

**Fello Terms & Conditions- Business Travel – December 2025****1. INTRODUCTION**

Your booking is made on the basis of these terms and conditions, including any other information we may provide to you prior to booking. Please read these terms and conditions carefully before entering into this contract. If there is anything you do not understand please contact us on 020 7650 3100 or by e- mail at [contactus@fello.co.uk](mailto:contactus@fello.co.uk).

In these terms and conditions any reference to 'you' or 'your party' means all persons named on the booking including any persons added or substituted at a later date and/or the company, firm, entity or organisation you represent, collectively 'the Client'. References to 'we' 'us' or 'our' are references to Fello Travel Ltd (FTL) trading as "Fello", the 'Parties'.

When you make a booking you guarantee that you have the authority to accept, and do accept on behalf of your party, these terms and conditions and that you consent to the provisions hereunder.

If any of the terms or part of the terms of these terms and conditions is or becomes invalid, illegal or unenforceable, it shall be deemed deleted, but shall not affect the validity and enforceability of the rest of these terms and conditions.

This contract is governed by English Law and both Parties agree to submit to the exclusive jurisdiction of the English Courts at all times. You may however, choose the law and jurisdiction of Scotland or Northern Ireland if you live in those places and if you wish to do so.

We reserve the right to alter, adapt or otherwise change these terms and conditions without notice or liability from time to time. Any such variations will be notified to You via our website at [www.fello.co.uk](http://www.fello.co.uk) and are also available from our offices.

**Fello Business Travel**

For Fello Business Clients, individuals, organisations, groups or any other relevant business, your signed General Agreement and/or other further contractual instruction is made up of the following: (i) the General Agreement; (ii) the Fello Terms; (iii) the Data Processing Policies; (iv) where applicable, the Credit Terms, and (v) any applicable Provider Terms, (together the "Contract"). These Fello Terms will not necessarily, solely govern your business travel arrangements. Again, please contact us if you have any queries whatsoever.

**2. BOOKING & PAYING FOR YOUR ARRANGEMENTS**

In order to make a booking with us, we will provide you with a quote for your requested/desired travel arrangements. Once we receive your confirmation that you would like to proceed, and are in receipt of the relevant payment, we will issue the relevant tickets and/or confirmation ("Booking Confirmation"). Your contract with Fello shall come into existence when we issue that Booking Confirmation and your booking is paid.



You are responsible for providing us with all information reasonably required to provide the services and deal with your travel arrangements. You must ensure that all information is complete and accurate, and co-operate with us in all matters relating to your booking and the travel arrangements.

In some circumstances, your travel arrangements and/or booking may require adherence to certain supplier rules in order to proceed. If this is the case, we will confirm rules required either directly to you, or within the travel information provided to you, and may need to cancel or refuse any booking that does not meet the requisite booking requirements. See Clause 12 for more on this.

### 3. ACCURACY

We endeavour to ensure that all the information and prices are accurate, however occasionally changes and errors occur, and we reserve the right to correct prices and other details in such circumstances. You must check the current price and all other details relating to the arrangements that you wish to book before you make your booking.

By making a booking with us, you confirm your understanding and acceptance that we act solely as an agent on behalf of the relevant package organiser or travel service provider, including for packages we facilitate. As such, Fello and its directors, staff, and agents are not liable for the travel services themselves, except as expressly outlined in these Terms and/or the Package Travel Regulations.

If you choose to book any activity, excursion, or tour during your trip, your agreement will be with the operator of that service, and your legal rights will rest with them. We are not responsible for the delivery or outcome of such activities unless any issue arises from our own fault. Similarly, certain facilities available at or near your accommodation may be offered by third parties, for example, but not limited to, water activities, sunbeds, equipment rental, spas, or massages. Neither we nor the accommodation provider are responsible for those services.

### 4. BUSINESS TRAVEL SERVICES (TMC)

When you contact us and we make a booking on your behalf, you acknowledge and agree that we will be acting as an agent only for the relevant airline, accommodation or other Travel Provider used.

Our obligation to you and the specific Service(s) we provide is to (and you expressly authorise us to by accepting the provisions of this Agreement and the wider Contract) make travel bookings on your behalf and to arrange relevant contracts between you and Travel Providers. The Travel Provider, and not Fello, will, at all times, be responsible to you for the provision of the relevant direct travel Service(s). Any Services we provide to you in arranging your travel are collateral to our agency relationship with the Travel Provider and are separate to the actual provision of the travel services. Your legal recourse for the Services is always against the specific Travel Provider and, except to the extent a problem is caused by fault on our part, not against us. Specifically, if for any reason (excluding fault on our part), any Travel Provider is unable to provide the travel services for which you have contracted, your remedy lies against the Travel Provider and not with us.



If there is a problem during your travel, we strongly advise you to bring it to the attention of us and the relevant Travel Provider as soon as possible and complete any official complaint report/documentation they may have available.

## 5. PRICES

**Price Guarantee:** You will be quoted a fare & taxes for your selected itinerary at the time of booking and advised of any special conditions, including (i) the date by which the booking must be confirmed to obtain this price, (ii) any Special Fares and rules/restrictions associated with such Special Fares, and/or (iii) any other information, rules or restrictions as determined by us or our suppliers. Only once you have confirmed your acceptance of the booking and all travel documentation has been issued will the invoice price of your fare be guaranteed (subject to any additional governmental or travel provider taxes or charges as reasonably required, including, but not limited to, out of hours' call charges, ticketing re-issues for changes and any applicable fare differences, add on products i.e. visa applications, VIP meet & greets, transfers, and associated service fees). If you confirm your booking later than the advised date your fare will be re-priced, and you will be advised accordingly.

Should any of the additional government or similar taxes & charges change after booking we will advise you as soon as possible of any extra payment required. Please note that these taxes and charges are unlikely to originate with us.

## 6. PAYMENT, TICKETS AND DELIVERIES

**Payment Method:** Fello accepts all major credit and debit cards and payment by bank transfer (BACS).

Any payment via bank transfer will only be valid upon receipt of cleared funds; proof of transfer will not constitute to payment being completed. Fello holds no responsibility or liability for delays in payment and only accepts cleared funds as proof of payment, cleared during UK Business Hours or, next business working day where applicable.

**Corporate Cards:** A charge is levied on corporate credit and charge card payments – the rate may be amended from time to time.

**Deposit:** When making an eligible booking, you may be able to pay a non-refundable deposit to guarantee availability of your requirements. You further agree to pay the full balance 8 weeks before departure or on the agreed date provided at quotation stage if sooner. (the final payment deadline).

**Late Payment and Non-Payment:** If any sums due to Fello are not paid on time Fello reserves the right to (at its sole discretion) (i) cancel your booking, (ii) suspend the ability to make any future bookings, and/or (iii) charge interest on the overdue amount. Further restrictions may be imposed for credit facilities, please see Clause 23.

In the event that your booking is cancelled by us due to non-payment, we will treat the booking as instructed to be cancelled by you – see Clause 12.



**Special Fares:** We are often able to offer special lower rates and fares, where such rates are offered to Fello by our suppliers ("Special Fares"). These Special Fares are offered to us by our suppliers with certain restrictions, rules and on a non-refundable basis. To take advantage of Special Fares, Fello may therefore be required to issue tickets well before departure and you may incur cancellation charges of up to 100% of the cost if you have to cancel or make changes after tickets have been issued, per the booking conditions.

**Travel Documents:** Once we have received payment in full, your travel documents will be forwarded to you. Please note all documentation is usually sent to your stored email or postal address unless you request otherwise.

## 7. YOUR BEHAVIOUR

All our clients are expected to conduct themselves in an orderly and acceptable manner and not to disrupt the enjoyment of others. If in our opinion or in the opinion of any hotel manager or any other person in authority, your behaviour or that of any member of your party is causing or is likely to cause distress, harassment, danger or annoyance to any other clients or any third party, or damage to property, or to cause a delay or diversion to transportation, we reserve the right to terminate your booking with us immediately.

In the event of such termination our liability to you and/or your party will cease and you and/or your party will be required to leave your accommodation or other arrangements immediately. We will have no further obligations to you and/or your party. No refunds for lost accommodation or any other arrangements will be made and we will not pay any expenses or costs incurred as a result of termination.

You and/or your party may also be required to pay for loss and/or damage caused by your actions and we will hold you and each member of your party jointly and individually liable for any damage or losses caused by you or any member of your party. Full payment for any such damage or losses must be paid directly to the hotel manager or other supplier prior to departure. If you fail to make payment, you will be responsible for meeting any claims (including legal costs) subsequently made against us as a result of your actions together with all costs we incur in pursuing any claim against you.

## 8. CHANGES MADE BY YOU

If, after your travel documentation and our Booking Confirmation have been issued, you wish to alter the travel arrangements in any way, please contact us and confirm this in writing as soon as possible. Fello retains the right to confirm change authorisations with the approved booker and/or lead passenger.

Whilst we will do our best to assist, we cannot guarantee that we will be able to meet your requested change. Where we can meet a request, all changes will be subject to payment of an



administration fee per person (excluding infants) as well as any costs and charges incurred by us and/or incurred or imposed by any of our suppliers in making this change. You should be aware that these costs could increase the closer to the departure date that changes are made and you should contact us as soon as possible. Where we are unable to assist you and you do not wish to proceed with the original booking we will treat this as a cancellation by you. A cancellation fee may be payable in accordance with Clause 9.

#### 9. CANCELLATION BY YOU

You may cancel your travel arrangements at any time. Written notification from the lead person on the booking or appointed authorised person for the business must be received by us and acknowledged by our agents.

As we incur costs in arranging, and subsequently cancelling, your travel arrangements you will be required to pay any applicable cancellation charges.

**Important Note:** Certain arrangements may not be amended after they have been confirmed and any alteration or cancellation could incur a cancellation charge of up to 100% of that part of the arrangements in addition to the charge above. This will be detailed in your travel arrangement's individual booking conditions- for example, but not limited to; "non-refundable" or "not permitted" regarding cancellation.

If the reason for your cancellation is covered under the terms of any insurance policy you hold, you may be able to reclaim these charges.

#### 10. REFUNDS

All refunds for travel services (where available, and subject to the conditions of your booking) that are cancelled or not used will only be issued to the original form of payment or in the form of a credit note as soon as the full amount due has been refunded to us by the relevant supplier (airline, hotelier, etc.).

In the event that there is a negative balance on your Credit Account (or any other credit facility), you agree that Fello may at any time use any refund received against any sums you owe to Fello, or against any negative balance on such Credit Account (or other such credit facility).

Since we have to pay suppliers whilst they process any available refund application, our invoice to you must be paid in accordance with these terms and conditions whilst we wait.

Please be aware that sometimes refunds are not available. Where refunds are available we may charge a per person fee for this service.

All relevant travel documentation must be returned to our offices within 14 calendar days of your return for any refund application to be made. If you do not do so you will not be able to claim any available refund.



## 11. CHANGES MADE BY US

It is extremely unlikely Fello will have to make changes to your travel arrangements. Regrettably however, amendments may sometimes be necessary, and errors occasionally occur. Upon receipt of your travel documents, you must check the details of the travel arrangements that have been made and notify us immediately of any errors or issues.

We reserve the right to make changes or correct errors at any time both before and after we send you our Booking Confirmation. The clear majority of these changes will be minor, and we will do our best to try to advise you of these before you depart. Flight timings, aircraft types, and operators advertised may be subject to change for operational reasons and these are deemed to be minor changes. Your flight will be subject to international conventions, and the conditions of carriage can be found on the airline's website. Fello accepts no liability for any change or amendment required due to international convention or general conditions of carriage.

A major change can be many things, but for example might be a change of scheduled UK airport or destination airport (except where the change is between 2 airports serving the same destination) or a change of scheduled departure time by more than 12 hours. In these circumstances you have the following options:

- a) (For Significant Changes) Accept the altered travel arrangements;
- b) Accept alternative travel arrangements we may be able to offer; or
- c) Cancel your travel arrangements with us without charge.

If you choose c) we will refund all your monies to you and if you choose, we will pay compensation to you on the scale set out below. If you choose a) or b) we will refund any difference in cost of the new arrangements to you if the new cost is lower but if the new cost is higher than the original booking you will have to pay the difference, except where the change arises due to circumstances over which we have no control ("Force Majeure").

If you choose, we will pay you compensation on the scale set out below:

Hours/days before departure notice of change is given	Compensation per full fare paying passenger	
	Option a) or b)	Option c)
0 - 48 hours	£50	£25
2 – 14 days	£20	£10
More than 14 days	£0	£0



Fello's liability in all cases involving a major change or cancellation is limited to the options and compensation set out above.

Compensation is not payable if we have to make changes for unusual or unforeseeable circumstances, which we could not have avoided even with due care. Compensation will not be payable for changes or cancellation due to your failure to pay any balance or because of Force Majeure.

## 12. CANCELLATION BY US

It is extremely unlikely Fello will have to cancel your travel arrangements. However, we reserve the right to do so in any circumstances. Examples of instances where this may be necessary include Force Majeure; if you have not paid the final balance; or if the minimum number of travellers required for a particular travel arrangement is not reached. If we are unable to provide the booked travel arrangements and we have received payment for the booking, you can either have a refund of all monies paid or (where available) or accept an offer of alternative travel arrangements of comparable standard from us. In these circumstances, except for reasons of Force Majeure, if you wish we will pay compensation as per (and in accordance with) Clause 11, above.

## 13. TRAVEL INSURANCE

It is a requirement of booking with us that you have adequate travel insurance for all trips. Fello will in no circumstances be liable for any personal injuries or losses (including financial losses) suffered by you which are not directly as a result of any act and/or omission by Fello in making your travel arrangements.

## 14. ENTRY, PASSPORT, VISA & IMMIGRATION REQUIREMENTS, SAFETY & HEALTH FORMALITIES

We can only provide general information regarding entry, passport, visa, immigration requirements and safety and health formalities applicable to your itinerary. It is your responsibility to check such requirements (in good time before departure), in order to make your decisions to fulfil such requirements regarding your destination and/or the country(ies) through which you may be transiting through.

Such information which you may need to check includes (but is not limited to) passport requirements including the validity of your passport for the duration of your trip, whether your passport must be machine readable or which visas/waivers may be required for entry such as ESTA for USA travel, ETA for UK travel and/or ETIAS for EU travel.

You must check requirements for your own specific circumstances with the relevant bodies as applicable. We have provided a few useful resources below, though it is your responsibility to check and see if such a body would be relevant to yourself.



- the Foreign, Commonwealth and Development Office (“FCDO”, <https://www.gov.uk/travelaware>) (applicable to UK residents);
- UK Passport Office (0870 5210410 or <https://www.gov.uk/browse/citizenship>);
- Embassies, High Commission and/or Consulates;
- Your own doctor.

For UK residents booking European travel, you should obtain a UK Global Health Insurance Card (UK GHIC) prior to departure which may provide limited medical treatment in most EEA countries. However, such cover may be extremely limited and for emergency purposes only. Nevertheless, all passengers to any destination should obtain comprehensive medical insurance prior to departure, including cover for emergency medical treatment and associated costs.

We do not accept any responsibility if you cannot travel, or incur any other loss because you have not complied with any entry, passport, visa, immigration requirements or health formalities. You agree to reimburse us in relation to any fines or other losses which we incur as a result of your failure to comply with any entry passport, visa, immigration requirements or health formalities.

#### 15. EVENTS BEYOND OUR CONTROL (“FORCE MAJEURE”)

We define Force Majeure to be including but not limited to - war or the threat thereof, riots, civil unrest, industrial disputes, terrorist acts and their consequences, outbreaks of plague, epidemics, pandemics, infectious diseases or any other public health emergencies (including quarantines or related restrictions), natural or man-made disasters (such as volcanic ash clouds or hurricanes), nuclear incidents, fires, severe or disruptive weather conditions (including actual or forecast snow and fog), airport or port closures or congestion, unavoidable technical issues with transport, unexpected changes to transport schedules, delays or cancellations, national or international travel bans, updates to travel or health advisories, quarantine requirements, changes to immigration, labour, or free movement regulations, rescheduling of flights, ships or other transport, amendments to applicable laws, and government actions such as border closures or evacuation orders, as well as comparable events.

#### 16. OUR LIABILITY TO YOU

We ensure that we only work with reputable Travel Providers. However, we are not a direct provider of travel services and have no control over, or liability for, the Travel Providers we use.

We are responsible for ensuring that we manage your booking with reasonable skill and care and, accordingly, our liability to you (except for fraud, or death or personal injury caused by our negligence) will be limited to supplying the relevant Service again or paying the cost of having the relevant Service supplied again.

Our liability will at all times be limited to the extent that any relevant international convention(s).



In no event do we accept any liability in contract, tort or otherwise, for any injury, damage, loss, delay, additional expense or inconvenience caused directly or indirectly by the acts, omissions or default, whether negligent or otherwise, of third party service providers (including Travel Providers) over whom we have no direct control. Furthermore, we do not accept any liability in contract, tort or otherwise, for any injury, damage, loss, delay, additional expense or inconvenience caused directly or indirectly by force majeure or any other event which is beyond our control or which is not preventable by reasonable diligence on our part.

We also do not accept any liability in contract, tort or otherwise, for consequential loss (meaning indirect loss, loss of revenue, loss of reputation, loss of profits, loss of actual or anticipated savings, lost opportunities, including opportunities to enter into arrangements with third parties or loss or damage in connection with claims against you by third parties) howsoever caused in connection with your travel arrangements.

## 17. CONDITIONS OF SUPPLIERS

Many of the services which make up your itinerary are provided by independent suppliers. Those suppliers provide these services in accordance with their own terms and conditions which will form part of your contract with us. Some of these terms and conditions may limit or exclude the supplier's liability to you, usually in accordance with applicable International Conventions. Copies of the relevant parts of these terms and conditions are available on request from us or the supplier concerned.

## 18. SPECIAL REQUESTS & NEEDS

We are not a specialist disabled travel company, but we will do our utmost to cater for any special requirements you may have. If you or any member of your party has any medical problem or disability which may affect your booking, please provide us with full details before you make your booking so that we can try to advise you as to the suitability of your chosen arrangements. We may require you to produce a doctor's certificate certifying that you are fit to participate. Acting reasonably, if we are unable to properly accommodate the needs of the person(s) concerned, we will not confirm your booking or if you did not give us full details at the time of booking, we will cancel it and impose applicable cancellation charges when we become aware of these details.

Any other special requests must be advised to us at the time of booking e.g. diet, room location, a particular facility at a hotel etc. You should then confirm your requests in writing. Whilst every effort will be made by us to try and arrange your reasonable special requests, we cannot guarantee that they will be fulfilled. The fact that a special request has been noted on your confirmation invoice or any other documentation or that it has been passed on to the supplier is not confirmation that the request will be met. Failure to meet any special request will not be a breach of contract on our part unless the request has been contractually confirmed by us. We do not accept bookings that are conditional upon any special request being met.



## 19. EMERGENCY ASSISTANCE

When booking with Fello, you will have access to 24/7 emergency phone support wherever you are in the world. During UK business hours, your booking agent/team will be able to assist you, outside of this our specialist team will be on hand.

Please find the phone number on your travel documentation to ensure you reach the correct team. This is a non-premium UK landline phone number however international calling costs charged by your phone provider may be incurred to you the client.

## 20. OUR DATA PROTECTION POLICY

Calls may be recorded or monitored for training & quality purposes. To process your booking and ensure that your travel plans run smoothly Fello may use the information you provide such as name, address, any special needs, etc. We must pass the information to the relevant suppliers of your travel arrangements such as airlines, hotels, etc.

We take full responsibility for ensuring that proper security measures are in place to protect your information. The information may also be provided to security or credit checking companies, public authorities such as customs/immigration if required by them or as required by law.

The implementation of the General Data Protection Regulation ensures stricter rules for processing personal data. Details of how Fello processes personal data, and the rights available to you are set out in our Privacy Policy (which is available on our website: <https://fello.co.uk/privacy-policy>) and, where relevant to our contract with you, our Data Protection Addendum (DPA), which is available upon request. The clauses of the DPA are incorporated into this contract.

You are entitled to a copy of your information held by us. If you would like to see this, please get in touch.

## 21. IF YOU HAVE A COMPLAINT

If you have a problem during your travel programme, Fello strongly advises you to bring it to the attention of the relevant supplier (e.g. hotelier, airline) as soon as possible and complete any official complaint report/ documentation they may have available. Failure to do so it may jeopardise your rights to make a claim afterwards. Most complaints however, can be resolved quickly & efficiently by speaking to the relevant supplier at the time. If you are unable to resolve your complaint locally, please do let us know in writing within 28 calendar days of your return either by writing to our Customer Services Manager at Fello Travel Ltd, 422 Landmark Cannon Place, 78 Cannon Street, London, EC4N 6HL or by e-mail to [contactus@fello.co.uk](mailto:contactus@fello.co.uk).



Please include your booking reference, a copy of any complaint report/document you have previously completed (whether sent to us or one of our suppliers), and all other relevant information.

We hope that any complaint you may have can be settled amicably between us. However, disputes arising out of, or in connection with this contract which cannot be settled amicably, may (if you wish) be referred to Arbitration under a special scheme, which is arranged by ABTA, but is administered quite independently by Hunt ADR. The scheme provides for a simple and inexpensive method of Arbitration on documents alone, with restricted liability on you in respect of costs.

Claims under the Scheme cannot be made for more than a total of £25,000, limited to £5,000 per person. Where a claim for personal injury/sickness is made the limit on the amount claimed is £1,500.00 per person. PLEASE NOTE: the personal injury/sickness element cannot be most of the claim unless the ABTA member agrees to this at the Pre Action stage (Stage 1).

If you choose to proceed to Arbitration under this scheme, you must send a written notice of your decision to ABTA within 18 months after your scheduled date of return. Full details of the scheme are available from ABTA (See the ABTA's website for contact details).

## 22. ADVANCE PASSENGER INFORMATION

A number of Governments are introducing new requirements for our suppliers to provide personal information about all travellers to the Authorities prior to travellers arriving at the destination. The data will be collected either at the time of or after a booking is made. Where we collect this data, we will treat it in accordance with our Privacy Policy .

## 23. CREDIT FACILITIES

Subject to Fello's eligibility criteria (as updated at Fello's sole discretion from time to time), the Client may make an application for use of a credit facility (a "Credit Account") with Fello using the form available from our offices or by e-mail at [finance@fello.co.uk](mailto:finance@fello.co.uk).

Credit Accounts are only available to businesses and will not be available to any individuals, sole traders or unincorporated organisations (including partnerships with fewer than 4 partners).

We will assess your application and may seek references from third parties including credit reference agencies. We will inform you of our decision in writing including any special conditions we may require you to accept, such as your depositing with us a cash bond equivalent to approximately one month of your travel expenditure.

Credit Account(s) will be subject to the terms and conditions as set out in our credit terms as appended to your credit account application (the "Credit Terms") and the client agrees that all Credit Account(s) will be bound by our Credit Terms.



No bookings can be made on account until (i) we have agreed in writing your Credit Account, and (ii) you have accepted in writing any special conditions we require, which will be detailed in our Credit Terms.

If your application is successful, Fello may require a trading deposit (amount to be confirmed by Fello on approval of the credit application) paid by bank transfer in accordance with our Credit Terms.

We reserve the right to accept or reject any credit facility application without explanation for any reason, at our sole discretion.

You may wish to provide an 'up-front' payment towards future travel arrangements we make for you. Similarly, in the event if you are eligible for a refund from a travel service provider, money can be returned to you, or with your consent, held by us for any future travel arrangements we make for you. Please note, that in either scenario, this money will not be held by us on trust for, and on behalf of, you and no interest will be payable to you.

Maintenance of any credit facility (including a Credit Account) with us is conditional upon the Client's acceptance & strict adherence to the following:

- a) Each booking/transaction you make is invoiced separately at the time of your Booking Confirmation;
- b) All sums due must be paid within the specified time period, as agreed between Fello and the Client prior to the Booking Confirmation, from the date of the relevant invoice.
- c) All payments are to be made by direct debit unless otherwise agreed in writing between Fello and the Client, and subject to a trading deposit being paid in accordance with our Credit Terms. Subject to prior written consent from Fello, payments can also be made by BACS or credit/debit card; and
- d) All refund provisions noted in Clause 10 above.

If you do not pay the full balance due on your Credit Account within the agreed timeframe Fello reserves the right to take all necessary steps, including any or all the following actions, until we receive the full amount owed to us:

- a) Charge interest on the overdue amount at 0.07% per day;
- b) Suspend payment of further bookings using your credit facility;
- c) Suspend and/or cancel all further/future bookings;
- d) Suspend or cancel any Annual Service Agreement we may have; and
- e) Refer your account to a third party for collection, upon which you will be liable for all costs, fees & expenses we incur in doing this.



Prior to the creation of the Credit Account, Fello will confirm to you, in writing and in accordance with the Credit Terms, the specific terms applicable to you at all times to your Credit Account. The specifics of these terms will be dependent on your credit score and the results of your credit reference checks, such specifics to be confirmed by Fello within 14 days of completion of your credit application.

At all times Fello reserves the right to withdraw any credit facility (including a Credit Account) the Client may have, in which case all monies owed become immediately payable in full.

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Draft	1/11/2025	Mark Bazley	Draft version
1.0	8/12/2025	Mark Bazley	Final published