

# Payment by Instalments

These terms apply to recurring credit or debit card payments if you have selected the “interest free instalments” option for your booking. By selecting the interest free instalments option, you agree to be bound by these terms and you authorise Awaze Vacation Rentals Limited (trading as Cottages.com or Hoseasons) (“we” or “us”) to debit your elected card with all amounts due for your booking (“recurring payments”). Except to the extent of any inconsistency, our [Booking Conditions](#) apply in addition to these terms.

## 1. Authority over the card

1.1. By selecting the interest free instalments option, you confirm that:

- (a) you have authority over the credit card or debit card that you are storing with us; and
- (b) you authorize us to charge your elected credit card or debit card with the amounts due for your booking on the dates set out in the payment plan provided with your booking confirmation (or as varied in accordance with these terms) (“payment plan”), until you terminate this authority.

## 2. Use of your card to pay amounts due for your booking

2.1. We will continue to process card payments using your selected card for the amounts and on the dates set out in your payment plan until the cost of your booking has been paid in full or you cancel the recurring payment in accordance with these terms.

2.2. Prior to each payment being processed, you will receive a reminder from us of the amount of the next payment and the date on which it will be taken.

2.3. A record of your outstanding balance will be available in the [My Account](#) portal after your transaction has been processed.

## 3. Transactions that decline

3.1. If your payment is declined or reversed by your card issuer (including, for example, because your card has expired or you have insufficient funds available) the amount of that payment will be added to the final balance payment due to us.

#### **4. Cancellation, termination and refunds**

- 4.1. If you wish to cancel a recurring payment, you can do so by calling our Contact Centre.
- 4.2. We will endeavour to cancel the recurring payment with immediate effect, but there may be circumstances when we are unable to cancel the next payment scheduled and we will not be liable for any costs or charges incurred by you as a result of such payment being taken.
- 4.3. If you cancel your recurring payment the full outstanding balance will be payable on the date of the final instalment set out in your payment plan.

#### **5. Updating card details**

- 5.1. You are responsible for ensuring that you update your card details when you receive a replacement card or change card issuers. Please do this by calling our Contact Centre.
- 5.2. If your card has expired and you have not replaced it with another valid card, we will still attempt to process your payment but it may be declined by your card issuer.

#### **6. Changes to your booking**

- 6.1. The cost of any additional services purchased by you post-booking will be added to your final balance payment.
- 6.2. If the cost of your booking changes due to any amendments made to your booking, your payment plan will be updated to reflect any increase or decrease in the cost of your booking.

#### **7. Off-plan payments**

- 7.1. You may make payments in addition to your payment plan (“off-plan payments”) at any time via the [My Account](#) portal or by calling our Contact Centre. In such circumstances the last payment due to us under your payment plan will decrease by the amount of any off-plan payment received by us.

#### **8. Final balance payment**

- 8.1. If the final balance payment is not received in full on time, we can treat your booking as cancelled by you for a non-refundable reason. If this happens, you will be responsible for any cancellation charges which may apply (as set out in the [Booking Conditions](#)). For the avoidance of doubt, you will forfeit any insurance premiums paid (if applicable).