

BLACK JOY GLOBAL TRAVEL

CANCELLATION & REFUND POLICY

Effective Date: August 1, 2026

This Cancellation & Refund Policy applies to travel experiences, group trips, retreats, events, packages, and other travel-related services offered by McCree Enterprises LLC, doing business as Black Joy Global Travel ("Black Joy Global Travel," "BJGT," "we," "us," or "our").

Travel arrangements often require Black Joy Global Travel to make advance financial commitments to hotels, resorts, transportation companies, tour operators, activity providers, venues, and other independent suppliers. Some of these payments become nonrefundable well before a trip begins.

For that reason, cancellation and refund terms vary depending on the specific trip or service being purchased.

Travelers should review the cancellation terms applicable to their specific booking before submitting payment.

1. ACCEPTANCE OF THIS POLICY

By submitting a booking, paying a deposit or other payment, registering for a trip or retreat, or purchasing another BJGT travel service, you acknowledge that you have reviewed and agreed to this Cancellation & Refund Policy together with any cancellation terms disclosed for your specific booking.

This policy should be read together with the Black Joy Global Travel Terms & Conditions.

2. TRIP-SPECIFIC CANCELLATION TERMS

Individual trips, retreats, events, packages, or services may have cancellation and refund schedules that differ from this general policy.

Trip-specific cancellation terms may be provided through a booking page, registration form, trip agreement, invoice, proposal, confirmation, or other booking documentation.

When trip-specific cancellation terms directly conflict with this general policy, the trip-specific terms will govern that particular booking.

This allows BJGT to establish cancellation schedules that reflect the actual financial commitments associated with each experience.

3. DEPOSITS

Many BJGT experiences require a deposit to reserve a traveler's space.

The amount and refundability of the deposit will be disclosed as part of the applicable booking process.

When a deposit is identified as nonrefundable, the deposit will generally not be returned following a voluntary cancellation by the traveler except where required by applicable law or expressly provided by the applicable trip-specific terms.

Deposits may be used to secure hotel accommodations, transportation, activities, event space, staffing, administrative services, or other components of the travel experience.

4. PAYMENT PLANS

When BJGT offers a payment plan, travelers are responsible for making payments according to the schedule associated with their booking.

Payment plans are provided as a convenience and do not alter the total price of the booking unless expressly stated.

Amounts already paid may become partially or fully nonrefundable as BJGT makes financial commitments to suppliers.

The applicable trip-specific cancellation schedule determines what portion, if any, of amounts paid may be refundable following a voluntary cancellation.

5. TRAVELER CANCELLATIONS

All cancellation requests should be submitted to BJGT in writing.

Unless otherwise specified for the applicable booking, the effective cancellation date will be the date BJGT receives the written cancellation request.

Travelers should send cancellation requests to:

info@blackjoytravel.com

A traveler who stops making payments, does not attend the trip, or verbally informs another participant of an intention not to travel should not assume that their reservation has been formally canceled.

BJGT will provide confirmation when a cancellation request has been processed.

6. REFUND ELIGIBILITY

Refund eligibility depends on the cancellation schedule applicable to the specific booking.

Depending on when a traveler cancels, the traveler may be eligible for:

- A full refund of eligible payments
- A partial refund
- A future travel credit, when expressly offered
- Recovery of certain supplier amounts if and when those funds are returned to BJGT
- No refund when the applicable cancellation deadline has passed or the amounts paid have become nonrefundable

The availability of one of these remedies does not imply that it will be available for every booking.

BJGT will follow the cancellation terms disclosed for the applicable trip or service.

7. NONREFUNDABLE COSTS

Certain travel costs may become nonrefundable after BJGT pays or commits funds to a supplier.

Examples may include hotel or resort deposits, transportation reservations, activity fees, event tickets, venue charges, tour operator payments, administrative costs, customized services, and other supplier commitments.

BJGT will not represent supplier funds as recoverable when those funds are contractually nonrefundable to BJGT.

When a supplier returns funds to BJGT following a cancellation, BJGT will process any amount owed to the traveler according to the applicable booking terms.

8. MISSED OR LATE PAYMENTS

Travelers are responsible for meeting the payment deadlines associated with their reservation.

If a payment is missed, BJGT may contact the traveler and provide an opportunity to bring the account current when reasonably possible.

However, supplier deadlines may prevent BJGT from extending payment deadlines.

If an account remains unpaid, BJGT may cancel the reservation in accordance with the applicable trip-specific terms.

Cancellation resulting from nonpayment does not automatically make previously paid amounts refundable.

Any refund eligibility will be determined by the cancellation schedule applicable on the date the reservation is canceled.

9. FAILURE TO TRAVEL OR NO-SHOWS

Travelers who fail to arrive for a trip, miss their scheduled departure, voluntarily leave a trip early, or choose not to participate in included activities are generally not entitled to refunds for unused portions of the trip.

This includes circumstances in which a traveler misses a flight, ground transportation departure, activity, tour, meal, or other scheduled component because of the traveler's own actions or failure to arrive on time.

Travel insurance may provide protection for certain covered circumstances.

10. PASSPORT, VISA, AND ENTRY REQUIREMENT ISSUES

Travelers are responsible for obtaining passports, visas, permits, and other documentation required for their trip.

A traveler's inability to participate because of an expired passport, missing visa, insufficient passport validity, denied entry, failure to meet applicable documentation requirements, or similar issue does not automatically entitle the traveler to a refund.

The normal cancellation terms associated with the booking will apply unless otherwise required by law.

Travel insurance may provide coverage for certain circumstances depending on the policy purchased.

11. ROOMMATES AND SHARED ACCOMMODATIONS

When pricing is based on double, triple, or other shared occupancy, the quoted price assumes the required number of travelers will occupy the room.

If a roommate cancels, the remaining traveler may become responsible for a higher occupancy rate, such as a single-occupancy supplement, when required by the hotel, resort, or applicable package pricing.

BJGT will make reasonable efforts to communicate available options.

BJGT does not guarantee that a replacement roommate will be available.

A traveler will not be required to share accommodations with an unknown replacement traveler without the traveler's agreement.

12. NAME CHANGES AND TRANSFERS

The ability to transfer a reservation to another traveler depends on the applicable trip and supplier rules.

Some reservations, tickets, rooms, transportation services, or other components may prohibit name changes or impose additional fees.

Travelers wishing to transfer a reservation should contact BJGT as soon as possible.

BJGT will determine whether a transfer can reasonably be accommodated and communicate any applicable supplier charges, administrative requirements, or deadlines.

A transfer is not complete until BJGT confirms it in writing.

13. TRIP CHANGES

BJGT may modify schedules, activities, accommodations, transportation arrangements, or other itinerary components when reasonably necessary because of supplier changes, availability, weather, operational conditions, safety considerations, government actions, or other circumstances.

Minor itinerary adjustments do not automatically create a right to cancellation or refund.

If a significant included component becomes unavailable, BJGT will make reasonable efforts to provide a comparable alternative when practical.

14. CANCELLATION BY BLACK JOY GLOBAL TRAVEL

BJGT reserves the right to cancel a trip or experience when reasonably necessary.

Reasons may include insufficient enrollment, loss of essential supplier availability, safety concerns, government restrictions, extraordinary operational circumstances, or other conditions that make operating the experience impractical or unsafe.

If BJGT voluntarily cancels a trip for reasons within BJGT's reasonable control and the traveler has not otherwise breached their booking obligations, BJGT will provide an appropriate refund of amounts paid for services that will no longer be provided, subject to applicable law and the circumstances of the cancellation.

When cancellation results from circumstances beyond BJGT's reasonable control, Section 15 of this policy applies.

15. FORCE MAJEURE AND EVENTS BEYOND BJGT'S REASONABLE CONTROL

Travel may be disrupted by events outside BJGT's reasonable control.

Examples include severe weather, hurricanes, earthquakes, natural disasters, epidemics or pandemics, war, terrorism, civil unrest, government actions, border closures, labor disputes,

strikes, transportation shutdowns, fires, infrastructure failures, supplier closures, or similar extraordinary circumstances.

When such circumstances prevent or materially affect operation of a trip, BJGT will make reasonable efforts to work with affected suppliers to determine available options.

Depending on the circumstances, these options may include:

- Rescheduling the trip
- Modifying the itinerary
- Providing a future travel credit
- Obtaining supplier credits
- Recovering refundable supplier payments
- Refunding amounts that BJGT is legally required or contractually able to return

BJGT cannot guarantee the return of money that an independent supplier lawfully retains under its applicable contract or cancellation policy.

BJGT will not retain recoverable supplier refunds that are contractually owed to travelers under the applicable booking terms.

16. SUPPLIER CANCELLATIONS

Hotels, airlines, transportation companies, tour operators, venues, activity providers, and other independent suppliers may cancel or materially alter services.

When a supplier cancellation affects a BJGT booking, BJGT will make reasonable efforts to obtain an appropriate alternative, credit, refund, or other remedy from that supplier.

Any refund available to the traveler may depend on the supplier's applicable terms and the amount actually returned or credited to BJGT, except where applicable law provides otherwise.

17. TRAVEL INSURANCE

BJGT strongly recommends that travelers purchase appropriate travel insurance.

Travel insurance may protect travelers from financial losses associated with certain covered circumstances, including trip cancellation, trip interruption, medical emergencies, travel delays, lost or delayed baggage, and other covered events.

Travelers should carefully review insurance coverage, exclusions, limits, deadlines, and documentation requirements before purchasing a policy.

Travel insurance is a separate contract between the traveler and the applicable insurance provider.

The denial of an insurance claim does not change the cancellation terms associated with the BJGT booking.

18. AIRFARE

Unless expressly stated otherwise, airfare purchased independently by a traveler is not part of the BJGT package.

BJGT is not responsible for refunding independently purchased airline tickets if a traveler cancels or if a trip is modified, postponed, or canceled.

Travelers should review airline change and cancellation policies and consider appropriate travel insurance before purchasing airfare.

When airfare is purchased or arranged through BJGT as part of a package or service, the applicable airline's terms and the trip-specific booking terms will govern refundability.

19. OPTIONAL ACTIVITIES AND PERSONAL PURCHASES

Activities, excursions, transportation, meals, upgrades, or other purchases made independently by a traveler are not refundable by BJGT.

Travelers should review the cancellation policies of the applicable provider before purchasing optional services independently.

20. PROCESSING OF APPROVED REFUNDS

When a traveler is entitled to a refund from BJGT, BJGT will make reasonable efforts to process the refund promptly after the amount has been determined and, where applicable, recoverable supplier funds have been received.

Processing time may vary based on the payment method, booking platform, financial institution, and supplier involved.

A bank, card issuer, or payment provider may require additional time to post a processed refund to the traveler's account.

21. TRAVEL CREDITS

BJGT may offer a travel credit as an alternative to a refund in certain circumstances.

Unless the traveler previously agreed to terms making a credit the applicable remedy, BJGT will clearly communicate when acceptance of a travel credit is optional.

Travel credits may be subject to expiration dates, transfer restrictions, supplier limitations, or other conditions disclosed when the credit is issued.

22. CHARGEBACKS AND PAYMENT DISPUTES

Travelers are encouraged to contact BJGT promptly if they believe a payment, cancellation, or refund has been handled incorrectly.

Nothing in this policy prevents a traveler from exercising legitimate rights available through a bank, card issuer, payment provider, or consumer protection law.

When responding to a payment dispute, BJGT may provide the financial institution or payment processor with relevant documentation, including booking records, payment records, cancellation terms, traveler communications, supplier commitments, and records demonstrating acceptance of applicable policies.

23. REFUNDS REQUIRED BY LAW

Nothing in this Cancellation & Refund Policy is intended to eliminate or restrict a consumer right that cannot legally be waived.

If applicable law requires a refund or other remedy that differs from this policy or a trip-specific cancellation provision, BJGT will comply with the applicable legal requirement.

24. QUESTIONS AND CANCELLATION REQUESTS

Questions regarding cancellation terms should be submitted before booking whenever possible.

Cancellation requests and questions regarding an existing reservation may be directed to:

McCree Enterprises LLC

d/b/a Black Joy Global Travel

Email: info@blackjoytravel.com

Website: blackjoytravel.com

ACKNOWLEDGMENT

By submitting a booking or payment, the traveler acknowledges that they have had an opportunity to review the cancellation terms applicable to their reservation.

Travelers understand that travel arrangements may require BJGT to make advance financial commitments to independent suppliers and that amounts paid may become nonrefundable according to the cancellation schedule disclosed for the applicable booking.

Travelers are encouraged to purchase appropriate travel insurance to protect against unexpected circumstances that may interfere with their travel plans.

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