

# Terms and Conditions

**Effective Date:** 1<sup>st</sup> July, 2026

**Last Updated:** 10<sup>th</sup> June, 2026

Welcome to **M & N Holidays**. These Terms and Conditions govern your access to and use of our website, online booking services, travel agency services, customer support services, payment facilities, documents, communications, and any other services provided by M & N Holidays through our website, office, mobile communication channels, customer support channels, or authorized representatives.

By accessing our website, submitting an inquiry, creating an account, requesting a quotation, confirming a booking, making a payment, uploading documents, using our services, or communicating with us for travel-related services, you agree to be bound by these Terms and Conditions, our Privacy Policy, our Refund, Cancellation & Return Policy, and any service-specific terms, supplier rules, fare rules, visa rules, hotel rules, airline rules, package rules, or written conditions communicated to you.

If you do not agree with these Terms and Conditions, you should not use our website or services.

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## 1. Business Identity

For the purpose of these Terms and Conditions, “M & N Holidays,” “we,” “our,” or “us” refers to the following business:

**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](mailto:contact@mandnholidays.com)

**Phone:** 01958-034510

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

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## 2. Definitions

In these Terms and Conditions, unless the context requires otherwise:

**“Customer,” “you,” or “your”** means any person, traveler, passenger, user, visitor, account holder, corporate user, group member, agent, affiliate, representative, or any person who accesses our website, requests information, places an order, confirms a booking, makes a payment, uploads documents, or uses our services.

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

**“Service” or “Services”** means any travel agency service, booking assistance, air ticketing support, hotel reservation, tour package, visa processing support, transport arrangement, travel consultation, documentation support, corporate travel service, group travel service, agent-assisted service, affiliate-related service, customer support service, or any related service provided or arranged by M & N Holidays.

**“Booking”** means any confirmed or pending reservation, order, quotation acceptance, travel arrangement, ticket request, visa service request, package order, hotel request, transport request, or other service request made through M & N Holidays.

**“Quotation” or “Quote”** means any price, package proposal, itinerary, fare, estimate, or service offer provided by M & N Holidays before final booking confirmation.

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

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

**“Payment Gateway”** means any third-party online payment processor, including SSLCommerz or any other payment gateway made available by M & N Holidays.

**“Policy” or “Policies”** means these Terms and Conditions, the Privacy Policy, the Refund, Cancellation & Return Policy, and any other policy, notice, or service-specific condition published or communicated by M & N Holidays.

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

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### **3. Scope of These Terms**

These Terms and Conditions apply to:

1. Use of our website and online services.
2. Travel inquiries and quotation requests.
3. Booking requests, confirmed bookings, and pending bookings.
4. Flight, hotel, tour, visa, transport, add-on, package, and related travel services.
5. Customer accounts, traveler profiles, document uploads, and support requests.
6. Payments made through online gateways, bank transfer, cash, office/counter payment, wallet/account balance, or any other method accepted by M & N Holidays.
7. Refund, cancellation, exchange, amendment, no-show, and service issue requests.
8. Services requested by individuals, families, corporate clients, agents, affiliates, groups, or authorized representatives.

Additional supplier rules, fare rules, visa rules, hotel rules, airline rules, package rules, payment rules, and service-specific conditions may also apply. If there is a conflict between these Terms and any stricter supplier or legal requirement, the stricter supplier or legal requirement may apply to the relevant service.

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### **4. Acceptance of Terms**

You accept these Terms and Conditions when you:

1. Access or use our website.
2. Submit an inquiry, form, document, or booking request.
3. Create or use an account.
4. Request or accept a quotation.
5. Confirm a booking.
6. Make or authorize a payment.
7. Upload traveler, passport, visa, identity, payment, or other documents.
8. Communicate with us through email, phone, messaging application, social media, support channel, office, or authorized representative.
9. Tick or select any checkbox confirming that you agree to our Terms and Conditions, Privacy Policy, and Refund, Cancellation & Return Policy.

For online checkout, customers may be required to read and agree to our Terms and Conditions, Privacy Policy, and Refund, Cancellation & Return Policy before placing or confirming an order.

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### **5. Eligibility and Authority**

By using our services, you confirm that:

1. You are legally capable of entering into a binding transaction.
2. You are at least 18 years old, or you are using the services under the supervision of a parent, guardian, or authorized representative.
3. You have authority to provide information and documents for yourself and any traveler included in your booking.
4. You have authority to make payment or authorize payment for the booking.
5. For corporate, group, agent, or affiliate bookings, you have proper authority to act on behalf of the relevant organization, group, client, traveler, or account.

If you provide information, documents, or payment on behalf of another person, you are responsible for ensuring that you have proper consent and authority from that person.

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## **6. Customer Responsibilities**

You are responsible for:

1. Providing accurate, complete, and current personal, traveler, passport, visa, contact, payment, and travel information.
2. Reviewing all names, dates, destinations, flight details, hotel details, package details, visa requirements, travel documents, and payment information before confirmation.
3. Ensuring that passports, visas, permits, vaccination documents, travel authorizations, identification documents, and other required documents are valid and suitable for travel.
4. Checking all booking confirmations, invoices, receipts, tickets, vouchers, certificates, and travel documents after receiving them.
5. Informing us immediately if any information is incorrect.
6. Making payment within the required time.
7. Following supplier rules, airline rules, hotel rules, visa rules, embassy rules, immigration rules, government rules, and destination requirements.
8. Monitoring your email, phone, WhatsApp, SMS, or other communication channels for service updates.
9. Keeping your account login credentials secure.
10. Not using our services for unlawful, fraudulent, abusive, misleading, or unauthorized purposes.

M & N Holidays shall not be responsible for losses, penalties, denial of boarding, visa refusal, immigration refusal, booking cancellation, missed deadlines, incorrect tickets, wrong documents, or additional charges caused by inaccurate, incomplete, delayed, false, or misleading information provided by you or your representative.

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## **7. Travel Documents and Passenger Information**

Travel services may require accurate passenger names, passport details, date of birth, nationality, gender, contact information, emergency contact information, photographs, visa documents, identity documents, payment proof, and other supporting documents.

You must ensure that the name and details provided for any traveler exactly match the relevant passport, identification document, visa, or travel document. Many airlines, embassies, hotels, and suppliers do not permit correction or may charge additional fees for correction.

M & N Holidays may assist with checking documents where applicable, but final responsibility for the accuracy, validity, legality, completeness, and timely submission of documents remains with the customer and traveler.

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## **8. Quotations, Pricing, and Availability**

All quotations, prices, fares, package rates, hotel rates, visa fees, service fees, taxes, supplier charges, and availability are subject to change until the booking is confirmed and payment is completed according to the applicable requirements.

Unless expressly stated otherwise, a quotation does not guarantee final availability, seat confirmation, room confirmation, visa approval, supplier confirmation, or final price.

Prices may change due to:

1. Airline fare changes.
2. Hotel rate changes.
3. Supplier availability changes.
4. Currency exchange rate changes.
5. Government taxes, VAT, fees, or charges.
6. Embassy, consulate, or visa center fee changes.
7. Fuel surcharge, service charge, convenience fee, gateway fee, or bank charge changes.
8. Seasonal demand or limited availability.
9. Incorrect supplier data or technical errors.
10. Delay in customer confirmation or payment.

M & N Holidays reserves the right to correct any obvious pricing error, typographical error, technical error, availability error, or supplier data error before final confirmation. If a corrected price is not acceptable to you, you may cancel the affected request before final confirmation, subject to any already-incurred third-party cost.

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## **9. Booking Confirmation**

A booking is not finally confirmed merely because a quotation has been issued, an inquiry has been submitted, or a payment has been attempted.

A booking may become confirmed only after all required conditions are satisfied, including:

1. Customer acceptance of the quotation or service offer.
2. Submission of required traveler information and documents.
3. Completion or verification of required payment.
4. Confirmation by the relevant supplier, airline, hotel, embassy, visa center, transport provider, or third-party service provider where applicable.
5. Completion of any OTP, authorization, identity verification, or order confirmation process required by M & N Holidays.
6. Issuance of written confirmation, ticket, voucher, invoice, receipt, certificate, or booking confirmation by M & N Holidays or the relevant supplier.

Some services may remain pending until supplier confirmation, document verification, embassy processing, payment settlement, ticket issuance, or manual review is completed.

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## **10. OTP, Verification, and Order Confirmation**

M & N Holidays may use OTP, phone verification, email verification, WhatsApp verification, manual confirmation, signed confirmation, or other verification methods for login, booking confirmation, payment-sensitive actions, refund requests, document changes, corporate approvals, group approvals, or other important actions.

You must not share your OTP, account password, payment details, or verification codes with unauthorized persons. Any action completed through your verified account, contact number, email address, OTP, or authorized communication channel may be treated as authorized unless you promptly notify us of unauthorized access or suspected fraud.

M & N Holidays may delay, reject, cancel, or manually review any booking, payment, refund, or account action if verification fails or if suspicious activity is detected.

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## **11. Payments**

M & N Holidays may accept payments through one or more of the following methods:

1. Online payment gateway.
2. SSLCommerz or other approved payment gateway.

3. Bank transfer.
4. Mobile financial service.
5. Cash payment at office/counter.
6. Wallet or account balance, where available.
7. Corporate account payment, where approved.
8. Any other payment method officially accepted by M & N Holidays.

Payment is considered received only after the amount is successfully credited, verified, settled, or otherwise confirmed by M & N Holidays or the relevant payment provider.

A payment attempt, pending transaction, payment screenshot, transaction reference, or bank instruction does not automatically confirm payment unless verified by M & N Holidays.

You are responsible for paying all applicable prices, service charges, taxes, VAT, supplier charges, gateway charges, bank charges, convenience fees, cancellation charges, amendment charges, refund charges, or other fees applicable to your booking.

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## **12. Online Payment Gateway Terms**

When you pay through an online payment gateway, your payment may be processed by a third-party payment gateway, bank, card network, mobile financial service provider, or financial institution.

M & N Holidays does not control the internal processing systems of payment gateways, banks, card networks, or mobile financial service providers. Payment confirmation, settlement, refund processing, chargeback handling, fraud review, transaction failure, and payment reversal may be subject to third-party processing rules and timelines.

You must ensure that the payment method used is lawful, authorized, and belongs to you or is used with the proper permission of the account/card/payment instrument holder.

M & N Holidays may cancel, hold, or reject any transaction that appears unauthorized, suspicious, fraudulent, disputed, reversed, chargeback-prone, or inconsistent with the booking information.

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## **13. Manual Payments and Payment Proof**

For bank transfer, cash deposit, office payment, mobile financial service payment, or other manual payment methods, you may be required to submit payment proof.

Payment proof may include transaction ID, deposit slip, bank receipt, screenshot, sender number, account name, payment date, payment amount, or other verification information.

M & N Holidays may reject payment proof if it is incomplete, unreadable, altered, suspicious, mismatched, duplicate, unverifiable, or inconsistent with the booking.

A booking may not proceed until manual payment is verified.

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## **14. Wallet, Account Balance, or Prepaid Balance**

Where M & N Holidays provides wallet, account balance, corporate balance, group balance, agent balance, or prepaid balance facilities, such balance may be used only according to the applicable rules communicated by M & N Holidays.

Wallet or account balance is not a bank account, deposit account, or interest-bearing financial product. It is a travel service payment facility made available for eligible customers, corporate accounts, groups, agents, or other approved users.

M & N Holidays may restrict, suspend, reverse, adjust, or review wallet or balance transactions in cases of fraud, payment dispute, chargeback, error, misuse, compliance requirement, refund adjustment, duplicate credit, or unauthorized activity.

Refunds to wallet or account balance may be subject to the Refund, Cancellation & Return Policy and any applicable supplier, payment, or legal rules.

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## **15. Invoices, Receipts, Vouchers, and Certificates**

M & N Holidays may issue invoices, receipts, payment confirmation certificates, booking confirmations, hotel vouchers, tour vouchers, visa support documents, travel documents, tickets, or other service documents where applicable.

You must review all issued documents immediately after receiving them. If any error is found, you must notify M & N Holidays as soon as possible.

Certain documents, tickets, vouchers, confirmations, or certificates may become non-refundable, partially refundable, non-changeable, or subject to penalties after issuance, depending on supplier rules and service type.

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## **16. Flights and Air Ticketing**

Flight services may be subject to airline rules, fare rules, baggage rules, route rules, name correction rules, schedule change rules, refund rules, exchange rules, cancellation rules, no-show rules, reissue rules, and ticketing deadlines.

M & N Holidays may assist with flight booking, quotation, ticketing, cancellation, refund, reissue, exchange, schedule-change handling, and airline communication where applicable. However, final airline availability, fare, ticket issuance, refund approval, reissue permission, seat assignment, baggage allowance, schedule change, cancellation, delay, denied boarding, and operational decision are controlled by the airline or relevant provider.

Customers are responsible for checking travel restrictions, passport validity, visa requirements, transit requirements, vaccination requirements, immigration rules, destination rules, and airline rules before travel.

M & N Holidays shall not be responsible for airline schedule changes, flight delays, flight cancellations, denied boarding, immigration refusal, visa issues, airport decisions, baggage issues, or airline operational failures, except to the extent caused directly by our proven negligence.

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## **17. Hotels and Accommodation**

Hotel bookings are subject to hotel availability, check-in/check-out rules, guest policies, cancellation rules, no-show rules, age requirements, identification requirements, room type availability, meal plan rules, local taxes, resort fees, city taxes, security deposits, and other hotel-specific conditions.

M & N Holidays may assist with hotel booking and communication, but the hotel or accommodation provider controls room allocation, check-in acceptance, facilities, service quality, local charges, early check-in, late check-out, cancellation penalties, refund approval, and on-site policies.

Customers must comply with hotel rules and provide valid identification or documents required by the hotel or local authority.

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## **18. Tours, Packages, Transport, and Add-On Services**

Tour packages, transport services, transfers, activities, excursions, and add-on services may depend on supplier availability, minimum participant requirements, weather conditions, local rules, operational conditions, guide availability, transport availability, permit requirements, and safety considerations.

Itineraries, timings, vehicles, hotels, routes, guides, activities, and inclusions may be adjusted due to operational necessity, supplier changes, government restrictions, weather, force majeure, safety issues, or circumstances beyond the reasonable control of M & N Holidays.

M & N Holidays will make reasonable efforts to provide comparable alternatives where possible, but additional charges may apply depending on the supplier and service type.

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## **19. Visa Processing Support**

M & N Holidays may provide visa processing support, documentation guidance, appointment assistance, form assistance, file preparation support, submission support, or related coordination services where applicable.

Visa approval, refusal, delay, administrative processing, document request, interview decision, passport retention, visa validity, entry permission, and final immigration decision are entirely controlled by the relevant embassy, consulate, visa center, immigration authority, or government authority.

M & N Holidays does not guarantee visa approval, visa processing time, appointment availability, embassy decision, immigration clearance, or destination entry.

You are responsible for providing true, accurate, complete, and timely documents. Visa fees, embassy fees, service charges, appointment fees, courier fees, biometric fees, translation fees, notarization fees, insurance fees, and related charges may be non-refundable once paid, submitted, scheduled, or processed.

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## **20. Corporate, Group, Agent, and Affiliate Services**

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

The person acting on behalf of a company, organization, group, agent account, affiliate account, or traveler confirms that they have proper authority to make requests, submit information, accept quotations, confirm bookings, upload documents, and authorize payments.

M & N Holidays may suspend or restrict any corporate, group, agent, or affiliate account for non-payment, misuse, fraud, unauthorized activity, breach of policy, excessive disputes, false information, or violation of applicable law.

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## **21. Cancellation, Amendment, Exchange, Refund, and Return**

Cancellation, amendment, exchange, refund, and return matters are governed by our **Refund, Cancellation & Return Policy**, supplier rules, airline fare rules, hotel rules, visa rules, package rules, payment gateway rules, and any service-specific conditions communicated to you.

You should read the Refund, Cancellation & Return Policy before confirming any booking or payment.

Some services may be non-refundable, partially refundable, non-changeable, non-transferable, or subject to penalties after confirmation, payment, supplier processing, document submission, ticket issuance, voucher issuance, hotel confirmation, visa submission, or service commencement.

Refund processing timelines may depend on supplier approval, airline refund release, embassy or visa center rules, hotel approval, payment gateway processing, bank processing, card network rules, chargeback status, and internal verification.

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## **22. No-Show, Late Arrival, and Missed Deadlines**

If you fail to appear for a flight, hotel check-in, visa appointment, tour departure, transport pickup, activity, meeting point, document submission, payment deadline, or any time-sensitive travel service, the service may be treated as no-show, cancelled, expired, or forfeited according to the relevant supplier rules.

No-show, late arrival, missed deadline, or failure to submit required documents may result in cancellation, penalty, loss of payment, non-refundable status, or additional charges.

M & N Holidays is not responsible for customer delay, missed deadlines, late document submission, incorrect document submission, failure to monitor communications, traffic delay, immigration delay, airport delay, or other customer-side failure.

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## **23. Customer Documents and Uploaded Files**

You may be required to submit passports, national IDs, photographs, visa documents, bank statements, invitation letters, trade documents, employment documents, student documents, payment proof, traveler documents, corporate documents, or other supporting files.

By submitting documents, you confirm that:

1. The documents are genuine, lawful, accurate, and complete.
2. You have the right and consent to provide the documents.
3. The documents may be used for the requested travel service, booking, visa support, payment verification, compliance, recordkeeping, and customer support.
4. M & N Holidays may share the documents with relevant suppliers, embassies, visa centers, airlines, hotels, payment providers, banks, or authorities where necessary for the service.

M & N Holidays may reject documents that appear altered, false, incomplete, expired, unreadable, suspicious, or unsuitable for the requested service.

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## **24. Privacy and Data Protection**

M & N Holidays collects, uses, stores, shares, and protects personal information according to our Privacy Policy.

By using our services, you agree that your information may be processed for legitimate travel, booking, payment, communication, support, compliance, fraud prevention, audit, accounting, legal, and service delivery purposes.

Where a service requires third-party processing, your information may be shared with airlines, hotels, embassies, consulates, visa centers, payment gateways, banks, transport operators, tour suppliers, insurance providers, communication providers, technology providers, or legal/regulatory authorities as necessary.

You should read our Privacy Policy carefully before using our services or submitting personal information.

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## **25. Communications and Notices**

M & N Holidays may communicate with you through phone, email, SMS, WhatsApp, website notification, account notification, invoice, receipt, support ticket, social media, office communication, or any other contact method provided by you.

Service-related communications may include booking updates, payment updates, document requests, visa updates, flight updates, refund updates, security messages, policy notices, and customer support messages.

You are responsible for ensuring that your contact information is accurate and active. M & N Holidays shall not be responsible if you miss an important communication because of incorrect

contact information, inactive number, email filtering, messaging restrictions, or failure to check your communication channels.

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## **26. Marketing Communications**

M & N Holidays may send promotional messages, offers, travel updates, campaign messages, or marketing communications only where permitted by applicable law and customer consent or legitimate business relationship.

You may opt out of marketing communications where required by law or where an opt-out option is provided. However, even if you opt out of marketing messages, we may still send service-related, payment-related, booking-related, security-related, or legal communications.

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## **27. Prohibited Use**

You must not:

1. Use our website or services for unlawful, fraudulent, abusive, misleading, or unauthorized purposes.
2. Submit false, forged, altered, stolen, or misleading documents.
3. Use another person's identity, payment method, account, phone number, email, or documents without authorization.
4. Attempt to bypass payment, verification, security, access control, or booking rules.
5. Attempt to interfere with our website, software, servers, payment systems, or security systems.
6. Upload malware, harmful files, illegal content, or unauthorized material.
7. Abuse refund, chargeback, cancellation, support, agent, affiliate, corporate, or wallet systems.
8. Use our services to violate immigration, travel, financial, tax, consumer, anti-fraud, anti-money-laundering, or other applicable laws.
9. Harass, threaten, abuse, defame, or mislead our staff, representatives, suppliers, or customers.
10. Copy, scrape, misuse, reproduce, or commercially exploit our website content without permission.

M & N Holidays may suspend, restrict, cancel, or refuse service if prohibited use is suspected.

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## **28. Fraud, Security, and Compliance Review**

M & N Holidays may review, hold, delay, reject, cancel, or report any booking, payment, account, document, refund, or transaction if we suspect fraud, unauthorized activity, identity misuse, payment misuse, document forgery, chargeback risk, sanctions risk, legal violation, system abuse, or breach of these Terms.

We may request additional information, identity verification, payment verification, document verification, written authorization, or customer confirmation before processing a service.

We may refuse to provide service if verification is not completed to our satisfaction.

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## **29. Service Refusal, Suspension, and Cancellation by M & N Holidays**

M & N Holidays reserves the right to refuse, suspend, cancel, or discontinue any service, account, booking, quotation, transaction, or request where:

1. Required information or documents are not provided.
2. Payment is not completed or verified.
3. Supplier confirmation is unavailable.
4. The requested service is unavailable, unlawful, restricted, or not feasible.
5. The customer provides false, incomplete, suspicious, or misleading information.
6. The customer breaches these Terms or any applicable policy.
7. Fraud, abuse, security risk, chargeback risk, or compliance risk is suspected.
8. A third-party provider cancels, refuses, delays, or changes the service.
9. A government authority, embassy, airline, hotel, payment provider, bank, or supplier requires refusal or cancellation.
10. Force majeure or operational circumstances prevent service delivery.

Where a refund is applicable, it will be handled according to the Refund, Cancellation & Return Policy and applicable supplier rules.

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## **30. Website Information and Availability**

M & N Holidays aims to keep website information accurate and updated, but travel information, availability, pricing, schedules, rules, fees, and supplier data may change frequently.

We do not guarantee that all website information will always be error-free, uninterrupted, complete, current, or suitable for your specific travel purpose.

We may update, modify, suspend, restrict, or discontinue any part of the website or service at any time for maintenance, security, operational, supplier, legal, or business reasons.

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## **31. Intellectual Property**

All website content, branding, text, graphics, images, layouts, service descriptions, documents, logos, designs, software interfaces, and materials made available by M & N Holidays are owned by or licensed to M & N Holidays unless otherwise stated.

You may use our website and materials only for personal or authorized travel-service purposes. You must not copy, reproduce, distribute, modify, sell, scrape, reverse engineer, or exploit our content or systems without prior written permission.

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## **32. Third-Party Links and Services**

Our website or communications may include links to third-party websites, payment pages, airline websites, hotel websites, embassy websites, visa center websites, insurance websites, supplier pages, maps, social media pages, or other external services.

M & N Holidays does not control third-party websites or services and is not responsible for their content, security, accuracy, availability, privacy practices, payment systems, terms, or decisions.

Your use of third-party websites and services may be subject to their own terms and policies.

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## **33. Disclaimers**

M & N Holidays provides travel agency services, booking coordination, travel support, and related assistance. We do not guarantee:

1. Airline seat availability.
2. Fare availability.
3. Hotel room availability.
4. Visa approval.
5. Embassy processing time.
6. Immigration clearance.
7. Supplier acceptance.
8. Flight schedule stability.
9. Refund approval by suppliers.
10. Payment gateway or bank processing speed.
11. Weather, road, political, health, safety, or destination conditions.

12. Any outcome controlled by airlines, hotels, embassies, consulates, visa centers, immigration authorities, payment gateways, banks, transport operators, tour operators, government authorities, or other third-party providers.

Our responsibility is limited to providing our services with reasonable care, professional effort, and within the scope of the service agreed with you.

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## **34. Limitation of Liability**

To the maximum extent permitted by applicable law, M & N Holidays shall not be liable for any indirect, incidental, special, consequential, punitive, or economic loss, including loss of profit, loss of opportunity, loss of enjoyment, loss of business, missed travel, missed appointment, missed flight, visa refusal, immigration refusal, supplier cancellation, airline delay, hotel issue, embassy delay, payment gateway delay, bank delay, or third-party failure.

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 amount of 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, taxes, VAT, bank charges, and non-refundable costs, unless a higher liability is required by applicable law.

Nothing in these Terms excludes liability that cannot be excluded under applicable law.

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## **35. Indemnity**

You agree to indemnify and hold harmless M & N Holidays, its proprietor, management, employees, representatives, agents, service providers, and partners from and against any claim, loss, damage, penalty, cost, liability, expense, chargeback, dispute, legal action, or third-party claim arising from:

1. Your breach of these Terms or any policy.
2. False, inaccurate, incomplete, forged, unauthorized, or misleading information or documents provided by you.
3. Unauthorized use of another person's identity, payment method, documents, phone number, email, or account.
4. Violation of supplier rules, airline rules, visa rules, hotel rules, immigration rules, government rules, or applicable law.
5. Fraud, misuse, chargeback abuse, cancellation abuse, refund abuse, or prohibited use.
6. Any act or omission by you, your traveler, your representative, your organization, your group, your agent, or any person acting on your behalf.

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## **36. Force Majeure**

M & N Holidays shall not be responsible for failure, delay, interruption, cancellation, additional cost, or inability to perform any service caused by events beyond our reasonable control, including but not limited to:

1. Natural disaster, flood, cyclone, earthquake, fire, epidemic, pandemic, public health emergency, or extreme weather.
2. War, terrorism, civil unrest, political instability, strike, blockade, protest, or government restriction.
3. Flight cancellation, airline disruption, airport closure, border closure, visa suspension, embassy closure, immigration restriction, or supplier shutdown.
4. Internet outage, power failure, payment gateway disruption, bank disruption, system failure, cyber incident, or telecommunications failure.
5. Government order, legal restriction, regulatory change, sanctions, travel ban, or emergency directive.
6. Any other event beyond the reasonable control of M & N Holidays.

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

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## **37. Amendments to These Terms**

M & N Holidays may update, modify, or replace these Terms and Conditions from time to time for legal, 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. Continued use of our website or services after changes are published means that you accept the updated Terms.

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

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## **38. Governing Law and Jurisdiction**

These Terms and Conditions shall be governed by and interpreted in accordance with the laws of Bangladesh.

Any dispute, claim, or legal proceeding arising from or relating to these Terms, our website, our services, bookings, payments, cancellations, refunds, or customer relationship 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.

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## 39. Complaints and Dispute Resolution

If you have a complaint, dispute, or concern, you should first contact M & N Holidays through our official support channels with relevant booking reference, payment reference, documents, communication records, and a clear explanation of the issue.

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

Filing a complaint does not automatically suspend supplier rules, payment obligations, cancellation penalties, refund rules, or legal responsibilities.

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## 40. Contact Information

For questions about these Terms and Conditions, bookings, payments, cancellations, refunds, documents, or support matters, 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](mailto:contact@mandnholidays.com)

**Phone:** 01958-034510

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

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## 41. Related Policies

These Terms and Conditions should be read together with:

1. Privacy Policy
2. Refund, Cancellation & Return Policy
3. About Us

4. Any booking-specific, supplier-specific, airline-specific, hotel-specific, visa-specific, corporate, group, agent, affiliate, or payment-specific terms communicated by M & N Holidays

By using our website or services, you agree to comply with all applicable policies and service conditions.