Hotel bookings and accommodation services.
3. Tour packages and holiday packages.
4. Visa processing support and documentation services.
5. Transport, transfer, vehicle, and pickup/drop services.
6. Travel add-ons, activities, insurance, and supplier-arranged services.
7. Corporate travel, group travel, agent-assisted bookings, and affiliate-related bookings.
8. Manual payment, bank transfer, cash payment, office/counter payment, online gateway payment, wallet/account balance, and other payment methods accepted by M & N Holidays.
9. Refund requests, cancellation requests, amendment requests, exchange requests, return requests, service disputes, and payment reversal issues.

This Policy should be read together with our Terms and Conditions, Privacy Policy, About Us page, booking-specific terms, supplier rules, airline fare rules, hotel rules, visa rules, package rules, payment gateway rules, and any written conditions communicated by M & N Holidays.

4. General Refund Principle

M & N Holidays acts as a travel agency, arranger, facilitator, booking assistant, or service coordinator for many travel-related services. Some services are directly managed by M & N Holidays, while many services depend on third-party suppliers.

A refund is not automatic merely because a customer requests cancellation or does not use a service. Refund eligibility depends on:

1. The service type.
2. The booking status.

3. Whether the service has already been confirmed, issued, submitted, delivered, used, partially used, or processed.
4. The timing of the cancellation request.
5. The supplier's cancellation and refund rules.
6. Airline fare rules, hotel rules, visa rules, embassy rules, or package rules.
7. Whether any non-refundable cost has already been paid or incurred.
8. Whether M & N Holidays has already performed service work.
9. Whether payment has been verified and settled.
10. Whether the refund request is valid, complete, and supported by required documents.

M & N Holidays will make reasonable efforts to assist customers with eligible refund requests, but we cannot guarantee refund approval, refund amount, refund timing, or third-party decision where the matter is controlled by a supplier, airline, embassy, hotel, payment gateway, bank, or other external party.

5. Mandatory Refund Timeline

If a refund request is approved, M & N Holidays will process the approved refundable amount within **7 to 10 working days** from the Refund Approval Date.

This 7 to 10 working days timeline applies after:

1. The refund request has been reviewed by M & N Holidays.
2. The customer has submitted all required information and documents.
3. The payment has been verified.
4. The booking, cancellation, or service status has been verified.
5. The refundable amount has been calculated.
6. Where applicable, the relevant supplier, airline, hotel, embassy, visa center, payment gateway, bank, or other third-party provider has approved, released, or confirmed the refundable amount.

The 7 to 10 working days timeline does not include any time taken by third-party providers to approve, calculate, release, settle, or transfer funds to M & N Holidays. It also does not include additional posting time required by banks, card networks, mobile financial service providers, payment gateways, or customer payment accounts after M & N Holidays has initiated the refund.

M & N Holidays shall not be responsible for delays caused by airlines, hotels, embassies, consulates, visa centers, transport providers, tour suppliers, payment gateways, banks, card networks, mobile financial service providers, courier providers, government authorities, force majeure events, holidays, compliance reviews, chargeback holds, or incomplete customer information.

6. Refund Method

Approved refunds will normally be made through the same payment channel used for the original payment, where technically and legally possible.

For example:

1. Online gateway payments may be refunded through the payment gateway.
2. Bank transfer payments may be refunded to the verified bank account.
3. Mobile financial service payments may be refunded to the verified mobile financial service account.
4. Cash or office/counter payments may be refunded through an approved method after verification.
5. Wallet or account balance payments may be refunded to wallet/account balance or another approved method, depending on the case.

M & N Holidays may require proof of identity, payment proof, bank account details, mobile financial service details, written authorization, or other verification before processing a refund.

Refunds may not be issued to a third-party account unless M & N Holidays is satisfied that the request is lawful, authorized, and properly verified.

7. Refund Amount and Deductions

The refundable amount may be less than the amount originally paid.

The following may be deducted from the refund where applicable:

1. Airline cancellation penalty.
2. Airline no-show penalty.
3. Ticketing charge.
4. Reissue or exchange charge.
5. Fare difference.
6. Hotel cancellation penalty.
7. Supplier cancellation charge.
8. Visa fee.
9. Embassy, consulate, or visa center fee.
10. Appointment fee.
11. Courier charge.
12. Bank charge.
13. Payment gateway charge.
14. Card network charge.
15. Mobile financial service charge.

16. Service charge.
17. Administrative charge.
18. Documentation charge.
19. Consultation charge.
20. VAT, tax, or government charge where non-refundable.
21. Package component cost already incurred.
22. Transport or tour supplier cost already committed.
23. Insurance premium where non-refundable.
24. Currency conversion difference.
25. Refund processing charge where applicable.
26. Any other non-refundable or already-incurred cost.

M & N Holidays may deduct its service fee where service work has already been performed, even if the booking is later cancelled, refused, rejected, delayed, or not completed due to customer-side, supplier-side, embassy-side, airline-side, or force majeure reasons.

8. Non-Refundable Amounts

Unless expressly confirmed otherwise in writing, the following may be non-refundable:

1. M & N Holidays service fees after service work has started.
2. Consultation fees.
3. Visa processing support fees.
4. Embassy, consulate, or visa application center fees.
5. Appointment fees.
6. Documentation, form-fill-up, file preparation, or processing charges.
7. Courier charges.
8. Translation, notarization, attestation, or document preparation charges.
9. Payment gateway charges.
10. Bank charges.
11. Mobile financial service charges.
12. Card charges.
13. Ticketing service charges.
14. Hotel or supplier non-refundable deposit.
15. Tour operator non-refundable deposit.
16. Transport non-refundable booking charge.
17. Insurance premium after issuance, where applicable.
18. Any tax, VAT, government fee, or regulatory charge that is not recoverable.
19. Any cost already paid to a third party and not returned to M & N Holidays.
20. Any service that has already been used, partially used, issued, submitted, processed, delivered, or consumed.

A service marked as non-refundable, final sale, special fare, promotional fare, limited-time offer, group fare, visa fee, embassy fee, supplier deposit, or non-changeable may not qualify for refund.

9. How to Request a Refund or Cancellation

To request a refund, cancellation, amendment, exchange, or return, you must contact M & N Holidays through an official support channel.

Your request should include:

1. Customer name.
2. Traveler name.
3. Booking reference or invoice number.
4. Payment reference or transaction ID.
5. Service type.
6. Reason for cancellation or refund request.
7. Supporting documents, where applicable.
8. Bank account, mobile financial service, or payment account details where required.
9. Contact number and email address.
10. Any supplier, airline, hotel, embassy, or payment-related notice received by you.

M & N Holidays may reject, delay, or be unable to process a refund request if required information is missing, incorrect, unverifiable, inconsistent, suspicious, or incomplete.

A verbal request may not be sufficient for certain cancellations or refunds. M & N Holidays may require written confirmation through email, support ticket, signed request, verified account action, or other approved method.

10. Refund Request Review Process

After receiving a refund request, M & N Holidays may take the following steps:

1. Verify customer identity and authority.
2. Verify booking details.
3. Verify payment status.
4. Review service status.
5. Review supplier rules and cancellation conditions.
6. Contact the relevant supplier, airline, hotel, embassy, visa center, payment gateway, bank, or third-party provider where applicable.
7. Calculate applicable penalties and deductions.

8. Request additional information or documents from the customer.
9. Confirm refund eligibility.
10. Confirm refund amount.
11. Issue refund approval or rejection.
12. Process the approved refund according to this Policy.

Some refund reviews may take longer where the supplier, airline, hotel, embassy, visa center, payment gateway, bank, or other third-party provider requires additional time to respond.

11. Flights and Air Tickets

Flight tickets are subject to airline rules and fare conditions. Refunds, cancellations, amendments, exchanges, reissues, name corrections, route changes, date changes, baggage changes, and no-show penalties are controlled primarily by the airline and fare rules.

A flight ticket may be:

1. Fully refundable.
2. Partially refundable.
3. Non-refundable.
4. Refundable only before ticket issuance.
5. Refundable only before departure.
6. Refundable only after deduction of airline penalty.
7. Refundable only as airline credit or voucher.
8. Non-changeable.
9. Changeable with fare difference and fees.
10. Subject to no-show penalty.
11. Subject to cancellation deadline.
12. Subject to airline approval.

M & N Holidays does not guarantee airline refund approval, airline refund amount, airline refund release time, or airline schedule stability.

If an airline cancels or changes a flight, refund, reissue, reroute, or travel credit options will depend on airline policy. M & N Holidays may assist with communication and processing, but final airline decision and processing timeline remain under airline control.

After ticket issuance, customer-requested cancellation, name correction, date change, route change, reissue, or refund may involve airline penalties, fare difference, service fees, taxes, and other charges.

If a passenger is marked as no-show, the ticket may become fully non-refundable or subject to higher penalties according to airline rules.

12. Airline Schedule Changes, Delays, and Cancellations

Airline schedules may change due to operational reasons, weather, aircraft issues, route changes, airport restrictions, government restrictions, security issues, strikes, or force majeure events.

M & N Holidays is not responsible for airline schedule changes, delays, cancellations, missed connections, baggage issues, denied boarding, aircraft changes, route changes, airport decisions, or airline operational failures.

Where an airline offers a refund, reissue, reroute, or travel credit, M & N Holidays may assist the customer according to airline rules. Any refund will be processed only after the airline confirms or releases the refundable amount, subject to deductions and this Policy.

13. Hotel Bookings

Hotel refund and cancellation rules depend on the hotel, supplier, rate plan, room type, destination, season, booking channel, check-in date, and cancellation deadline.

Hotel bookings may be:

1. Fully refundable before a stated deadline.
2. Partially refundable.
3. Non-refundable.
4. Subject to one-night penalty.
5. Subject to full-stay penalty.
6. Subject to no-show charge.
7. Subject to supplier approval.
8. Subject to local taxes or hotel fees.
9. Non-changeable after confirmation.
10. Changeable only with rate difference and supplier approval.

M & N Holidays does not guarantee hotel refund approval, room availability, early check-in, late check-out, room allocation, bedding preference, floor preference, hotel facilities, local charges, or hotel operational decisions.

If a customer fails to check in on time, does not provide required ID, violates hotel policy, or is refused by the hotel due to customer-side reasons, refund may be denied by the hotel or supplier.

14. Tours, Holiday Packages, and Group Packages

Tour packages and holiday packages may include multiple components, such as flights, hotels, transport, activities, guides, meals, visas, insurance, tickets, permits, and supplier services.

Refunds for packages depend on the refundability of each component. Some components may be refundable while others may be non-refundable.

Package cancellation may involve:

1. Supplier penalties.
2. Hotel penalties.
3. Airline penalties.
4. Transport penalties.
5. Activity provider penalties.
6. Guide or operator charges.
7. Permit or ticket charges.
8. Visa-related costs.
9. Administrative and service fees.
10. Currency conversion differences.
11. Taxes, VAT, bank, or gateway charges.
12. Group commitment charges.
13. Minimum participant penalties.

For group packages, cancellation by one traveler may not automatically cancel or reduce the cost for the entire group. Group pricing may change if the number of travelers changes.

If a package has already started or has been partially used, unused portions may be non-refundable unless the relevant supplier confirms otherwise.

15. Visa Processing Support

Visa services are highly sensitive and depend on embassies, consulates, visa application centers, immigration authorities, government systems, document accuracy, appointment availability, and official processing timelines.

M & N Holidays may provide visa processing support, documentation guidance, file preparation assistance, appointment assistance, submission support, and related coordination services. However, M & N Holidays does not guarantee visa approval, visa processing time, appointment availability, embassy decision, passport return time, immigration clearance, or destination entry.

The following may be non-refundable once paid, submitted, scheduled, processed, or work has started:

1. Embassy fee.
2. Consulate fee.

3. Visa application center fee.
4. Appointment fee.
5. Biometric fee.
6. Courier fee.
7. Insurance fee.
8. Translation fee.
9. Notarization fee.
10. Attestation fee.
11. Document preparation fee.
12. M & N Holidays visa service fee.
13. Any third-party processing charge.

Visa refusal, visa delay, administrative processing, additional document request, appointment unavailability, passport retention, embassy closure, government restriction, or immigration refusal does not automatically entitle the customer to a refund.

If a refundable embassy or visa center amount is actually returned to M & N Holidays, the eligible amount may be refunded to the customer after deduction of applicable fees and charges.

16. Transport, Transfer, Vehicle, and Pickup/Drop Services

Transport and transfer services are subject to vehicle availability, route conditions, driver availability, local restrictions, fuel costs, traffic, weather, pickup time, waiting time, permit requirements, and supplier rules.

Cancellation or amendment may be subject to:

1. Supplier cancellation penalty.
2. Driver assignment charge.
3. Vehicle reservation charge.
4. Waiting charge.
5. Route change charge.
6. Fuel or toll difference.
7. Late-night or holiday surcharge.
8. No-show charge.
9. Administrative or service fee.

If a customer is late, does not appear at the pickup point, provides an incorrect location, fails to answer communication, or changes route/service requirements at the last moment, the booking may be treated as no-show or may require additional payment.

17. Activities, Tickets, Insurance, and Add-On Services

Activities, attraction tickets, event tickets, insurance, local experiences, guided tours, SIM cards, special permits, and add-on services may be subject to strict supplier rules.

Such services may be non-refundable after issuance, confirmation, activation, document delivery, supplier booking, QR code generation, policy issuance, permit issuance, or service commencement.

Insurance premiums are often non-refundable after policy issuance unless the insurer's policy allows refund.

Activity or ticket refunds may be denied due to no-show, late arrival, weather exceptions, supplier rules, customer-side cancellation, or use/activation of the ticket.

18. Corporate, Group, Agent, and Affiliate Bookings

Corporate, group, agent, and affiliate bookings may be subject to additional approval rules, payment rules, credit rules, commission rules, account rules, allocation rules, and service agreements.

Refunds may be issued to the original payer, corporate account, approved billing account, group account, agent account, wallet/account balance, or another verified account as determined by the booking structure and payment record.

Where a booking is made through an agent, affiliate, corporate representative, group leader, or authorized coordinator, M & N Holidays may require approval from the relevant account holder or authorized representative before processing cancellation or refund.

Commission, markup, service charge, or account adjustment may be deducted or reversed where applicable.

19. Wallet, Account Balance, and Prepaid Balance Refunds

If wallet, account balance, prepaid balance, corporate balance, group balance, or agent balance is used for payment, refund may be returned to the same balance instead of a bank or payment gateway account.

Wallet or account balance is not a bank account and does not earn interest.

M & N Holidays may suspend, adjust, hold, reverse, or review wallet or account balance refunds in cases of:

1. Payment dispute.
2. Chargeback.
3. Fraud suspicion.
4. Duplicate credit.
5. Incorrect credit.
6. Unauthorized transaction.
7. Refund abuse.
8. Accounting correction.
9. Compliance review.
10. Breach of policy.

Cash-out or withdrawal of wallet/account balance may be subject to approval, verification, fees, restrictions, and applicable rules communicated by M & N Holidays.

20. Online Payment Gateway Refunds

For payments made through SSLCommerz or any other online payment gateway, refund processing may depend on:

1. Gateway refund capability.
2. Gateway approval.
3. Transaction status.
4. Settlement status.
5. Payment method used by the customer.
6. Card network rules.
7. Bank processing time.
8. Mobile financial service processing time.
9. Fraud or chargeback review.
10. Refund API or dashboard processing.
11. Gateway maintenance or technical issues.

M & N Holidays may initiate or request a gateway refund only after the refund is approved according to this Policy.

Once M & N Holidays initiates the refund through the payment gateway, additional time may be required by the payment gateway, bank, card issuer, card network, or mobile financial service provider for the amount to appear in the customer's account.

Gateway charges, convenience fees, bank charges, card charges, mobile financial service charges, or payment processing fees may be non-refundable unless returned by the payment provider.

21. Bank Transfer, Cash, and Manual Payment Refunds

For bank transfer, cash, office/counter payment, mobile financial service payment, or other manual payment methods, M & N Holidays may require:

1. Payment proof.
2. Original receipt or invoice reference.
3. Customer identity verification.
4. Bank account details.
5. Mobile financial service details.
6. Written refund request.
7. Authorization from the original payer.
8. Relationship proof or authority where the refund account differs from the original payer.

Refund may be delayed or rejected if the payment cannot be verified, if the claimant is not authorized, if account details are incorrect, or if fraud or dispute is suspected.

22. Chargebacks, Payment Disputes, and Reversals

If a customer files a chargeback, payment dispute, card dispute, bank dispute, mobile financial service complaint, or payment reversal request, M & N Holidays may suspend refund processing until the dispute is resolved.

M & N Holidays may provide booking records, invoices, receipts, proof of service, communication records, policy acceptance records, payment records, delivery records, ticket records, voucher records, document records, and other evidence to the payment gateway, bank, card network, mobile financial service provider, legal authority, or dispute resolution body.

If a chargeback or payment reversal is made after a service has been provided, confirmed, issued, submitted, or used, M & N Holidays may recover the amount from the customer, cancel related services, suspend accounts, withhold future services, reverse wallet/account balance, or take legal action where appropriate.

23. Duplicate Payment, Failed Payment, and Excess Payment

If a customer makes a duplicate payment, excess payment, or payment against an incorrect invoice, the customer should contact M & N Holidays with payment proof.

After verification, M & N Holidays may:

1. Adjust the amount against the same booking.
2. Adjust the amount against another approved booking.
3. Credit the amount to wallet/account balance where available.
4. Refund the excess amount.
5. Hold the amount pending clarification or verification.

Payment gateway, bank, mobile financial service, or third-party charges may be deducted where applicable.

If a payment fails, is reversed, is not settled, is disputed, or is not verified, the booking may remain unpaid and may be cancelled or withheld.

24. Name Correction, Amendment, Date Change, and Reissue

Change requests are not guaranteed.

Any name correction, spelling correction, date change, route change, hotel change, passenger change, traveler replacement, package change, visa appointment change, transport change, or service amendment depends on supplier rules and availability.

Additional charges may include:

1. Supplier amendment fee.
2. Airline reissue fee.
3. Fare difference.
4. Hotel rate difference.
5. Visa appointment rescheduling fee.
6. Transport rescheduling fee.
7. Package recalculation charge.
8. Administrative or service fee.
9. Tax, VAT, bank, or gateway charge.

Some services may not allow amendment after confirmation, issuance, submission, ticketing, voucher generation, appointment booking, or service commencement.

25. No-Show Policy

If the customer or traveler fails to appear, board, check in, attend, submit documents, join, report, or use the service at the required time, the booking may be treated as no-show.

No-show may result in:

1. Full forfeiture of the amount paid.
2. Airline no-show penalty.
3. Hotel no-show charge.
4. Tour no-show charge.
5. Transport no-show charge.
6. Visa appointment loss.
7. Supplier cancellation.
8. Loss of refund eligibility.
9. Additional charge for rebooking or rescheduling.

M & N Holidays shall not be responsible for missed flights, missed hotel check-in, missed visa appointment, missed tour departure, missed pickup, missed document deadline, or missed service caused by customer delay, incorrect information, traffic, immigration delay, airport delay, failure to monitor communications, or any customer-side reason.

26. Customer-Side Errors

Refund may be denied, reduced, delayed, or subject to additional charges where the issue arises from customer-side error, including:

1. Incorrect name.
2. Incorrect passport number.
3. Incorrect date of birth.
4. Incorrect travel date.
5. Incorrect route or destination.
6. Incorrect hotel date.
7. Incorrect contact information.
8. Incorrect payment reference.
9. Late payment.
10. Late document submission.
11. Incomplete document submission.
12. False or misleading documents.
13. Failure to check visa requirements.
14. Failure to check passport validity.
15. Failure to check transit requirements.
16. Failure to check immigration rules.
17. Failure to respond to M & N Holidays communication.
18. Failure to appear for appointment, departure, check-in, or service.

M & N Holidays may assist where possible, but all supplier penalties, amendment charges, reissue fees, fare differences, and related costs shall be borne by the customer.

27. Supplier-Side Delay or Refusal

If a supplier, airline, hotel, embassy, visa center, transport provider, tour operator, payment gateway, bank, courier provider, or government authority delays, refuses, cancels, changes, or fails to provide a service, M & N Holidays will make reasonable efforts to assist the customer according to the available options.

However, M & N Holidays shall not be responsible for:

1. Supplier delay.
2. Supplier refusal.
3. Supplier cancellation.
4. Supplier bankruptcy or closure.
5. Airline schedule change.
6. Airline refund delay.
7. Embassy delay.
8. Visa refusal.
9. Hotel overbooking.
10. Payment gateway delay.
11. Bank processing delay.
12. Courier delay.
13. Government restriction.
14. Immigration decision.
15. Any third-party decision outside our reasonable control.

Refund eligibility will depend on the amount actually approved, released, or recoverable from the relevant third party, after deduction of applicable charges.

28. Force Majeure and Events Beyond Control

Refunds, cancellations, amendments, delivery, and service completion may be affected by events beyond the reasonable control of M & N Holidays, including:

1. Natural disaster.
2. Flood, cyclone, earthquake, fire, or extreme weather.
3. Epidemic, pandemic, quarantine, or public health emergency.
4. War, terrorism, civil unrest, strike, protest, blockade, or political instability.

5. Flight cancellation, airport closure, route suspension, border closure, travel restriction, visa suspension, or embassy closure.
6. Government order, court order, regulatory restriction, sanctions, or emergency directive.
7. Internet outage, payment gateway outage, bank disruption, power failure, system failure, cyber incident, or telecommunications failure.
8. Supplier shutdown, hotel closure, transport disruption, or operational emergency.
9. Any other event beyond the reasonable control of M & N Holidays.

In such cases, refund, rescheduling, travel credit, alternative service, or cancellation options will depend on supplier rules, legal requirements, recoverable amounts, and practical availability.

29. Return Policy for Physical Items and Documents

M & N Holidays primarily provides travel services, not ordinary retail goods. Therefore, most services are not returnable once issued, processed, submitted, confirmed, delivered, used, or partially used.

Physical return may apply only where M & N Holidays provides a physical document, printed voucher, printed certificate, printed itinerary, couriered document, travel accessory, or other physical item directly related to a service.

A physical item or document may be eligible for correction or replacement if:

1. It was issued incorrectly due to a proven error by M & N Holidays.
2. It was physically damaged before delivery to the customer.
3. It was not the item or document intended for the customer.
4. Replacement is legally and practically possible.

A return or replacement may not be available if:

1. The document has already been used.
2. The ticket, voucher, certificate, QR code, permit, or booking document has already been activated or consumed.
3. The error was caused by customer-provided information.
4. The document is controlled by a third-party supplier.
5. The document cannot legally or practically be reissued.
6. The return request is made after an unreasonable delay.
7. The item is damaged, altered, copied, misused, or lost after delivery.

Where a return or replacement is approved, M & N Holidays may choose to correct, replace, reissue, resend, or refund the affected item, depending on the nature of the issue.

30. Delivery of Travel Documents and Physical Materials

Where travel documents, vouchers, tickets, certificates, passports, or physical materials are delivered by courier or physical handover, delivery timelines begin only after the relevant document or material is ready for delivery and has been released by M & N Holidays, the supplier, airline, embassy, visa center, hotel, or relevant authority.

Estimated delivery timelines are:

1. **Inside Dhaka:** up to 5 working days after the document or item is ready for delivery.
2. **Outside Dhaka:** up to 10 working days after the document or item is ready for delivery.

These timelines do not include the time required for ticket issuance, visa processing, embassy release, passport return, supplier confirmation, document preparation, payment verification, holiday closure, courier delay, force majeure, or customer-side delay.

Digital documents may be sent by email, WhatsApp, customer account, or other approved communication channel where available.

M & N Holidays is not responsible for delay, loss, failed delivery, incorrect delivery address, recipient unavailability, courier disruption, or delivery refusal caused by customer-side error or third-party courier issues.

31. Refunds for Cancelled or Unavailable Services by M & N Holidays

If M & N Holidays cannot provide a service due to internal operational reasons before any third-party cost is incurred, we may offer:

1. Refund.
2. Alternative date.
3. Alternative service.
4. Travel credit.
5. Adjustment against another booking.

If third-party costs have already been incurred, refund will depend on recoverable amounts and applicable deductions.

M & N Holidays may cancel or refuse a service if the service becomes unavailable, unlawful, unsafe, restricted, technically impossible, supplier-rejected, payment-unverified, document-incomplete, or compliance-sensitive.

32. Refunds for Customer-Initiated Cancellation

If you cancel a booking or service by choice, the refund amount will depend on the timing of your request and the applicable rules.

Customer-initiated cancellation may be subject to:

1. Full penalty.
2. Partial penalty.
3. Supplier deduction.
4. Airline fare rule deduction.
5. Hotel cancellation charge.
6. Visa fee forfeiture.
7. Service fee deduction.
8. Gateway or bank charge deduction.
9. Administrative charge.
10. No refund if the service is non-refundable or already used.

Cancellation should be requested as early as possible. Delay in requesting cancellation may reduce or eliminate refund eligibility.

33. Refunds for Visa Refusal

Visa refusal does not automatically entitle a customer to a refund.

If a visa is refused, the following are usually non-refundable once paid, submitted, scheduled, processed, or work has started:

1. Embassy fee.
2. Visa application center fee.
3. Appointment fee.
4. Biometric fee.
5. Courier fee.
6. Documentation fee.
7. Translation, notarization, or attestation fee.
8. Insurance fee where non-refundable.
9. M & N Holidays visa service fee.

If a supplier, embassy, visa center, or third party returns any refundable amount to M & N Holidays, the recoverable amount may be refunded to the customer after applicable deductions.

M & N Holidays is not responsible for visa refusal, delayed visa decision, administrative processing, additional document request, passport retention, embassy closure, or immigration refusal.

34. Refunds for Flight Cancellation by Airline

If an airline cancels a flight, refund or alternative options will depend on the airline policy.

Possible airline options may include:

1. Full refund.
2. Partial refund.
3. Reissue.
4. Rerouting.
5. Date change.
6. Airline credit.
7. Travel voucher.
8. No refund where airline rules do not allow it.

M & N Holidays may assist the customer in submitting or processing the request, but the airline controls the final decision and release of funds.

The refund timeline starts only after the airline confirms or releases the refundable amount and M & N Holidays issues final refund approval.

35. Refunds for Hotel Cancellation or Hotel Issue

If a hotel booking is cancelled by the customer, refund depends on hotel policy.

If a hotel cancels, overbooks, relocates, or fails to provide the booked service, M & N Holidays may assist in contacting the hotel or supplier and seeking available remedies.

Available remedies may include alternative accommodation, partial refund, supplier credit, or full refund, depending on hotel/supplier approval.

M & N Holidays is not responsible for hotel service quality, room allocation, facilities, staff behavior, local charges, guest policy, check-in refusal, or operational decisions made by the hotel, except where the issue is caused directly by a proven error of M & N Holidays.

36. Refunds for Tour or Package Disruption

If a tour, transport, activity, or package component is cancelled or disrupted by a supplier, weather, government restriction, safety issue, or force majeure event, refund or alternative arrangements will depend on supplier rules and recoverable amounts.

If a comparable alternative is offered and accepted, refund may not be available for the replaced component.

If the customer refuses a reasonable alternative, refund eligibility may depend on supplier rules and actual recoverable amount.

Unused package components may be non-refundable after package commencement unless the relevant supplier confirms otherwise.

37. Refunds for Incorrect or Duplicate Booking

If an incorrect or duplicate booking occurs because of customer error, customer repeated submission, incorrect information, duplicate payment, or failure to follow instructions, refund eligibility will depend on supplier rules and whether the booking can be cancelled without penalty.

If an incorrect or duplicate booking occurs due to a proven error by M & N Holidays before the service is used, we will make reasonable efforts to correct the issue. The remedy may include correction, reissue, alternative arrangement, adjustment, or refund of the affected amount, depending on the situation and supplier rules.

38. Promotional Offers, Discounts, and Campaigns

Bookings made under promotional offers, discounts, campaigns, special fares, limited-time deals, group rates, or bundled packages may have stricter cancellation and refund rules.

If a booking is cancelled or refunded, promotional benefits, discounts, cashback, reward points, vouchers, commissions, affiliate benefits, or campaign benefits may be reversed, deducted, or cancelled.

Refund will be calculated based on the actual amount paid and the applicable supplier and campaign rules.

39. Loyalty Points, Rewards, Cashback, and Commission Adjustments

Where loyalty points, rewards, cashback, agent commission, affiliate commission, referral benefit, corporate benefit, group benefit, or promotional credit is connected to a booking, cancellation or refund may result in reversal or adjustment of those benefits.

M & N Holidays may deduct, reverse, hold, or adjust such benefits where a booking is cancelled, refunded, disputed, charged back, reversed, found fraudulent, or not completed.

40. Fraud, Abuse, and Suspicious Refund Requests

M & N Holidays may reject, delay, investigate, or report any refund, cancellation, amendment, exchange, return, chargeback, or payment reversal request if we suspect:

1. Fraud.
2. Identity misuse.
3. Document forgery.
4. Payment misuse.
5. Unauthorized payment.
6. False claim.
7. Duplicate refund request.
8. Chargeback abuse.
9. Refund abuse.
10. Agent or affiliate misuse.
11. Corporate or group misuse.
12. Wallet/account balance misuse.
13. Supplier manipulation.
14. Policy violation.
15. Illegal activity.

M & N Holidays may request additional documents, identity proof, payment proof, written confirmation, or legal authorization before proceeding.

41. Refund Rejection

A refund request may be rejected where:

1. The service is non-refundable.
2. The supplier refuses refund.

3. The airline fare rule does not allow refund.
4. The hotel booking is non-refundable.
5. The visa or embassy fee is non-refundable.
6. The service has already been used or partially used.
7. The service has already been issued, submitted, processed, or delivered.
8. The customer misses the cancellation deadline.
9. The customer is marked as no-show.
10. The customer provides incorrect or incomplete information.
11. The customer fails to submit required documents.
12. The customer violates supplier rules or M & N Holidays policies.
13. Payment cannot be verified.
14. Fraud, abuse, or unauthorized activity is suspected.
15. The request is not submitted through an official channel.
16. The request lacks required information or documents.
17. Refund is blocked by legal, tax, regulatory, payment, or compliance reasons.
18. The issue arises from force majeure or third-party decision and no recoverable amount is available.

M & N Holidays will communicate refund rejection where reasonably possible.

42. Partial Refunds

Where only part of a service is refundable, M & N Holidays may issue a partial refund after deducting all applicable charges and non-refundable components.

Partial refund may apply where:

1. Only one component of a package is refundable.
2. Airline taxes are refundable but fare is non-refundable.
3. Hotel allows partial refund.
4. Supplier refunds only unused portion.
5. Customer partially uses the service.
6. A group booking changes traveler count.
7. A package component is cancelled but other components continue.
8. A supplier approves only partial refund.

Partial refund calculations may not be equal to a simple percentage of the total package price because package prices may include bundled rates, supplier costs, taxes, fees, discounts, markups, service charges, and non-refundable components.

43. Travel Credit or Adjustment Instead of Cash Refund

In some cases, a supplier may offer travel credit, voucher, future booking adjustment, airline credit, hotel credit, package credit, or date change instead of cash refund.

If the supplier provides credit instead of cash refund, M & N Holidays may pass the credit to the customer according to supplier rules.

Such credit may be subject to:

1. Expiry date.
2. Name restrictions.
3. Route restrictions.
4. Hotel restrictions.
5. Supplier restrictions.
6. Fare difference.
7. Reissue fee.
8. Blackout dates.
9. Non-transferability.
10. Non-cashability.

M & N Holidays is not responsible if the customer fails to use the credit within the allowed time or according to supplier rules.

44. Currency, Exchange Rate, and International Payment Differences

Where payment, supplier cost, or refund involves foreign currency, refund amount may be affected by:

1. Exchange rate difference.
2. Bank conversion rate.
3. Card conversion rate.
4. Supplier conversion rate.
5. Payment gateway conversion rate.
6. International transfer fee.
7. Currency fluctuation.
8. Tax or regulatory deduction.
9. Bank or intermediary charge.

M & N Holidays is not responsible for currency loss, exchange rate difference, foreign transaction fee, bank deduction, or card issuer charge unless caused by our proven error.

45. Tax, VAT, and Invoice Adjustments

Refunds may require invoice adjustment, receipt adjustment, VAT adjustment, tax adjustment, credit note, cancellation note, or accounting entry.

Where tax, VAT, government charge, supplier charge, or official fee has already been paid or become non-recoverable, it may not be refunded unless recoverable under applicable law or supplier rules.

M & N Holidays may retain records of cancelled, refunded, or disputed transactions for accounting, tax, VAT, audit, legal, and compliance purposes.

46. Customer Duty to Minimize Loss

Customers must act promptly and reasonably to minimize loss after discovering any issue.

You must contact M & N Holidays immediately if:

1. You want to cancel.
2. You need an amendment.
3. You notice incorrect information.
4. You receive airline schedule change notice.
5. You cannot attend visa appointment.
6. You cannot travel.
7. You miss a payment deadline.
8. You receive duplicate booking confirmation.
9. You receive an incorrect document.
10. You suspect unauthorized payment or fraud.

Delay in notifying M & N Holidays may reduce or eliminate refund eligibility.

47. Processing Communication

M & N Holidays may communicate refund status by phone, email, SMS, WhatsApp, customer account, support ticket, or other official communication channel.

Customers are responsible for monitoring their contact channels and responding to information requests.

If the customer does not provide requested information within a reasonable time, the refund request may be delayed, closed, rejected, or treated according to supplier deadlines.

48. Limitation of Liability

To the maximum extent permitted by applicable law, M & N Holidays shall not be liable for indirect, incidental, special, consequential, punitive, or economic losses arising from cancellation, refund delay, supplier delay, visa refusal, airline cancellation, hotel issue, missed travel, no-show, payment gateway delay, bank delay, currency difference, force majeure, or third-party decision.

Where M & N Holidays is proven to be directly responsible for a loss due to our own negligence or breach of duty, our liability shall be limited to the service fee actually received by M & N Holidays for the affected service, excluding third-party charges, supplier charges, government fees, airline charges, hotel charges, visa fees, payment gateway charges, bank charges, taxes, VAT, and non-refundable costs, unless a higher liability is required by applicable law.

49. Changes to This Policy

M & N Holidays may update, modify, or replace this Refund, Cancellation & Return Policy from time to time for legal, regulatory, supplier, payment, operational, security, or business reasons.

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

For bookings already confirmed before a policy update, the refund and cancellation rules applicable at the time of booking may continue to apply unless a legal requirement, supplier rule, payment rule, or mandatory operational requirement requires otherwise.

50. Governing Law and Dispute Resolution

This Policy shall be governed by and interpreted in accordance with the laws of Bangladesh.

If you have a refund, cancellation, amendment, return, payment, or service dispute, you should first contact M & N Holidays through our official support channels with booking reference, payment proof, documents, and a clear explanation of the issue.

M & N Holidays will review the matter and make reasonable efforts to resolve it professionally. Some disputes may require supplier response, airline response, embassy response, payment gateway review, bank review, or internal investigation before a final decision can be provided.

Any unresolved dispute shall be subject to the jurisdiction of the competent courts of Bangladesh, unless another dispute resolution method is agreed in writing or required by applicable law.

51. Contact Information

For refund, cancellation, amendment, exchange, return, delivery, payment, or service-related questions, please contact:

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>

Please include your booking reference, invoice number, payment reference, traveler name, contact number, and reason for request when contacting us.

52. Related Policies

This Refund, Cancellation & Return Policy should be read together with:

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

By using our website, confirming a booking, making payment, or requesting a service, you agree to comply with this Policy and all applicable related terms.