

IMPORTANT TRAVEL NOTICES, TERMS AND CONDITIONS

Air

Air booking tool is provided by Altour. Lowest available fare refers to the lowest published airfare at time of booking (based upon search criteria) among full content participating carriers in the Global Distribution System. Quoted airfares are not guaranteed until ticketed. Online booking fee of \$5 applies for all flights and phone booking fee of \$25 applies. Individual offers are brought to you by participating merchants and are subject to the merchant's terms, conditions, and restrictions, which vary per offer and are subject to change. Cancellation policies, payment policies, and all other booking conditions will be advised at the time of booking. All reservations and offers are based on availability and are subject to taxes and assessments. Offer expiration dates vary. To qualify, purchase must be booked by calling 1-855-327-1405 or online at PropelCardBenefits.com, and must be made on a valid Wells Fargo Propel World American Express® Card. CONNECT searches include all major carriers, but results may vary depending on destination and/or itinerary requested. Offer cannot be combined with other offers, promotions, discounts or programs, and may not be redeemed for cash. The CONNECT program may be terminated at any time. Neither American Express, its subsidiaries and affiliates, nor Wells Fargo are responsible for the products or services offered by participating merchants and service providers and shall not be liable for the products or services provided in connection with any offer.

Altour's California State Seller of Travel Registration Number is: 2033020-10.

Altour's Iowa State Seller of Travel Registration Number is: 1139.

\$100 Airline Reimbursement Allowance

Each Wells Fargo Propel World American Express(R) Card Account will be eligible to receive credit totaling up to \$100 per year for airline qualifying charges. Qualifying charges are domestic or international airline transactions (excluding ticket purchases) that are processed by retailers or airlines under the merchant code for American Express in the categories of airlines and air carriers. Wells Fargo does not have the ability to control how a retailer or airline chooses to classify their business and purchases made at retailers or airlines that do not process transactions using these codes for American Express will not qualify for credits. Cardholder is responsible for alerting Wells Fargo within 90 days of the transaction to receive credit for any qualifying charges that did not automatically post to your statement. Certain limitations and restrictions apply; please see the Airline Benefit Addendum to Consumer Credit Card Customer Agreement and Disclosure Statement for further details.

Hotel Privileges

Hotel booking tool is provided by Altour. Lowest available non-restricted rate refers to the best available rate bookable across distribution channels and must be available in the Global Distribution System during the booking date for the same booking being requested through CONNECT. Complimentary amenity upon check-in may be available. Examples of complimentary amenity include high speed internet access, breakfast, parking, airport transportation, bonus loyalty program points, food and beverage discount or ironing service. If applicable, savings of up to 20% will be applied to base room rate. Individual offers are brought to you by participating merchants and are subject to the merchant's terms, conditions, and restrictions, which vary per offer and are subject to change. Cancellation policies, payment policies, and all other booking conditions will be advised at the time of booking. Blackout dates may apply. All reservations and offers are based on hotel availability and are subject to taxes and assessments. To qualify, purchase must be booked by calling 1-855-327-1405 or online at PropelCardBenefits.com, and must be made on a valid Wells Fargo Propel World American Express® Card. CONNECT searches include all major hotels, but results may vary depending on destination and/or itinerary requested. Offer cannot be combined with other offers, promotions, discounts or programs, and may not be redeemed for cash. CONNECT program may be terminated at any time. Neither American Express, its subsidiaries and affiliates, nor Wells Fargo are responsible for the products or services offered by participating merchants and service providers and shall not be liable for the products or services provided in connection with any offer.

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Luxury Hotel Program

Luxury Hotel booking tool is provided by Altour. Lowest available non-restricted rate refers to rates available across booking channels and must be available in the Global Distribution System during the booking date for the same booking being requested through the CONNECT. Inquire upon arrival for where to redeem complimentary daily

continental or full breakfast for up to 2 persons each morning of the stay. The exact nature and maximum value of the complimentary breakfast will be determined by each individual hotel and may not include room service, alcoholic beverages, taxes or gratuity. Room upgrade is based upon availability at time of arrival for next room category over category purchased and may not be available when booking a suite. If no room in the next category is available, the hotel is under no obligation to offer an upgrade. Examples of complimentary welcome amenity include bottle of wine, snacks, in-room high speed internet access, parking, airport transportation, bonus loyalty points, food and beverage credit or ironing services. Where applicable, savings of up to 20% will be applied to base room rate. Individual offers are brought to you by participating merchants and are subject to the merchant's terms, conditions, and restrictions, which vary per offer and are subject to change. Cancellation policies, payment policies, and all other booking conditions will be advised at the time of booking. Blackout dates may apply. All reservations and offers are based on availability and are subject to taxes and assessments. Offer expiration dates vary. To qualify, purchase must be booked by calling 1-855-327-1405 or online at PropelCardBenefits.com, and must be made on a valid Wells Fargo Propel World American Express® Card. CONNECT searches include all major hotels, but results may vary depending on destination and/or itinerary requested. Offer cannot be combined with other offers, promotions, discounts or programs, and may not be redeemed for cash. CONNECT may be terminated at any time. Neither American Express, its subsidiaries and affiliates, nor Wells Fargo are responsible for the products or services offered by participating merchants and service providers, and shall not be liable for the products or services provided in connection with any offer.

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Car

Car booking tool is provided by Altour. Lowest available rate refers to the lowest rate available across booking channels and must be available in the Global Distribution System during the booking date for the same booking being requested through CONNECT. Discount may apply on select rentals and varies by rental date, location and vehicle type. Individual offers are brought to you by participating merchants and are subject to the merchant's terms, conditions, and restrictions, which vary per offer and are subject to change. Cancellation policies, payment policies, and all other booking conditions will be advised at the time of booking. All reservations and offers are based on availability and are subject to taxes and assessments. Offer expiration dates vary. To qualify, purchase must be booked by calling 1-855-327-1405 or online at PropelCardBenefits.com, and must be made on a valid Wells Fargo Propel World American Express® Card. CONNECT searches will include all major car rental companies, but results may vary depending on destination and/or itinerary requested. Offer cannot be combined with other offers, promotions, discounts or programs, and may not be redeemed for cash. The CONNECT program may be terminated at any time. Neither American Express, its subsidiaries and affiliates, nor Wells Fargo are responsible for the products or services offered by participating merchants and service providers, and shall not be liable for the products or services provided in connection with any offer.

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Cruise

Cruise program content is provided by Cruise Planners and booking tool is provided by Altour. Complimentary amenities available on select sailings and will be confirmed at time of booking. Individual offers are brought to you by participating merchants and are subject to the merchant's terms, conditions, and restrictions, which vary per offer and are subject to change. Cancellation policies, payment policies, and all other booking conditions will be advised at the time of booking. All reservations and offers are based on availability and are subject to taxes and assessments. Offer expiration dates vary. To qualify, purchase must be booked by calling 1-855-327-1405 or online at PropelCardBenefits.com, purchase must be made on a valid Wells Fargo Propel World American Express® Card.

CONNECT searches include all major cruise lines, but results may vary depending on destination and/or itinerary requested. Offer cannot be combined with other offers, promotions, discounts or programs, and may not be redeemed for cash. The CONNECT program may be terminated at any time. Neither American Express, its subsidiaries and affiliates, nor Wells Fargo are responsible for the products or services offered by participating merchants and service providers and shall not be liable for the products or services provided in connection with any offer.

Vacations

Rates and promotions are accurate at time of printing. All advertised savings are reflected in price. Rates subject to change based on currency fluctuations. Not responsible for errors or omissions in the printing of this ad. Valid for new bookings only. \$100 off qualifying bookings applies to bookings with minimum purchase value of \$2,000 and five-

night minimum stay. Excludes travel to Las Vegas and Orlando. CST # 2029006-20, IOWA#758. NEVADA#2004-0029. Washington UBI # 602 425 801. Valid for group bookings and cannot be used with any other promotions, special offers, privileges, or membership benefits. Minimum booking requirements may apply. Terms, conditions, and restrictions apply and vary per offer. Cancellation policies, payment policies, and all other booking conditions will be advised at the time of booking. Blackout dates may apply. All reservations and offers are based on availability and are subject to taxes and assessments. Travel Privileges program may be terminated at any time. Individual offers are brought to you by participating American Express merchants and subject to change and offer expiration dates vary. Offers are subject to merchants' standard booking requirements, terms, and conditions. Offer cannot be combined with other offers, promotions, discounts or programs, and may not be redeemed for cash. Neither American Express, its subsidiaries and affiliates, nor its licensed issuers are responsible for the products or services offered by other participating companies and shall not be liable for any acts or omissions of the products or services provided in connection with this offer. To qualify, purchase must be booked through your Concierge at 1-866-992-2731 or online at or online at amexconnect.com purchase must be made on a valid American Express® Card. This agreement, together with the Web Site Rules and Regulations, contains the terms and conditions by which Travel Impressions Ltd., 465 Smith Street, Farmingdale, NY 11735 ("Operator"), in consideration for a Participant's payment, agrees to provide these travel tours. Read this agreement and the Web Site Rules and Regulations carefully before sending any money. Reservations and Payment: Operator accepts payment by credit card: AMERICAN EXPRESS only. If payment is made by credit card, (1) a signed, fully completed universal charge form ("UCC" without approval) for full payment must be received to secure reservations and (2) Participants in the travel tour (each, a "Participant") waive any chargeback rights. Tender of payment to Travel Impressions constitutes acceptance of these terms of sale. Full payment is applied to the credit card entered into the system at the time of booking. Online bookings will be accepted 4 days prior to scheduled departure. All reservations made 14 days or less prior to departure will be charged a \$25.00 Special Handling Fee to cover costs associated with expedited processing of the booking. After payment is made, all revisions are subject to a \$25.00 per booking fee, plus any supplier fees. Responsibility and liability: Operator arranges all of the services and accommodations offered in connection with these trips. Operator does not own or operate any of the suppliers which will provide goods and services for the trip or for any option which may be available in connection with the trip (including optional side trips, car rentals, etc.) and Operator has not priced the trip or options to allow Operator to guarantee against failure of any such suppliers. Accordingly, participant(s) agree to seek remedies directly with the supplier and not to hold Operator, its parent, subsidiaries, affiliates and representatives (collectively "Operator Parties") or authorized issuers of American Express-branded Cards liable, in the absence of its or their negligence, for any loss, injury, delay, expense or damage which results directly or indirectly from any action or omission, whether negligent, criminal or otherwise, of any entity providing goods or services for the trip or any available option (e.g., the quality of services, cleanliness of a hotel, hotel overbooking, cancellation of services, cessation of operations, accidents, failure of equipment, changes in fares, itineraries or schedules or any flight delay). Participant(s) also agree not to hold the Operator Parties liable for circumstances beyond its or their control (e.g., acts of God, fires, earthquakes, floods, climatic aberrations, acts of governmental authorities, civil unrest, strikes, riots, theft, disease, accidents or failures related to the public internet, telecommunications lines or facilities, or third party technology systems, piracy and terrorism, or any other cause beyond the control of the Operator Parties. Participant(s) acknowledge that the Operator Parties have not made any representations or promises with respect to the tour described herein except as expressly set forth in the Operator's literature, unless such agreement is in writing and signed by an officer of Operator. At any time, the Operator may decline, for any reason, any person as a participant on a trip (or option) whereupon the Operator's only obligation shall be to refund such person that portion of payment allocable to the unused services. Cancellation and refund policy: The right to a refund if a Participant changes plans is limited. All requests for refunds after a trip must be submitted (with return receipt requested) in writing through the booking agent to the Operator within 14 days after completion of the trip. Operator will remit any refund to the Participant(s) within 14 days after receipt of the cancellation request. Failure to submit your written request within 14 days could limit Operator's ability to resolve your request with the supplier. If your notice is received, your liquidated damages (per person) will be: Once payment is received - \$50.00 per person plus any supplier fees. For holiday programs and certain travel periods higher penalties apply. During selected holidays, special event dates and peak travel periods, such as Christmas/New Year's, winter school break and Easter, your penalties may be higher and still subject to the supplier fees. All appropriate receipts and documentation must accompany the refund request. No refund will be made for features the participant opts not to use. "No show" penalties could be up to 100% of the airfare and 50% of the hotel/land. The rights and remedies made available herein are in addition to any others available under applicable law. However, Operator offers refunds under this agreement with the express understanding that endorsement of a refund by participant(s) constitutes a waiver of any such additional rights and remedies. Forum for disputes: Participant and Operator agree to resolve any dispute in a court of competent jurisdiction in New York State. Documents: Documents will be mailed to your travel agent approximately 21 days prior to departure. Document reissue fee is \$25.00 per booking. Check-in procedure: Failure to check in at least 3 hours prior to departure may result in denied boarding and no refund will be granted. International flights only: The operation of these flights is subject to the foreign government involved granting landing rights for the flights. If the direct air carrier cannot obtain these rights, the flights will be cancelled and full refunds will be made to all participants. Package price: Includes only items specifically stated in Operator's current literature, the

contents of which are specifically made a part hereof. Certain secondary features of a package (e.g., cocktail party, free sports, etc.) are based on supplier policy and may be changed, added or deleted after printing of literature. Operator has the right to substitute services or accommodations in similar categories for items listed in the literature. PLEASE NOTE: Operator reserves the right to re-invoice participant(s) in case of an error made in computing tour price, or a change in tax, hotel rate or service fee is imposed by the hotel or airline. Air-inclusive packages do not include per person government imposed taxes; PFC's of up to \$18 and September 11th Security Fees of up to \$10. Foreign government departure taxes, fees and tourist cards may be collected at the destination by the respective government authority. Insurance: Trip cancellation, health, accident and luggage insurance is available and strongly recommended. Proof of citizenship and entry requirements: Participant(s) are responsible for determining and obtaining proper documentation including any visas that may be required. Failure to carry proper proof of citizenship may lead to denied entry to aircraft and/or foreign country. No refunds will be made. All participants are required to check with the appropriate consulate or embassy for the respective destination for entry requirements. Children traveling without parent(s) must have a notarized letter of consent from the parent(s) not traveling, or a death certificate. This requirement may vary by country. No refunds will be made if improper documentation results in denied boarding or entry. A valid passport may be required and should be valid for a minimum of 6 months after your return date when traveling outside the US. If you are traveling with an original state issued birth certificate and a driver's license, instead of a valid passport, the name on the birth certificate and the driver's license must match or legal proof of name change, such as an original marriage certificate, must be shown at check in. Similarly, if the name on your passport is different from the name on your ticket, proof of name change must be shown at check in. Aircraft, flight changes and delays: Participant(s) are subject to the ticket terms and tariffs of the airlines which, when issued, shall be the sole contract between the airline and the participant. Major changes: A "Major Change" is limited to: (i) a change in the departure or return date, except that flight delay is not a Major Change unless the Operator knows of it more than 2 days before the scheduled flight date or if the delay lasts more than 48 hours; (ii) a change in the origin or destination city, unless the change affects only the order in which cities are visited; (iii) any substitution of any hotel that is not named (as an option or otherwise) in Operator's literature; (iv) a price increase to the participant(s) which is more than 10 percent of the total price the participant(s) are paying for the trip. Should Operator know of a Major Change 10 or more days before scheduled departure, it will notify participant(s) within 7 days after first knowing of it, but in any event at least 10 days before scheduled departure. Should Operator learn of the Major Change less than 10 days before scheduled departure, it will notify participant(s) as soon as possible. For a full refund within 14 days, a participant may cancel in writing (return receipt) to Operator within 7 days after receiving notice of a Major Change, but in no event later than departure. If notice of a Major Change is received after trip departure, participant may decline to accept the change and be sent a refund of the portion of his payments allocable to the hotel accommodations or air transportation not provided within 14 days after scheduled return date. Intermediary disclosure: Operator assists you in finding travel suppliers and making arrangements that meet your individual needs. Operator considers various factors in identifying travel suppliers to you and recommending specific itineraries. In this role, Operator is acting as an independent third party and not as a fiduciary. The Operator Parties want you to be aware that certain suppliers pay them commissions as well as incentives for reaching sales targets or other goals, and from time to time may also provide incentives to the Operator Parties' travel counselors. Certain suppliers may also provide compensation to the Operator Parties for various marketing and administrative services that they perform for them, such as granting suppliers access to the Operator Parties' marketing channels, participating in marketing programs and supporting technology initiatives. In addition, our parent company, American Express Travel Related Services Company, Inc. receives compensation from suppliers when customers use an American Express® Card to pay for supplier products and services. From time to time the Operator Parties may enter into other business relationships with suppliers and these arrangements, including levels and types of compensation and incentives the Operator Parties receive, are subject to change. In identifying suppliers and recommending itineraries, Operator may consider a number of factors, including supplier availability and your preferences. The relationships the Operator Parties have with suppliers may also influence the suppliers Operator identifies and the itineraries Operator recommends. Cancel for any reason travel protection plan: The cancellation protection is provided by Travel Impressions and must be purchased at the time of trip deposit. This cancellation policy only covers pre-paid arrangements made through Travel Impressions. The post-departure travel insurance benefits and services were arranged with National Union Fire Insurance Company of Pittsburgh, PA under Policy Number 3041-9500360. This is just a brief summary of benefits. Other limitations and exclusions apply. For full terms and conditions of coverage, ask your travel agent for the Description of coverage pamphlet. The policy is provided in addition to other applicable insurance or indemnity programs, where permitted by law and shall apply only after benefits have been paid. The policy provides limited benefits, health-insurance only. It does NOT provide basic hospital, basic medical or major medical insurances as defined by the New York State Insurance Department. If you have any questions concerning coverage, please call our Protection Plan Help Line at (800) 453-4053. Cancellation and change penalties apply to these arrangements. Details will be provided upon request. For customers purchasing travel from within the state of California: Operator's California State Seller of Travel Registration Number is: 2029006-20. Upon cancellation of the transportation or travel services, where you, the customer, are not at fault and have not canceled in violation of the terms and conditions, if any, of the contract for transportation or travel services, all sums paid to Operator for services not received by you will be promptly refunded to you unless you otherwise advise Operator in writing, after

cancellation. Operator is a participant in the California Travel Consumer Restitution Fund (the *Fund*). If you, the passenger, were located in California at the time of your purchase, you may request reimbursement from the Fund if you are owed a refund of more than \$50 for transportation or travel services which was not refunded in a timely manner by the seller of travel who was registered and participating in the Fund at the time of sale. The maximum amount which may be paid by the Fund to any one passenger is the total amount paid on behalf of the passenger to the seller of travel, not to exceed \$15,000. A claim must be submitted within six months after the scheduled completion date of the travel. A claim must include sufficient information and documentation to prove your claim and a \$35 processing fee. You must agree to waive your right to other civil remedies against a registered participating seller of travel for matters arising out of a sale for which you file a claim against the Fund. You may request a claim form by writing to: Travel Consumer Restitution Corporation, P.O. Box 6001, Larkspur, CA 94977-6001; or by faxing a request to: (415) 927-7698. Note: Sales transactions with customers located outside of California are not covered by the Fund and such customers are not eligible to file a claim against the Fund. For customers purchasing travel in the state of Oregon: Transportation, lodging, meals, entertainment and all other services are sold to you either on a refundable or non-refundable basis. If all or part of the transportation or services are canceled by any person, we shall, within 2 working days of learning of the cancellation, request on your behalf that the service suppliers or wholesalers provide a refund of all sums sent them on your behalf. Operator shall send any refund received from the service suppliers or wholesalers to you within 2 working days after the refund received by Operator has cleared the bank. For customers purchasing travel in the state of Washington: Operator's Washington State Seller of Travel Registration Number is: UBI#602425801. If transportation or other services are canceled by the seller of travel, all sums paid to the seller of travel for services not performed in accordance with the contract between the seller of travel and the purchaser will be refunded within thirty days of receiving the funds from the vendor with whom the services were arranged, or if the funds were not sent to the vendor, the funds shall be returned within fourteen days after cancellation by the seller of travel to the purchaser unless the purchaser requests the seller of travel to apply the money to another travel product and/or date. Cancellation and change penalties apply to these arrangements. Details will be provided upon request. For customers purchasing travel in the state of Nevada: Our Nevada State Seller of Travel Registration number is: #2004-0029. For customers purchasing travel in the state of Iowa: Our Iowa Seller of Travel Registration number is: #758.