Truth & Lucky booking terms and conditions

Effective from: 21 July 2026

1. About us

These booking terms and conditions apply to travel arrangements made through:

Truth & Lucky Limited
Company number: 17309443
Protected Trust Services membership number: 6523

In these terms, “we”, “us” and “our” mean (Truth & Lucky Limited] trading as Truth & Lucky. “You” means the person making the booking and all people included in the booking on whose behalf that person is acting.

Truth & Lucky is a member of Protected Trust Services (PTS) and arranges travel through the Protected Trust Services platform.

Except where we expressly tell you otherwise in writing, we act as a travel agent for the tour operator, airline, accommodation provider, transfer provider, excursion provider or other travel supplier identified in your booking documents.

We do not ourselves provide the flights, accommodation, transfers, activities or other travel services included in your booking.

Your contract for those travel services will be with the relevant supplier or package organiser identified in your booking confirmation. Their booking conditions will apply in addition to these agency terms. We will make those conditions available before your booking is confirmed or direct you to where they can be reviewed.

2. Our role

Our role is to:

- discuss your requirements and preferences;
- search for suitable travel arrangements;
- make recommendations using the information you provide;
- obtain quotations and availability;
- submit booking requests to the relevant supplier or organiser;
- administer payments through the PTS platform;
- provide or arrange the required booking documents;
- pass requests, amendments and complaints to the relevant supplier or organiser; and
- provide reasonable assistance in relation to bookings made through us.

We will exercise reasonable care and skill when providing our agency services.

The relevant supplier or package organiser remains responsible for providing and performing the travel arrangements in accordance with its contract with you.

Unless separately agreed in writing, our service does not include:

- unrestricted personal concierge services;
- 24-hour lifestyle support;
- legal, immigration, medical or security advice;
- guarantees of hotel upgrades, adjoining rooms, specific room locations or other special treatment;

- travel insurance advice or regulated insurance services;
- obtaining passports or visas on your behalf; or
- services that are not shown in your written booking confirmation.

3. The lead passenger

The person making the booking will be treated as the lead passenger.

The lead passenger confirms that they:

- are at least 18 years old;
- have authority to make the booking for everyone named in it;
- have provided accurate information with the authority of the other travellers;
- accept these terms and the relevant supplier's or organiser's conditions on behalf of the travelling party;
- are responsible for making all payments due;
- will communicate all booking information, conditions and changes to the other travellers;
- have permission to provide the personal information of the other travellers; and
- will ensure that all members of the party comply with the applicable booking conditions.

The lead passenger is responsible for ensuring that the names supplied to us match the names shown in each traveller's passport or other required travel document.

4. Quotations and availability

All quotations are subject to availability and are not guaranteed until the relevant supplier or organiser has accepted the booking and issued confirmation.

Prices and availability can change without notice before confirmation, including because of:

- airline or accommodation availability;
- exchange-rate movements;
- changes made by suppliers;
- taxes or government charges;
- booking-system updates; or
- errors in information supplied to us.

We will take reasonable care when preparing quotations but reserve the right to correct an obvious pricing or calculation error before a booking is confirmed.

Unless expressly stated otherwise, a quotation does not include passports, visas, travel insurance, vaccinations, local tourist taxes, resort charges, gratuities, baggage charges, optional activities or personal expenditure.

5. Making a booking

A request by you to book travel arrangements is an offer to enter into a contract with the relevant supplier or organiser. It is not confirmed merely because you have asked us to proceed or provided payment details.

Before submitting a booking, you must:

- confirm that the itinerary and travel dates are correct;
- confirm that all passenger names and ages are correct;
- confirm that the price and payment schedule are acceptable;
- disclose relevant accessibility, medical or dietary requirements;
- accept these terms and the relevant supplier's or organiser's conditions; and
- pay the required deposit, full balance or other amount.

A binding contract for the travel arrangements will arise when the relevant supplier or organiser accepts the booking and confirmation is issued on its behalf.

If a supplier rejects the booking or availability changes before confirmation, we will tell you and arrange for any applicable payment to be returned or applied to an alternative approved by you.

You must check the confirmation, invoice and itinerary immediately. You must notify us promptly of any error or omission.

Any costs resulting from incorrect information supplied by you, including incorrect passenger names, dates or passport details, will be your responsibility.

6. Payments

You must pay the deposit, balance and any other charges by the deadlines shown on your quotation, invoice or booking confirmation.

Travel payments must be made only using the payment process or account details stated in our official booking documentation.

Travel payments made through us are administered through the Protected Trust Services platform and the applicable PTS trust account arrangements.

You should never make payment to replacement bank details notified only by an unexpected email, text or message. You must verify any requested change using our established contact details.

Where a deposit is paid, the remaining balance must be received by the stated due date. Supplier payment deadlines can be strict and may fall several weeks or months before departure.

If payment is not received on time:

- the supplier or organiser may cancel the booking;
- cancellation charges may apply;
- previously paid amounts may be lost; and
- we may charge a reasonable administration fee where this was disclosed before booking.

We are not responsible for a booking being cancelled because you failed to pay by the notified deadline.

Payments made for travel arrangements and separate service or administration fees may be treated differently for financial-protection purposes. We will identify any separate Truth & Lucky fee before you agree to it.

7. Financial protection

Truth & Lucky is a member of Protected Trust Services, membership number 6523.

Payments for travel arrangements booked through us are processed using the PTS platform and are subject to the financial-protection arrangements applicable to the booking.

Where you purchase a package holiday, the package organiser and the applicable financial protection will be identified in your booking documents.

Where you purchase an ATOL-protected flight or flight-inclusive holiday, you will receive an ATOL Certificate identifying:

- the ATOL holder;
- the ATOL number;

- the travellers covered; and
- the travel arrangements protected.

You should check the ATOL Certificate when you receive it and contact us immediately if any information appears incorrect or if you believe a qualifying booking has not been covered.

ATOL protection applies only to the services identified on the ATOL Certificate. It does not apply to every travel service, separate service fee or booking made through us.

Where an ABTA member is responsible for your booking, its ABTA number and the conditions applicable to that booking will be shown in your confirmation or supplier documentation.

8. Changes requested by you

Any request to change a confirmed booking must be made by the lead passenger or a person whom the lead passenger has authorised in writing.

Requests should be sent to hello@truthandlucky.com.

A request is not effective merely because it has been sent. We will confirm when it has been received and submitted to the relevant supplier or organiser.

We will try to assist, but changes are subject to:

- the supplier's or organiser's conditions;
- availability;
- fare or rate restrictions;
- additional supplier charges;
- any difference in price; and
- our disclosed administration fee.

Many airline tickets, promotional rates and specially negotiated hotel rates cannot be changed or refunded.

A name correction may be treated by the supplier as a cancellation and new booking.

No amendment is confirmed until written confirmation has been issued.

9. Cancellations by you

A cancellation must be requested by the lead passenger or an authorised representative in writing and sent to hello@truthandlucky.com.

The cancellation will take effect when it is received and acknowledged by us during our normal business hours.

Messages received outside normal business hours may be treated as received on the next working day. This can affect the cancellation charge.

Cancellation charges will be determined by the relevant supplier's or organiser's conditions and may be as much as 100% of the booking cost. Charges will commonly increase as the departure date approaches.

We will submit any eligible refund request to the supplier or organiser. Refund timing will depend on:

- the supplier's approval and processing;
- the operator's terms;
- the PTS payment process;

- the original payment method; and
- any amounts lawfully deducted.

You should contact your travel insurer promptly where the cancellation may be covered by your policy.

10. Changes or cancellations by suppliers

The relevant supplier or package organiser may occasionally change or cancel travel arrangements.

We will notify you as soon as reasonably practicable after we are informed.

Where applicable, we will:

- explain the options provided by the supplier or organiser;
- pass your instructions to it;
- assist with available alternatives; and
- help administer any refund or credit due under the applicable terms.

The supplier's or organiser's conditions and any statutory package-travel rights will determine your available remedies.

We are not responsible for a supplier's decision to change or cancel a service, but we remain responsible for performing our own agency duties with reasonable care and skill.

11. Insurance

You should obtain appropriate travel insurance as soon as your booking is confirmed.

Your insurance should be suitable for your circumstances, destination and activities and should normally include cover for:

- cancellation and curtailment;
- medical treatment and repatriation;
- travel disruption;
- missed departure;
- baggage and personal possessions;
- activities included in the trip; and
- existing medical conditions where applicable.

Some suppliers make adequate insurance a condition of booking.

Unless expressly confirmed otherwise, Truth & Lucky does not advise on, arrange or sell travel insurance.

It is your responsibility to read your policy, provide complete and accurate information to the insurer and make sure the cover is adequate.

12. Passports, visas and entry requirements

You are responsible for ensuring that every traveller complies with all passport, visa, immigration, customs, entry and transit requirements.

Requirements vary according to:

- destination;

- transit point;
- nationality;
- passport type;
- age;
- personal circumstances; and
- the length and purpose of travel.

They may change between booking and departure.

Information we provide is general guidance only. You must check the latest requirements with official sources, including the relevant embassy or consulate and current UK Foreign, Commonwealth & Development Office travel advice.

You are responsible for ensuring that:

- passports are valid for the required period;
- visas and travel authorisations are obtained;
- all names match the relevant travel documents;
- children have any required consent or supporting documentation;
- entry forms are completed; and
- transit requirements are met.

Neither we nor the supplier will be responsible where you cannot travel because these requirements have not been met.

13. Health, medical and accessibility requirements

You must tell us before booking about any relevant:

- disability or reduced-mobility requirement;
- serious health condition;
- pregnancy;
- allergy;
- dietary requirement;
- medical equipment;
- assistance requirement; or
- other circumstance affecting the suitability of the arrangements.

We will pass relevant information and requests to the appropriate supplier.

A request is not guaranteed unless the supplier expressly confirms it in writing.

Where a requirement is essential to your ability to travel or use a service, you must obtain written confirmation before booking or travelling.

We do not provide medical advice or assess fitness to travel. You should consult an appropriate healthcare professional and official travel-health sources where required.

14. Special requests

Please tell us about special requests when making your booking.

Examples include:

- adjoining or connecting rooms;

- a particular room, floor or location;
- hotel upgrades;
- early check-in or late check-out;
- cots or additional beds;
- airline seating;
- celebrations;
- dietary preferences; and
- restaurant, spa or activity requests.

We will pass reasonable requests to the relevant supplier but cannot guarantee that they will be met.

A request is not part of the contract unless it is expressly confirmed in writing by the supplier or organiser.

15. Recommendations and descriptions

Our recommendations are based on:

- the information and preferences you provide;
- availability and price;
- information provided by suppliers;
- our experience and professional judgement; and
- feedback or information available at the relevant time.

Travel preferences are subjective. References to the “best”, “luxury”, “recommended”, “suitable” or similar descriptions represent an opinion or general assessment rather than a guarantee that every aspect will meet every traveller’s personal expectations.

Hotel classifications and star ratings may be supplied by the hotel, tour operator or a local rating body. Rating systems and service standards differ between countries and suppliers.

We will take reasonable care when communicating descriptions and recommendations, but facilities, services and local conditions can change.

You should tell us about anything that is particularly important to your decision before booking.

16. Flights and transport

Airlines and transport providers control their own schedules, routes, equipment, seating, check-in arrangements and baggage policies.

Flight times may change after booking. You must:

- monitor communications from us, the operator and the airline;
- check the latest schedule before departure;
- complete check-in within the required time;
- comply with baggage and security rules;
- arrive at the airport or departure point in sufficient time; and
- provide accurate contact information.

Airline seat requests are not guaranteed unless the airline expressly confirms the seat allocation.

Where separate tickets or services are booked, delays affecting one service may not create a right to change or refund another service unless they form part of a package or the relevant supplier agrees otherwise.

17. Conduct and supplier rules

You and the other travellers must comply with:

- the laws and regulations of the destination;
- the supplier's reasonable rules;
- health and safety instructions;
- airline, hotel and transport conditions; and
- standards of reasonable conduct.

You are responsible for loss, damage, fines or charges caused by a member of your party.

A supplier may refuse service or end a traveller's arrangements where behaviour is disruptive, abusive, unsafe or unlawful. Refunds may not be available in those circumstances.

18. Circumstances beyond our control

Travel arrangements may be affected by circumstances beyond our reasonable control, sometimes referred to as force majeure. These may include severe weather, natural disasters, war, terrorism, civil unrest, epidemics, pandemics, government action, border restrictions, strikes, airport closures, transport disruption and supplier failure, or other events that we could not reasonably foresee or avoid.

Where this happens, the supplier's or organiser's conditions and any applicable statutory rights will determine the remedies available.

We will provide reasonable agency assistance but are not responsible for losses caused solely by circumstances outside our control.

Nothing in this clause limits rights that cannot lawfully be excluded, including applicable rights against a package organiser.

19. Our responsibility

As agent, we are responsible for providing our agency services with reasonable care and skill.

We are responsible for booking errors that we cause in carrying out your instructions.

We do not ourselves provide the travel arrangements. As agent, we accept no responsibility for the acts or omissions of any supplier, package organiser or other third-party provider, or for the travel services provided by them.

We are not responsible for:

- the performance of travel services supplied by any third-party supplier, including any business, individual, private owner, accommodation provider, transport provider, guide, excursion provider, tour operator or package organiser;
- incorrect information supplied by you;
- a request that a supplier does not confirm;
- losses that were not reasonably foreseeable when the booking was made;
- losses connected with a business, profession or commercial activity; or
- events outside our reasonable control.

Nothing in these terms excludes or limits liability where it would be unlawful to do so, including liability for:

- death or personal injury caused by our negligence;
- fraud or fraudulent misrepresentation; or
- any statutory consumer right that cannot be excluded.

Subject to those exceptions, our liability for a failure in the performance of our agency service will be limited to losses that are a direct and reasonably foreseeable result of that failure.

20. Complaints and problems while travelling

If you experience a problem while travelling, you must report it promptly to the relevant supplier, hotel, local representative or tour operator so that they have an opportunity to investigate and resolve it.

You should also contact us where reasonable assistance is required.

Contact details for urgent assistance will be shown in your booking documents.

You should retain relevant evidence, including photographs, receipts and written correspondence.

If the matter is not resolved while you are away, send a written complaint to hello@truthandlucky.com.

Please include:

- the booking reference;
- lead passenger's name;
- travel dates;
- a clear description of the complaint;
- action already taken; and
- copies of relevant evidence.

We will acknowledge your complaint and either respond or pass it to the supplier or package organiser responsible for the booking without undue delay. Communications received outside our normal business hours may be treated as received on the next working day. This may affect the timing of any action that we or the relevant supplier or organiser can take.

Where an ABTA member is responsible for the booking, the complaint may also be subject to its complaints procedure and the ABTA Code of Conduct. The applicable details will be provided in the booking documents.

21. Personal information

We use personal information to:

- provide quotations and recommendations;
- make and administer bookings;
- process payments;
- communicate with travellers;
- pass information to suppliers, operators and PTS;
- comply with legal and regulatory obligations; and
- provide assistance in connection with the booking.

Our privacy notice explains:

- what information we collect;
- our lawful bases for using it;
- who receives it;
- international transfers;
- retention periods;
- your data-protection rights; and
- how to complain.

Our privacy notice is available at www.truthandlucky.com.

Travel suppliers may act as separate data controllers and will process information under their own privacy notices.

Where you provide health, disability, dietary, religious or other special-category information, we will use and share it only where necessary to manage your booking and where an appropriate legal basis applies.

You confirm that you are authorised to provide personal information about the other travellers.

22. Electronic documents and communications

Unless otherwise agreed, confirmations, invoices, tickets, itineraries, ATOL Certificates and other documents will be sent electronically.

You are responsible for:

- supplying a correct email address and telephone number;
- checking your inbox and spam folder;
- notifying us if documents are not received;
- reviewing documents promptly; and
- carrying any documents required for travel.

You must tell us promptly if your contact information changes.

Additional charges may apply where physical documents, replacement tickets or reissued confirmations are requested or required because of incorrect information supplied by you.

23. Communications and instructions

We may accept instructions by email, telephone or another agreed messaging channel.

For significant matters, including approval to book, cancellation or major amendments, we may require written confirmation from the lead passenger.

We may take reasonable steps to verify an instruction before acting on it.

We are not responsible for delay caused by a reasonable identity or fraud-prevention check.

24. Third-party rights

Unless expressly stated otherwise, no person other than you, us and the relevant contracting supplier or organiser has any right to enforce these terms under the Contracts (Rights of Third Parties) Act 1999.

25. Severability

If any provision of these terms is found to be invalid or unenforceable, the remaining provisions will continue in effect.

26. Changes to these terms

The version of these terms in force when your booking is confirmed will apply to that booking.

We may update these terms for future bookings.

27. Governing law and jurisdiction

These terms are governed by the law of England and Wales.

The courts of England and Wales will have jurisdiction, except that:

- if you live in Scotland, you may bring proceedings in Scotland; and
- if you live in Northern Ireland, you may bring proceedings in Northern Ireland.

28. Contact details

Truth & Lucky Limited
hello@truthandlucky.com
www.truthandlucky.com

Protected Trust Services membership number: 6523

Our normal business hours are 9am – 5pm, Monday – Friday, UK time, excluding bank holidays in England and Wales. Different support arrangements may apply while you are travelling where these are stated in your booking documents.