



Rialtas na hÉireann
Government of Ireland

Refund Credit Notes

Guide for Customers of Licensed Travel Agents and Tour Operators

Prepared by the Department of Transport, Tourism
and Sport

What is a Refund Credit Note?

The Package Holidays and Travel Trade Act 1995 give travellers the right to a refund of all payments where a package holiday is cancelled by the traveller or organiser due to unavoidable and extraordinary circumstances.

The Government has introduced a short-term, emergency measure called a Refund Credit Note, which can be issued by travel agents and tour operators licensed by the Commission for Aviation Regulation, to their customers where a booking has been cancelled due to Covid-19 travel restrictions. By voluntarily accepting a Refund Credit Note will allow you to book another holiday in the future with your travel agent/tour operator and has important protections for you the customer. The Refund Credit Note has been established by the Transport (Tour Operators and Travel Agents) Act 1982 (Disbursements from Fund) Regulations 2020.

The value of the Refund Credit Note must be equal to the amount paid for the original booking, or less than the amount paid, where a part cash refund has previously been given. The value of the Refund Credit Note will also take account of any vouchers provided by airlines to the customer for travel that forms part of the package.

What Guarantees or Protections Do I Have?

Existing legislation requires that all travel agents and tour operators protect customer payments when customers book a travel-inclusive package holiday. This means that if the travel agent or tour operator subsequently ceases trading through insolvency and you have a refund due, you will be financially protected. In Ireland, this protection extends to travel-only sales where the departure is from Ireland.

Refund Credit Notes provided by tour operators and travel agents are guaranteed against insolvency in the same way as payments for package holidays. The Commission for Aviation Regulation is responsible for checking that this protection is in place, so if a tour operator or travel agent ceases to trade the Refund Credit Note is evidence of the package travel refund due and is financially protected.

Therefore, in choosing to accept a Refund Credit Note as full or part reimbursement for a cancelled package travel booking, the customer can be assured that the value of the Note is fully secure.

If you have any queries about travel agent/tour operator insolvency protection, you should contact the Commission for Aviation Regulation – contact details on its website at www.aviationreg.ie. In the unfortunate event that your travel agent or tour operator becomes insolvent, the Commission for Aviation Regulation will make claim forms and information on

the claim process available on its website, and will administer refunds due from bookings made, including Refund Credit Notes.

For further information in relation to your general consumer rights in respect to package travel, you may refer to the Competition and Consumer Protection Commission at www.ccpc.ie.

How Does the Refund Credit Note Work?

Customers who agree to accept a Refund Credit Note for a booking cancelled as a result of Covid-19 travel restrictions will receive from their travel agent or tour operator an email or paper document within 14 days of acceptance of the Note.

The Refund Credit Note will expressly identify the customers' original package travel booking, with relevant booking details and booking reference.

The Refund Credit Note is valid for 24 months from date of issue. This means that the customer must use the RCN to book a holiday with the agent/operator within the next 24 months for future travel. At the end of the 24 months the customer will be entitled to the full cash refund or remaining balances. The travel agent or tour operator must contact customers who hold a Refund Credit Note no less than 4 weeks before expiry to advise them to use it or redeem it for cash. It is expected that the tour operator/travel agent will make their best endeavours to provide the cash refund no later than 14 days after your request. If for any reason it, notwithstanding the best efforts of a travel agent or tour operator to make good on the cash refund upon expiry, the customer's right to redeem the outstanding value of the RCN for cash extends to any point in the future after the expiry date and the value of the Note remains protected.

The Refund Credit Note can also be redeemed for its value in cash 9 months from date of issue, provided it has not been used to book an alternative holiday.

The Refund Credit Note is transferable to another person, and travel agents and tour operators must facilitate this transfer free of any charges.

If you choose a package holiday of lower value than that of the Refund Credit Note, the travel agent or tour operator must issue you a new Refund Credit Note for the value of the remaining balance. The new RCN must reference the original RCN so that a full reconciliation is possible. The validity date will remain the same as the original RCN, and so too will cash redemption entitlements.

The Refund Credit Note must not include any other value offered as a rebooking incentive or any other offer. Please note that any such extra offers are not covered by any scheme of financial protection and must be documented or itemised separately by the travel agent or

tour operator. Such offers, once redeemed, will not form part of the protected value of the new booking.

It is strongly advised as well as keeping the Refund Credit Note that you keep all previous booking documentation including booking confirmations and proofs of payment until you receive your refund or return from your new holiday.