

AutoPay,

our automated monthly payment plan

AutoPay terms and conditions

- You must select a payment method of either direct debit from your checking account or charges to your credit or debit card.
- EF must have the checking account or credit card holder's signature on file (electronic or handwritten), indicating agreement to the AutoPay Terms and Conditions, before the plan is activated.
- A minimum of three AutoPay payments is required to be eligible for enrollment (four payments for 2009 tours). If you do not meet the minimum payment requirement, EF will use the payment method you have provided for AutoPay toward the \$95 Enrollment Fee. You will be responsible for the remaining payments using our alternative payment plan outlined in EF's Booking Conditions.
- For payments by credit card, EF accepts Visa, MasterCard and American Express.
- You must provide a valid email address and pay the \$95 Enrollment Fee for your tour before the plan is activated.
- The day on which your checking account or credit card will be charged each month will be determined by your AutoPay enrollment date.
- If you are paying by direct debit or are submitting a debit card, please verify that there are sufficient funds available for monthly deduction. A non-refundable \$30 fee will be assessed each time a checking account payment is returned due to insufficient funds. A non-refundable \$20 fee will be assessed each time a credit card or debit card is declined. The following month, we will attempt to process both the payment due and the payment past due. EF reserves the right to withdraw you from the plan for checking account returns or credit card declines for two consecutive months.
- A secondary credit card may be submitted for backup in the event the primary card is declined. No fee will be assessed if the secondary card is approved. For direct debit, we do not allow a backup payment method.
- The monthly payment and final payment amounts are subject to change if tour items that are added or removed exceed \$125 (\$115 for 2009 tours). Tour items (optional excursions, travel voucher redemptions, room upgrades, special travel requests, departure fee changes, etc.) totalling \$125 or less that are added or removed will only

be reflected in the last payment.

- Additional payments to the account made by the participant outside of the AutoPay schedule will be deducted from the final payment, but the monthly payment amount will not be recalculated.
- After the AutoPay final payment deadline of up to 35 days prior to departure, the participant is invoiced for any subsequent charges. AutoPay payments will no longer be automatically deducted. Additional payments need to be made by credit card or by check online at eftours.com or by phone with an EF Customer Service Representative at 1-800-665-5364.
- The participant is not charged late fees while enrolled in AutoPay. However, if the participant opts to withdraw from the plan or is withdrawn from the plan by EF due to checking account returns or credit card declines for two consecutive months, EF's alternative payment schedule and late fee assessment, as outlined in our Booking Conditions, will apply.