

## **Escrow Accounts**

*All payments you make to us remain secure and untouched  
until the departure day of your walk.  
Ready to be repaid if a refund is needed.*

### **Who are you?**

Wayfaring Walks Ltd is an established UK Tour Operating company incorporated and registered under the UK Companies Act 2006.

Wayfaring Walks Ltd not only operates walks but also manages Direct Sales to Clients.

### **Are payments made by me to you protected in any way?**

Yes, we have in place “Escrow” Accounts where all money you deposit with us will remain untouched and apart from the normal day-to-day operating funds of the business. This provides full financial protection to Clients.

This ensures that deposits and other payments made to us by you, will always be available for refund to you should the need arise. *Depending on the timing and circumstances of the cancellation, an administrative fee may be payable.*

Client Payments received, cannot be used in any way that would prejudice your walk booking or impact our capacity to make refunds until your Walk departs.

### **Where is our money actually held?**

With Banks that are regulated in the UK by the Financial Conduct Authority:

<https://www.fca.org.uk/>

and Banks in the United States by the Office of the Comptroller of the Currency:

<https://www.occ.treas.gov/about/index-about.html>

### **When will payments I have made be released to you?**

The funds will only be available for release on the day the Walk departs.

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### **How can we trust this system?**

We depend on established procedures and controls that are monitored by Certified External Accountants who are in compliance with International Accounting standards.

Reports of bookings, funds received or repaid, as well as any release of funds are prepared on a monthly basis. These are accompanied by supporting documentation: e.g. copies of Invoices and Bank Statements.

Our Accountants confirm and account for this procedure in our Annual Filing. They are also authorized to carry out random spot checks at any time.

### **Is our data safe with you?**

We are registered with and regulated by the UK Information Commissioner's Office, the body responsible for compliance with Data Protection laws in UK and EU law.

<https://ico.org.uk/>

### **Can we trust you?**

- We take the utmost care of all client data and payments that we receive.
- We have adopted the best travel industry practices to safeguard your payments.
- We ensure we are always able to provide you with a refund should the need arise.

Should you have any further concerns, please send them to us in writing, for a formal reply.