



BCD Travel - Nordic Region

Denmark | Finland | Norway | Sweden

General Terms & Conditions



Denmark

Copenhagen	Kirsten Walthers Vej 7 DK-2500 Valby	T: +45 3618 3838 F: +45 3618 3099 E: info@bcdtravel.dk
Aarhus	Enghavevej 3 DK-8260 Viby J	T: +45 8734 6411 F: +45 8734 6401 E: info@bcdtravel.dk
»Virtual Team« Odense	Contact address: Kirsten Walthers Vej 7 DK-2500 Valby	T: +45 6544 7611 F: +45 6544 7601 E: info@bcdtravel.dk
»Virtual Team« Aalborg	Contact address: Kirsten Walthers Vej 7 DK-2500 Valby	T: +45 9631 6819 F: +45 9631 6801 E: info@bcdtravel.dk

Finland

Helsinki	Porkkalankatu 3 FI-00180 Helsinki	T: +358 9 612 6500 F: +358 9 612 65037 E: finland@bcdtravel.fi
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Norway

Oslo	BCD Travel/Ticket Biz Munkedamsveien 3B No-0161 OSLO	T: +47 67 516 980 F: +47 67 122 980 E: oslo@bcdtravel.no
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Sweden

Stockholm	Vretenvägen 13, plan 4 SE-171 54 Solna	T: +46 8 455 2630 F: +46 8 455 2649 E: sweden@bcdtravel.se
Gothenburg	Kungsgatan 48A SE-411 15 Göteborg	T: +46 31 744 1850 F: +46 31 744 1874 E: sweden@bcdtravel.se

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I General Trade with BCD Travel

1. Acceptance of the General Terms and Conditions and purpose of the trip (business travel or private travel)

Any transaction with BCD Travel is made on the following »General Terms & Conditions«, which the customer is regarded to have read carefully and accepted.

BCD Travel is a corporate travel management company and the services we provide to our customers are business travel services and not private travel.

According to the legislation BCD Travel must inform the customer about the possibility to purchase a Bankruptcy Coverage, if the trip is a private trip. However, this does not apply to business travel.

Therefore, the customer/travel booker must inform BCD Travel, if a trip (air tickets only and car rental only) is not a business trip, but a private trip, thus BCD Travel can offer the customer the above mentioned Bankruptcy Coverage.

2. Cancellation Insurance

A number of tickets (special tickets) and individual reservations for travel services (for example, hotel reservations), are subject to separate rules in the event of changes being made to or cancellation of the reservation.

Cancellation insurance to cover cancellation costs can only be taken out at the same time as the reservation is made and amounts to 5-6% of the risk/total price. As a rule, the insurance only applies in the event of serious illness, accident or death of the person traveling or their immediate family and/or travel companion before the trip is commenced. In the event of failure to submit a doctor's certificate as soon as possible or if the reservation is cancelled for other reasons, the normal rules applying to cancellation shall apply. Regardless of the reason for cancellation, the insurance premium will not be paid back.

BCD Travel cooperates with:

- EUROPÆISKE REJSEFORSIKRING A/S
Frederiksberg Allé 3 – DK-1790 Copenhagen V

For every reservation that may incur a loss due to cancellation EUROPÆISKE REJSEFORSIKRING A/S offers insurance against cancellation due to sickness.

BCD Travel bears no responsibility for any consequences and losses that failure to take out cancellation insurance/inadequate insurance may entail.

Insurance conditions: www.europaeiske.dk

3. Responsibilities

3.1 The Customer's obligations and responsibilities

For every reservation, BCD Travel will send out electronically-generated information (an e-mail confirmation) which will describe the individual elements included in the reservation (flight segment, car rental, hotel reservations etc.), the cost of the trip and information in relation to changes to or cancellation of the reservation. The e-mail will also include any information relating to passport, visa and vaccination requirements for the traveler (based on profile information/given information of Citizenship etc.).

Since changes may occur between the time of the reservation of the journey and the actual trip, we recommend that customers keep themselves up to date on travel conditions by contacting the embassy or consulate of the country they are traveling to or, if necessary, by checking the internet site of the Foreign Office for your country, which gives up-to-date travel information and also the addresses of the relevant embassies/consulates.

If any doubt travelers should always contact their own embassy

or consulate regarding visa and other entry requirements for the destination/s in question.

It is the customer's own responsibility to inform us immediately if the contents of the confirmation are inconsistent with the reservation wanted/as agreed. Similarly, it the customer's own responsibility to ensure that all passport, visa and vaccination requirements are in order before commencement of the trip.

If medicines containing strong euphoriant substances are being carried into a Schengen country, the passenger must produce a medical certificate upon entry into the country. This can be obtained from a pharmacy upon production of a prescription and passport.

Specific rules also apply for bringing medicines containing strong euphoriant substances into most other countries in the world. For this reason it is strongly advisable, under all circumstances, to obtain a medical certificate before departure so that any unpleasant experiences can be avoided when entering or staying in the country.

The customer must ensure that the correct forename/surname of the person/s traveling have been given to BCD Travel at the time of reservation and that these names exactly match the names contained in the person in question's passport/valid ID card. Incorrect names on tickets may result in the passenger being refused permission to check in or board an aircraft. Therefore, always check the confirmation/tickets and travel documents immediately upon receipt in order to avoid problems relating to any inconsistencies. BCD Travel accepts no responsibility for the consequences of incorrect information on travel documents.

»The Schengen Agreement« allows travelers of »Schengen countries« to travel within EU without having to show a passport, when crossing internal frontiers. However, the traveler must – despite of this agreement – always be ready to identify themselves by presenting a valid passport or an ID issued by the »The Schengen country« of citizenship. Please note that among EU countries; the United Kingdom, Bulgaria, Cyprus, Ireland and Romania have not signed up to the »Schengen Agreement«, therefore, normal passport control measures are still in place when entering these »Non-Schengen Countries«.

Foreign nationals in possession of a residence permit of a Schengen country must always carry a valid passport and their residence permit.

Note: Most countries outside Europe require that passports must be valid for at least 6 months from the date of the homeward journey.

3.2 BCD Travel's responsibilities

When selling tickets (flight only etc.), BCD Travel acts as an agent for the individual transport company. Therefore, it is the individual company that is responsible for ensuring that transportation of the passenger is carried out correctly.

BCD Travel's responsibility only covers our own errors and our »Price Commitment«.

However, BCD Travel's »Price Commitment« only applies the day of reservation (midnight) and as indicated in the confirmation and as stated under »Comments« in the electronic itinerary issued for the journey.

BCD Travel's »Price Commitment« (the total price) includes all taxes and levies known at the time of reservation.

Any increases/decrease in price, taxes and levies or other charges that may be applied in the period between the day of reservation (midnight) and commencement of the trip are not covered by the »Price Commitment«.

Various local taxes and charges applicable in various locations throughout the world and charges for personal consumption are payable upon departure and are not included in our »Price Commitment« and in the »Total Price«.

Extra charges may apply to car rental and hotel reservations which BCD Travel has not had an opportunity to incorporate into the »Total Price« – for example,

- Car rental – where petrol consumption, certain supplementary insurances etc. are not included.
- Hotel stays – where local service charges and taxes/VAT and any personal consumption (room service, film channels etc.) are not included.

For reservations made via BCD Travel's internet-based reservation system, *NordicBusinessOnline*, special rules apply. These appear on the associated website.

BCD Travel's »Price Commitment« does not apply if there are errors in the customer own loaded corporate fares (and other corporate fares) – which BCD Travel – has access to via our reservation system on behalf of the customer (or any other »third party«).

4. Payment

BCD Travel requires that payment is made with one of the BCD Travel supported »BTA solutions« or by Customers Credit Card.

5. VAT

All the prices, which have been quoted, do not include VAT for BCD Travel services. The VAT will be calculated at the time of invoicing and the deductible VAT of all parties will appear from the final invoice.

6. Tickets

BCD Travel will provide traditional transportation tickets and electronic tickets for air travel.

6.1 Traditional Transportation Tickets

»Traditional Tickets« will normally be issued as valid travel documentation in connection with transportation. Always be sure to read the rules applicable to issued tickets since the vast majority of tickets have restrictions with regard to changes of outward and return travel times, cancellation etc.

6.2 Electronic air tickets

BCD Travel always issues electronic air tickets (so-called E-tickets). Only in very special circumstances other types/forms of air tickets will be issued and any charges incurred by BCD Travel for issuing these tickets will be passed on to the customer.

6.2.1 Instant ticketing (same day ticketing)

E-tickets will be issued automatically on the day the reservation is made.

This protects you from any cancellation of the reservation by the airlines or a later fare increase.

6.2.2 Delayed ticketing

If rules allow a later ticketing, the reservation can be put on hold until the last possible ticketing date.

You as a customer can actively choose this option. A service fee will apply to this.

6.2.3 E-ticket itinerary/receipt

At the same time as the ticket is issued, a so-called »E-ticket itinerary/receipt« will be issued and by e-mail mailed to the person booking the trip. This itinerary/receipt serves as a ticket and must be carried by the traveler throughout the entire journey. It will also contain reference to the airline company's rules and contractual conditions (see also point 12).

Special conditions relating to the card used for travel/payment may apply when traveling with an e-ticket and/or Travel Pass.

BCD Travel does not accept any responsibility for the consequences and costs any misuse of the card may give rise to, and it is the cardholder's duty and responsibility to ensure that they are familiar with these rules.

7. Governing Law and Venue

Any dispute relating to interpretation of these terms and conditions and any claim against BCD Travel Nordic (Denmark, Finland, Norway and Sweden) shall be settled in accordance with Danish, Finnish, Norwegian and Swedish Law.

The venue shall be the Commercial and Maritime Court in Copenhagen (Sø- og Handelsretten), Helsingin Käräjätuomioistuimen in Helsinki, Tingretten in Oslo and The Arbitration Institute of the Stockholm Chamber of Commerce.

8. Insurance

8.1 Travel Insurance

Business travel is normally not covered by the National Health Insurance scheme.

Therefore, BCD Travel will always offer a travel insurance policy and recommend that travel insurance is taken out that covers any costs for medical treatment in the event of sickness and repatriation and transportation back home. Customers should be aware that insurance cover from, for instance, credit card companies, often provides inadequate cover.

BCD Travel Nordic cooperates with:

- EUROPÆISKE REJSEFORSIKRING A/S
Frederiksberg Allé 3 – DK-1790 Copenhagen V, Denmark

BCD Travel bears no responsibility for any consequences and losses that failure to take out travel insurance may give rise to.

Insurance conditions: www.europaeiske.dk

Holiday travel: BCD Travel recommends that the »holiday-traveler« seeks information about the national health insurance scheme offered by the country of citizenship.

In addition to this, BCD Travel recommends that an international travel insurance is taken out locally.

8.2 Product Liability Insurance (valid for Denmark only)

BCD Travel mediating an extended Product Liability Insurance to all our customers. The purpose of the extended Product Liability Insurance is to cover the traveler and his/her company in connection with an eventual claim against BCD Travel for damages caused as a result of flaws in the products and services offered by BCD Travel.

The product liability insurance relates to all products and services originating from Denmark to the rest of the world. The insurance has been taken out with Europæiske Rejseforsikring A/S.

A service fee is charged in connection with any order/reservation relating to all international travels and travel related services made with BCD Travel.

9. Claims

Any claims, due to dissatisfaction with services purchased, should be presented to the relevant transport company, hotel, car rental company etc. immediately or as soon as possible, or alternatively to your local BCD Travel office who will always make every effort to serve a distressed traveler in the best way possible so that the fault/complaint can be remedied as quickly as possible and with the minimum of inconvenience to the traveler.

Support relating to dissatisfaction with a service provided by a company for whom BCD Travel acts as an agent does not mean that BCD Travel, in providing support, acknowledges any responsibility for the fault/complaint and does not exempt the customer from payment of possible extra costs that may arise as a result of the support provided by BCD Travel, unless the fault/complaint

can be attributed to a fault on the part of BCD Travel and can consequently be remedied free of charge.

As far as possible, BCD Travel is willing to help the customer seek regress against the actual person/company causing the loss in the event of extra costs incurred and is prepared to make every reasonable effort to do so.

Any complaint relating to the professional misconduct of BCD Travel's employees or another party, for which BCD Travel is responsible, may be brought before the national consumer complaint board in the country where the service is purchased – if the complaint cannot be resolved amicably.

For more information about the national complaint boards in Denmark, Finland, Norway, Sweden and other countries: Please seek information locally.

In some countries special conditions apply to »Package holidays« (air transport and another additional service, for example, hotel accommodation or car rental). Any complaints relating to package holidays, should be directed to the »Package Holiday Appeals Board«.

For more information about the national complaint boards for »Package holidays« in Denmark, Finland, Norway, Sweden and other countries: Please seek information locally.

10. Service Charges

Certain service charges are payable in connection with BCD Travel Total Prices. These will be indicated in our Service Concept.

11. Transport and Airline Bonus Programs

In connection with certain reservations, individual transport companies may offer services and advantages in addition to the provision of transport. Wherever possible, BCD Travel will ensure that these advantages are passed on to the customer.

In the case of air transport, the airline may offer, for instance, book able seating, special meal services, bonus schemes etc. Information on the customer's specific wishes and preferences will, to a large extent, appear in the customer's »Personal Profile« in the reservation system used by BCD Travel. When making reservations for which »Personal Profiles« have not been set up, the customer him/herself must make sure that BCD Travel is informed of their wishes and personal information in relation to Bonus Programs and service concepts operated by airline companies and, at the same time, give their permission for their wishes and preferences to be noted in their »Personal Profiles« in the reservation system used by BCD Travel for future reference.

Note: BCD Travel requires that the individual traveler is informed that certain personal reservation data and information relating to »customer preferences« is stored in BCD Travel's reservation system. Such data can help ensure that this information is made available every time a new reservation is made. All information is handled in the strictest of confidence.

BCD Travel can not be held responsible for the customer failing to use Bonus Programs and supplementary services, if the relevant information has not been stored in the customer's »Personal Profile« or notified to the travel consultant whenever a reservation is made.

BCD Travel can't be held responsible for system errors when transferring profile data between the different reservation systems. It is also the customer's own responsibility to ensure that the desired personal and relevant profile information that BCD Travel makes use of when making reservations is updated in the event of any changes.

12. Rules and Conditions of the Transport Companies

12.1 Airline Companies

As an authorized agent for all IATA airline companies, BCD Travel is contractually obliged to sell tickets for travel under the individual

airline companies' (own) stipulated conditions. Consequently, a reservation and subsequent issue of an air ticket for one or more flight segments and subsequent conveyance is always carried out in accordance with the individual airline company's rules and conditions of transportation.

The individual airline company's conditions of transportation include information on its own rules and international conventions (the Warsaw Convention and subsequent amendments). However, rules relating to compensation and liability in the event of death or personal injury etc. for EU companies are stipulated in the relevant EU legislation. An extract of the regulations governing transportation and luggage and the limitations of liability relating to these are available on BCD Travel's web site. The conditions of transportation can also be obtained from the individual airline company upon request (or via the internet).

By signing up to a »Passenger Service Commitment« initiated by the EU Commission etc. airline companies in the EU and certain other European countries have undertaken to provide information on their respective rules governing service and compensation in the event of delays etc. In the case of »Denied Boarding« (boarding being denied as a result of overbooking etc), further EU legislation applies which covers all airline companies flying from an EU/EEA destination. For departures from non EU/EEA countries, separate overbooking legislation (denied boarding) applies. However, this only applies to EU and EEA airline companies. These rules can be found on BCD Travels web site and active document-links will be included in all e-mailed itineraries.

All airlines flying to, from and over USA must deliver personal information to the US Homeland Security and other relevant US government Departments. BCD Travel can be forced to hand over certain personal information to the airlines due to this.

In general, an airline company will not accept responsibility for events occurring as a result of passengers failing to check in or turn up for boarding the airline in question's flight.

Note: If the traveler has expressed a wish to take advantage of a combination of »cheap tickets/Low cost Tickets«, the traveler is solely responsible for the consequences of any delays on ongoing transport (after disembarking) with the next company. Similarly, the traveler cannot be guaranteed that their luggage will be checked through to the final destination.

12.2 Other transport companies

A reservation and subsequent issue/sale of a ticket covering a transportation service by train, ship/ferry or bus is at all times subject to the rules and regulations of the company providing such transport. These rules and regulations can be obtained from the company in question (or via the internet). Also, BCD Travel only acts as an agent for such transport companies – therefore it is the individual transport companies, who are responsible for correct transportation of passengers. In the case of international rail transport, compensation for personal injuries etc. is limited in accordance with the amounts indicated in the COTIF/CIF Convention. For international transportation by ship, rules, rights and compensation is limited in accordance with the Athens Convention and EU COMMISSION REGULATION 1177/2010, 392/2009 and 391/2009.

13. Absence and non-use of services etc.

If a reservation has not been cancelled and/or the traveler is not at the agreed place at the time indicated, or the traveler cannot undertake or complete the journey, for example, as a result of missing travel documentation, such as a ticket, valid passport, necessary visa and/or vaccination certificates, the traveler is still under an obligation to pay for the unused services.

As a rule, no reimbursement can be demanded for services that have already been paid for but have not been used, with the

exception of normal priced tickets for which pre-existing refund or change restrictions apply.

14. Changes to and Cancellation of Reservations

Changes to and cancellation of a reservation are at all times subject to the rules governing changes to or cancellation of the ticket/service in question. The traveler is informed of these rules

at the time of reservation. Alternatively, they will appear on the confirmation and/or other travel documentation sent out by BCD Travel.

For changes to and cancellation of reservations/tickets reserved via the internet-based reservation system, *NordicBusinessOnline*, special rules apply. These appear on the associated web site.

II General Terms and Conditions for purchases made via *NordicBusinessOnline*, BCD Travel's Internet based reservation system

1. Acceptance of the General Terms and Conditions

NordicBusinessOnline is used on the basis of the »General Terms and Conditions« and supplementary rules applying to *NordicBusinessOnline* which the customer is regarded as having read carefully and accepted.

2. Access to *NordicBusinessOnline*

Access to the system is protected by an individual »User name« and »password« which will be sent to you by e-mail when your company profile is registered in *NordicBusinessOnline*.

You will have the opportunity to change the original password to one of your own choice, if you so wish. If you should forget your password, you can be reminded of it by e-mail by using the site's »Forgot my password« function.

The »User name« that is used to gain access to *NordicBusinessOnline* is your personal e-mail address.

The folder »Prices and conditions for use of BCD Travel's *NordicBusinessOnline* Reservations Portal« displays the prices for start-up costs, annual licenses etc.

License to *NordicBusinessOnline* Reservation Portal can also be agreed/included in your contract with BCD Travel.

3. Cancellation Insurance

A number of tickets (special tickets) and individual reservations for travel services (for example, hotel reservations), are subject to separate rules in the event of changes being made to or cancellation of the reservation.

Cancellation insurance to cover cancellation costs can only be taken out at the same time as the reservation is made and amounts to 5-6% of the risk/total price. As a rule, the insurance only applies in the event of serious illness, accident or death of the person traveling or their immediate family and/or travel companion before the trip is commenced. In the event of failure to submit a doctor's certificate as soon as possible or if the reservation is cancelled for other reasons, the normal rules applying to cancellation shall apply. Regardless of the reason for cancellation, the insurance premium will not be paid back.

BCD Travel cooperates with:

- EUROPÆISKE REJSEFORSIKRING A/S
Frederiksberg Allé 3 – DK-1790 Copenhagen V

For every reservation that may incur a loss due to cancellation EUROPÆISKE REJSEFORSIKRING A/S offers insurance against cancellation due to sickness.

BCD Travel bears no responsibility for any consequences and losses that failure to take out cancellation insurance/inadequate insurance may entail.

Insurance conditions: www.europaeiske.dk

4. Responsibilities

The following responsibilities and obligations apply to the use of *NordicBusinessOnline*:

4.1 The Customer's obligations and responsibilities

In connection with all *NordicBusinessOnline* reservations, BCD Travel can provide the customer with information about passport,

visa and vaccination requirements valid for transit points and the point of destination.

The information will appear by clicking the »visa-button« on the result page. A warning/remark will also be shown in the confirmation/itinerary.

This information may change in the time between making the reservation and the departure date. In the case of doubt, the consulate/embassy of the destination country, or BCD Travel should be contacted.

It is the traveler's own responsibility to ensure that a valid passport, visa, and any vaccination certificates required are in order before the departure date. For journeys outside Europe, it is a further requirement that passports are valid for at least 6 months after the return date.

If medicines containing strong euphoriant substances are being carried into a »Schengen country«, the passenger must produce a medical certificate upon entry into the country. This can be obtained from a pharmacy upon production of a prescription and passport.

Similar rules also apply to taking medicines containing strong euphoriant substances into most other countries in the world so for this reason it is strongly advisable, under all circumstances, to obtain a medical certificate before departure so that any unpleasant experiences can be avoided when entering or staying in the country in question or any other country.

The customer must ensure that the correct forename/surname of the traveler have been given to BCD Travel at the time of reservation and that these names exactly match the names contained in the traveler's passport/valid ID card. Incorrect names on tickets may result in the traveler being refused permission to check in or board an aircraft. Therefore, always check tickets immediately upon receipt in order to avoid problems later. BCD Travel accepts no responsibility for the consequences of incorrect name information.

»The Schengen Agreement« allows travelers of »Schengen countries« to travel within EU without having to show a passport, when crossing internal frontiers. However, the traveler must – despite of this agreement – always be ready to identify themselves by presenting a valid passport or an ID issued by the »The Schengen country« of citizenship. Please note that among EU countries; the United Kingdom, Bulgaria, Cyprus, Ireland and Romania have not signed up to the »Schengen Agreement«, therefore, normal passport control measures are still in place when entering these »Non-Schengen Countries«.

Foreign nationals in possession of a residence permit of a Schengen country must always carry a valid passport and their residence permit.

Note: Most countries outside Europe require that passports must be valid for at least 6 months from the date of the homeward journey.

Users of *NordicBusinessOnline* must be of age.

4.2 BCD Travel's responsibilities

When selling air tickets (seat only), BCD Travel only acts as an agent for the airline company/ies participating in the flight services they offer. Therefore, these companies are responsible for ensuring that transportation of the traveler is carried out correctly.

For reservations made through *NordicBusinessOnline* HOTEL, the agreement is made between the person making the reservation and the hotel. BCD Travel acts exclusively as the reservation facilitator.

BCD Travel's responsibility only covers our own errors and our »Price Commitment«.

However, BCD Travel's »Price Commitment« only applies the day of reservation (midnight) and as indicated in the confirmation and as stated under »Comments« in the electronic itinerary issued for the journey.

BCD Travel's »Price Commitment« (the total price) includes all taxes and levies known at the time of reservation.

Any increases/decrease in price, taxes and levies or other charges that may be applied in the period between the day of reservation (midnight) and commencement of the trip are not covered by the »Price Commitment«.

Various local taxes and charges applicable in various locations throughout the world and charges for personal consumption (room service, film channels etc.) are payable upon departure and are not included in our »Price Commitment«/in the »Total Price«.

All reservations and price information and the use of *NordicBusinessOnline* and the associated web site are subject to applicable Danish law and, in the event of dispute, shall be settled accordingly.

BCD Travel cannot be held responsible for errors in the electronic reservation system, lost data etc. as a result of cable breaks, computer and internet faults and conditions attributable to force majeure situations or similar over which BCD Travel has no control.

5. Use of the Internet-based *NordicBusinessOnline* Reservation system

NordicBusinessOnline may solely be used for making legal and factual reservations and ticket purchases. It is not permitted to make speculative enquiries, false or fraudulent reservations which could be commercially abused.

Use of *NordicBusinessOnline* requires a company profile to be set up and access to the *NordicBusinessOnline* reservation system requires regular, legal use thereof. BCD Travel reserves the right to close access to *NordicBusinessOnline* without warning if there are any irregularities in its use.

Attempts to gain unauthorized access to the reservation system may result in legal action being taken.

6. Help desk

If you need help with *NordicBusinessOnline* and the system's functionality, simply call your normal BCD Travel team.

You can contact your team, if you have a technical problem, or if you have a »What do I do now?« question.

Your team is able to see your current *NordicBusinessOnline* reservation and with it able to assist you with your problem.

7. Requirement Specifications

NordicBusinessOnline can be used on all PC's (Internet Explorer Version 5.0 or later), Mac computers and tablets.

The screen image has been optimized for a 17" screen with a resolution of 1024 x 768.

8. Governing Law and Venue

Any dispute relating to interpretation of these terms and condi-

tions and any claim against BCD Travel Nordic (Denmark, Finland, Norway and Sweden) shall be settled in accordance with Danish Law.

The venue shall be the Commercial and Maritime Court in Copenhagen.

9. Profile Information and Use thereof

Basically, a *NordicBusinessOnline* reservation is based on the information that is available in the Company profile and the traveler's Personal Profile.

Responsibility for the information in these profiles – including maintaining it and keeping it up to date – lies with the *NordicBusinessOnline* user.

BCD Travel is willing to help with updating the information but cannot be held responsible for circumstances resulting from a Personal Profile not being updated because BCD Travel has not received information on the relevant changes.

It is a prerequisite for use of *NordicBusinessOnline* that the company and the traveler accept that BCD Travel will store information of a commercial and personal nature in the »Profile Database« which forms the basis for all reservations. BCD Travel handles all information in the strictest of confidence.

10. Insurance

10.1 Travel Insurance

Business travel is normally not covered by the National Health Insurance scheme.

Therefore, BCD Travel will always offer a travel insurance policy and recommend that travel insurance is taken out that covers any costs for medical treatment in the event of sickness and repatriation and transportation back home. Customers should be aware that insurance cover from, for instance, credit card companies, often provides inadequate cover.

BCD Travel Nordic cooperates with:

- EUROPÆISKE REJSEFORSIKRING A/S
Frederiksberg Allé 3 – DK-1790 Copenhagen V, Denmark

BCD Travel bears no responsibility for any consequences and losses that failure to take out travel insurance may give rise to.

Insurance conditions: www.europaeiske.dk

Holiday travel: BCD Travel recommends that the »holiday-traveler« seeks information about the national health insurance scheme offered by the country of citizenship.

In addition to this, BCD Travel recommends that an international travel insurance is taken out locally.

10.2 Product Liability Insurance (valid for Denmark only)

BCD Travel mediating an extended Product Liability Insurance to all our customers. The purpose of the extended Product Liability Insurance is to cover the traveler and his/her company in connection with an eventual claim against BCD Travel for damages caused as a result of flaws in the products and services offered by BCD Travel.

The product liability insurance relates to all products and services originating from Denmark to the rest of the world. The insurance has been taken out with Europæiske Rejseforsikring A/S.

A service fee is charged in connection with any order/reservation relating to all international travels and travel related services made with BCD Travel.

11. Claims

Any claims, due to dissatisfaction with services purchased, should be presented to the relevant transport company, hotel, car rental company etc. immediately or as soon as possible, or alternatively to your local BCD Travel office who will always make every effort

to serve a distressed traveler in the best way possible so that the fault/complaint can be remedied as quickly as possible and with the minimum of inconvenience to the traveler.

Support relating to dissatisfaction with a service provided by a company for whom BCD Travel acts as an agent does not mean that BCD Travel, in providing support, acknowledges any responsibility for the fault/complaint and does not exempt the customer from payment of possible extra costs that may arise as a result of the support provided by BCD Travel, unless the fault/complaint can be attributed to a fault on the part of BCD Travel and can consequently be remedied free of charge.

As far as possible, BCD Travel is willing to help the customer seek regress against the actual person/company causing the loss in the event of extra costs incurred and is prepared to make every reasonable effort to do so.

Any complaints relating to the professional misconduct of the agency's employees or another party for which the agency is

responsible and which cannot be resolved amicably may be brought before the national consumer complaint board in the country where the service is purchased.

Information about the national complaint board in Denmark, Finland, Norway and Sweden and other countries: Please seek information locally.

In some countries special conditions apply for »Package holidays« (air transport and another additional service, for example, hotel accommodation or car rental). Any complaints relating to package holidays should be directed to the Package Holiday Appeals Board. Please seek information locally.

12. Changes to the Functionality and Conditions of use for NordicBusinessOnline

BCD Travel reserves the right to change the functionality and rules for using the internet-based *NordicBusinessOnline* reservation system without warning.

III NordicBusinessOnline AIR

1. Cancellation of Reservations

The following rules apply to cancellation of *NordicBusinessOnline* AIR reservations:

1.1 Before the Ticket is Issued (within 24 hours from reservation)

Reservations made via *NordicBusinessOnline* AIR can be cancelled the same day/date free of charge and/or in accordance with the information provided in the electronic itinerary.

If the reservation is not cancelled the same day/date as reserved, the ticket will be issued and the customer is consequently legally bound by the purchase.

If the reservation includes flight segments operated by »Low-cost carriers«, these cannot be cancelled without the customer incurring whole or partial loss of the ticket price once the reservation has been completed (in accordance with the individual company's rules).

E-tickets will normally be issued within 24 hours from reservation and at the same time as the ticket is issued, a so-called E-ticket itinerary/receipt will be issued and by e-mail mailed to the person booking the trip. This itinerary/receipt serves as a ticket and must be carried by the traveler throughout the entire journey. It will also contain reference to the airline company's rules and contractual conditions (see also point 9).

For journeys made on E-tickets and/or Travel Pass, special conditions relating to the card may apply with regard to use of the card and the cardholder's obligations. BCD Travel does not accept any responsibility for the consequences and costs any misuse of the card may give rise to, and it is the cardholder's duty and responsibility to ensure that they are familiar with these rules.

1.2 After the Ticket is issued

Cancellation of air tickets that have already been issued can only be effected by contacting BCD Travel.

2. Changes to reservations

2.1 Before the Ticket is Issued (same day/date of reservation)

If it is necessary to change a *NordicBusinessOnline* reservation, this can be done in two ways:

1. The original reservation can be cancelled and a new reservation made via *NordicBusinessOnline*.
2. By contacting BCD Travel who will »take over« the reservation and make the necessary changes. Please note that a

»Full service« fee is payable for this service.

2.2 After the Ticket is Issued

If it is necessary to change a *NordicBusinessOnline* reservation and the ticket has already been issued, this can be done by contacting BCD Travel who will inform you whether it is possible to change the ticket/reservation in question. Any costs associated with changing reservations are subject to the company in question's rules for doing so.

3. Luggage Rules

Luggage rules vary from airline to airline and are also determined by the type of ticket that is being used. It is recommended that travelers obtain information on these rules directly from the airline involved since weight and size regulations are strictly adhered to. BCD Travel cannot be held responsible for any payments for excess luggage.

4. Reservation

It is possible to reserve trips via *NordicBusinessOnline* any day of the week right up to the time of departure.

Tickets for reservation made via *NordicBusinessOnline* will be issued electronically (E-tickets) within 24 hours from the time of reservation.

If an airline does not support E-tickets, reservation can not be made via *NordicBusinessOnline*.

NB! Always be sure to read the rules applicable to the ticket/s you are about to reserve since the vast majority of tickets have restrictions with regard to changes of outward and return travel times, cancellation etc.

5. Payment

Payment for any travel services purchased via *NordicBusinessOnline* is made by debiting the user's company account.

6. Tickets/Electronic air tickets

BCD Travel always issues electronic air tickets (so-called E-tickets).

6.1 Instant ticketing (same day ticketing)

E-tickets will be issued automatically on the day the reservation is made.

This protects you from any cancellation of the reservation by the airlines or a later fare increase.

6.2 Delayed ticketing

If rules allow a later ticketing, the reservation can be put on hold until the last possible ticketing date.

You as a customer can actively choose this option. A service fee will apply to this.

6.3 E-ticket itinerary/receipt

At the same time as the ticket is issued, a so-called »E-ticket itinerary/receipt« will be issued and by e-mail mailed to the person booking the trip. This itinerary/receipt serves as a ticket and must be carried by the traveler throughout the entire journey. It will also contain reference to the airline company's rules and contractual conditions (see also point 9).

Special conditions relating to the card used for travel/payment may apply when traveling with an e-ticker and/or Travel Pass.

BCD Travel does not accept any responsibility for the consequences and costs any misuse of the card may give rise to, and it is the cardholder's duty and responsibility to ensure that they are familiar with these rules.

7. Price Structure

NordicBusinessOnline AIR quotes a »Total Price« which are guaranteed (BCD Travels »Price Commitment«) at the time of reservation. That means that the price indicated on the itinerary is also the price that will appear on the invoice.

In addition, NordicBusinessOnline AIR has its own price setting structure which is generally cheaper than our full service prices.

If the person booking the trip contacts BCD Travel in order to change a NordicBusinessOnline AIR reservation, and one of our travel consultants has to physically work on the reservation, the price set by NordicBusinessOnline AIR shall no longer apply and the ticket will be invoiced at the full service price.

At present, NordicBusinessOnline does not offer a reservation service for train (except for SJ, Swedish Rail) and limousine services. These services can be reserved by contacting your usual BCD Travel office. Our travel consultant will alter the existing NordicBusinessOnline reservation but the air segment of the reservation will remain at the NordicBusinessOnline price.

8. Seating, special meals and use of bonus systems – BCD Travel can arrange:

8.1 Seating

Reservation of specific seats – if possible and in accordance with the individual airline company's service concept – will always be carried out via NordicBusinessOnline.

Seating is reserved automatically on the basis of the following criteria:

- In accordance with the information provided and the preferences indicated in the traveler's Personal Profile.
- Available aisle seating
- Other seating available

BCD Travel cannot be held responsible for failure to reserve seats or failure to fulfill any other suggestions if the seating requested is not available at the time of reservation or if the traveler's Personal Profile does not contain the relevant information. In addition, there are certain provisos regarding system errors when transferring profile data and for any changes to the airline company's configuration, right up to the time of departure (change of aircraft type). Seat reservations will appear on the applicable electronic itinerary.

8.2 Reservation of Special Meals

Requests for the Special Meal Service will automatically be made in accordance with the information available in the traveler's Personal Profile and in accordance with the individual airline company's service concept.

BCD Travel cannot be held responsible for failure to reserve or provide special meals on a given flight segment if the traveler's personal profile does not contain the relevant information about this.

Furthermore, certain provisos apply with regard to system errors when transferring profile data relating to Special Meal reservations. Confirmed Special Meals Reservations will appear on the applicable electronic itinerary.

8.3 Insertion of »bonus numbers«

Relevant bonus numbers will automatically be inserted in accordance with the information available in the traveler's Personal Profile. BCD Travel cannot be held responsible for failure to accumulate bonuses, if the traveler's Personal Profile does not contain correct and relevant information to be used for this purpose. Furthermore, certain provisos apply with regard to system errors when transferring profile data relating to bonus accumulation.

9. The Transport companies' rules and regulations (Conditions of Carriage/Contract)

As an authorized agent for all IATA airline companies, BCD Travel is contractually obliged to sell tickets for travel under the individual airline companies' (own) stipulated conditions. Consequently, a reservation and subsequent issue of an air ticket for one or more flight segments and subsequent conveyance is always carried out in accordance with the individual airline company's rules and conditions of transportation.

The individual airline company's conditions of transportation include information on its own rules and international conventions (the Warsaw Convention and subsequent amendments). However, rules relating to compensation and liability in the event of death or personal injury etc. for EU companies are stipulated in the relevant EU legislation. An extract of the regulations governing transportation and luggage and the limitations of liability relating to these are available on BCD Travel's web site. The conditions of transportation can also be obtained from the individual airline company upon request (or via the internet).

By signing up to a »Passenger Service Commitment« initiated by the EU Commission etc. airline companies in the EU and certain other European countries have undertaken to provide information on their respective rules governing service and compensation in the event of delays etc. In the case of »Denied Boarding« (boarding being denied as a result of overbooking etc), further EU legislation applies which covers all airline companies flying from an EU/EEA destination. For departures from non-EU/EEA countries, separate overbooking legislation (denied boarding) applies. However, this only applies to EU and EEA airline companies. These rules can be found on BCD Travels web site and active document-links will be included in all e-mailed itineraries.

All airlines flying to, from and over USA must deliver personal information to the US Homeland Security and other relevant US government Departments. BCD Travel can be forced to hand over certain personal information to the airlines due to this.

In general, an airline company will not accept responsibility for events occurring as a result of passengers failing to check in or turn up for boarding the airline in question's flight.

Note: If the traveler has expressed a wish to take advantage of a combination of »cheap tickets/Low cost Tickets«, the traveler is solely responsible for the consequences of any delays on ongoing transport (after disembarking) with the next company. Similarly, the traveler cannot be guaranteed that their luggage will be checked through to the final destination.

10. Absence and non-use of services etc.

If a reservation has not been cancelled and/or the traveler is not at the agreed place at the time indicated, or the traveler cannot

undertake or complete the journey, for example, as a result of missing travel documentation, such as a ticket, valid passport, necessary visa and/or vaccination certificates, the traveler is still under an obligation to pay for the unused services.

As a rule, no reimbursement can be demanded for services that have already been paid for but have not been used, with the exception of normal priced tickets for which pre-existing refund or change restrictions apply.

IV *NordicBusinessOnline* HOTEL

1. Cancellation of and changes to reservations

The following rules apply to cancellation of or changes being made to *NordicBusinessOnline* HOTEL reservations:

1.1 Cancellation – before a given cancellation deadline has passed

A *NordicBusinessOnline* HOTEL reservation can be cancelled free of charge by contacting the hotel if the reservation is cancelled before the cancellation deadline stipulated by the hotel has passed (rules relating to reservation changes/cancellation are always available in the reservation notes shown during the reservation phase).

Any compensation fee charged by BCD Travel will not be refunded.

1.2 Cancellation – after the stipulated cancellation deadline has passed

If the reservation is cancelled after the cancellation deadline stipulated by the hotel (shown during the reservation phase), the hotel's own rules applying to cancellation shall apply. Consequently, the hotel is entitled to charge an amount in accordance with the stated rules relating to cancellation. This fee will be deducted from the credit card that is given as a guarantee for the reservation.

Any compensation fee charged by BCD Travel will not be refunded.

1.3 Changes to a hotel reservation

A *NordicBusinessOnline* HOTEL reservation can be changed free of charge by contacting the hotel directly if the reservation is changed before the deadline for changes (cancellation deadline) stipulated by the hotel has passed (rules relating to reservation changes/ cancellation are always available in the reservation notes shown during the reservation phase).

In practice, changes can be made to *NordicBusinessOnline* HOTEL reservations by:

1. Making a new reservation and
2. Canceling the original reservation

- this will always be done in accordance with points 1.1 and 1.2

NOTE that an existing reservation should/must always be cancelled AFTER a new reservation has been made. Failure to do so will result in the reserved room being held without any guarantee that it will be available for the new period.

2. Confirmation

A hotel reservation is always allocated a reservation number in BCD Travel's *NordicBusinessOnline* HOTEL reservation system. The hotel reservation in question will also contain the hotel's own reservation number under which the hotel will be able to find the reservation.

All information relating to the hotel reservation will be shown in the active itinerary. BCD Travel does not issue or send out any other form of confirmation.

3. Reservation

It is possible to make hotel reservations via *NordicBusinessOnline* HOTEL 24 hours a day/365 days a year.

The reservation screen will clearly show which hotel options are available for the requested destination and which types of room the hotel has vacant.

The reservation/room will be confirmed immediately and both BCD Travel's reservation number and the hotel's reservation number will be inserted in the reservation.

4. Payment

Hotel rooms reserved via *NordicBusinessOnline* HOTEL are always settled directly with the hotel by the traveler accordance with the hotel's normal payment policy (which, among other things, will state which credit cards are acceptable as a means of payment).

Guarantee:

Every hotel reservation made via *NordicBusinessOnline* HOTEL needs to be guaranteed by the person making the reservation by means of an international credit card. The guarantee amount may act as a deposit or later on as a »No-show Fee« in the event of the guest failing to turn up. This amount is deducted from the credit used immediately after the reservation is made.

Information on the credit card used for the guarantee will be registered in *NordicBusinessOnline* in the company's »Company Profile« or in the traveler's »Personal Profile«.

5. Use of bonuses

At present, it is not possible for BCD Travel to guarantee accumulation of bonuses for overnight stays at hotels. Therefore, when checking into the hotel, the traveler must inform the hotel receptionist that they are a member of a bonus scheme, if applicable.

6. Price Structure

NordicBusinessOnline HOTEL gives a total price for the room requested for the whole reservation period («Total Price») and this price is guaranteed at the time of reservation. This price may be shown as a »Broken-down Price« where individual special prices for specific nights are shown which, in certain cases, may mean that the guest has to change rooms during their stay!

The total price consists of the price for the room plus any compensation fee payable to BCD Travel.

The room price may be subject to supplementary charges, for instance, local taxes, service charges etc. Information relating to any such charges will appear in a »pop-up window« along with the price information.

Personal costs, for example, for breakfast (where this is not included in the price), film channels etc. are not included in BCD Travel's »Total Price«.

7. Rules and Regulations relating to Hotels

Generally, hotels all over the world are subject to the laws and regulations of the country in which they are located. These rules contain provisions relating to insurance coverage etc.

The hotel's categorization is based on the individual country's criteria for categorizing hotels and/or the criteria stipulated by the hotel chain/owner (for example, Radisson, Hilton and so on).

Consequently, BCD Travel has no influence on the category into which the hotel has been placed. Similarly, BCD Travel can only pass on the information available relating to facilities, location etc. and cannot be held responsible for the accuracy of such

information.

BCD Travel acts solely as the reservation facilitator. For reservations made through *NordicBusinessOnline* HOTEL, the agreement is made by the person making the reservation and the hotel.

BCD Travel's responsibilities - reference should be made to point 4.2.1 General conditions for *NordicBusinessOnline*.

8. Reservation of special rooms and prices

Via *NordicBusinessOnline* HOTEL, BCD Travel offers the opportunity for reserving all types of rooms that an individual hotel is able to offer and which are available for the period requested at the time of reservation.

The Room Overview shows all types of rooms available and the relevant prices, taking into account any agreement the customer may have on hotel prices (if these have been negotiated and are to be found in the Amadeus reservation system (used by BCD

Travel). In addition, special BCD Travel hotel prices will be available. Any special offers will also appear on the screen at the time of reservation (periodical special prices, weekend prices etc.).

9. Absence and non-use of services etc.

If a hotel reservation has not been cancelled and/or the traveler does not turn up at the reserved hotel, the obligation to pay for the room still stands.

The obligation to pay is subject to the hotel's rules applying to cancellation (change of reservation/cancellation rules are always available in the reservation notes shown during the reservation phase). Failure to turn up at the hotel - also called »No-show« – will result in the traveler being charged a »No-show fee« which the hotel will subsequently deduct from the credit card which has been used to guarantee the reservation.

V *NordicBusinessOnline* CAR

1. Cancellation of and changes to a reservation

The following rules apply to cancellation of or changes being made to *NordicBusinessOnline* CAR reservations:

1.1 Cancellation – prior to »pick-up« time

NordicBusinessOnline CAR reservations can be cancelled free of charge by contacting the car rental company at any time up to the agreed collection time.

Any reservation fee charged by BCD Travel will not be refunded.

1.2 Cancellation – after the agreed »pick up« time (No-show)

Failure to turn up to collect the car (No-show) will not normally mean that the whole or part of the rental fee will be charged. In special cases – where special cars have been requested and confirmed – no-show will result in part or all of the rental fee being charged.

Any reservation fee charged by BCD Travel will not be refunded.

1.3. Changes to Car rental reservations

Changes to *NordicBusinessOnline* CAR reservations can be made free of charge by contacting the car rental company directly. In practice, changes can be made by

1. Making a new reservation and
2. Canceling the original reservation

Please NOTE that an existing reservation should/must always be cancelled after a new reservation has been made. Failure to do so will result in the reserved car being held without any guarantee that a similar/alternative car will be available for the new period.

Any Car rental fee charged by BCD Travel will not be refunded and a new car rental fee will be charged.

IMPORTANT – if the car rental agreement is changed during the rental period - for example, the rental period is shortened – the car rental company reserves the right to convert the actual rental to the company's standard rate, which will often mean a higher price than the guaranteed price stated by *NordicBusinessOnline* CAR at the time of reservation.

2. Reservation

It is possible to make car rental reservations via *NordicBusinessOnline* CAR 24 hours a day/365 days a year.

The reservation screen will clearly show the types of car available for the period requested at a given destination on the basis of the information provided

NordicBusinessOnline will carry out a search among the following car rental companies (May 2014):

- Hertz
- AVIS
- Europcar
- Sixt
- Budget
- National

Advance reservation rental types will not be shown if the reservation period falls outside the advance reservation period.

When choosing between the alternatives shown, the rental price and the rental conditions and any applicable surcharges will be shown, including the cost of purchasing insurance etc. The rental of the car will be carried out and *NordicBusiness-Online* will confirm the reservation immediately. BCD Travel's reservation number and the car rental company's reservation number will be shown and an online itinerary containing all information relating to the reservation will be created.

3. Payment

Car rentals reserved via *NordicBusinessOnline* CAR are always settled directly with the car rental company at the destination by the traveler in accordance with the company's normal payment policy (which, among other things, will state which credit cards are acceptable as a means of payment).

NordicBusinessOnline CAR will give a total estimated price for the type of car requested for the whole reservation period which will include BCD Travel's reservation fee and the price is guaranteed at the time of reservation.

4. Price Structure

The price is an »Estimated Price« since personal purchases made at the time of delivery of the rented car cannot be included at the time of reservation (for example, choice of insurance, rental of special equipment such as snow chains, satellite navigation equipment etc.). The final price will also depend on the contents of the petrol tank at the time the car is handed over.

NordicBusinessOnline CAR supports the individual car rental company's own discount card scheme (personal cards and company cards). Similarly, other types of »Discount Cards« will be included in the price search carried out (such as airline company bonus cards, discount agreements with credit card companies etc.).

Where special company agreements are in place, car rental through Hertz, for instance, will appear with a »Hidden price«, meaning that the price will not be shown. Thus, the car will be rented in accordance with the contracted price that has been agreed between the company and the car rental company.

Specially agreed prices can – at the request of the company – be opened/displayed so that it is possible to make a price comparison.

Basically, a *NordicBusinessOnline* CAR reservation is made on the basis of the information available to BCD Travel in

1. The Company Profile and
2. The traveler's Personal Profile

Responsibility for the information in these profiles – including maintaining it and keeping it up to date – lies with the *NordicBusinessOnline* user.

With the exception of where discount agreements are in place, *NordicBusinessOnline* CAR will carry out a search on the basis of the car rental company's special prices (holiday and weekend prices) and BCD Travel's own special prices.

5. Rules and Regulations relating to car rental

Generally, car rental companies all over the world are subject to

the laws and regulations of the country in which they are located. These rules contain provisions relating to insurance coverage etc.

The car rental company's categorization is based on the individual country's criteria for allocating categories and/or the criteria stipulated by the car rental company chain/owner.

Consequently, BCD Travel has no influence on the category into which the car has been placed. Similarly, BCD Travel can only pass on the information available relating to equipment etc. and cannot be held responsible for the accuracy of such information.

BCD Travel acts solely as the reservation facilitator. For reservations made through *NordicBusinessOnline* CAR, the agreement is made between the person making the reservation and the car rental company.

BCD Travel's responsibilities: – reference should be made to point 4.2 of the General conditions for *NordicBusinessOnline*.

