

[illegible]

1. **Refund of Cash** issued by H&M Co. (H&M) will be effective only if the refund is non-conditional, the refund condition shall not be met, the refund plus the Fuel Charge (if Applicable) and is already given back to H&M (Ref)

2. **Refund Condition**

1. **Adverse Charges** are applicable percentages, in case of "non-refundable", H&M have to be notified.

2. **Incident of the Insurance** Applicable Charges and Difference of Term if any are applicable.

3. **Consentance Form** H&M will not sign for change (consentance form) in refund.

4. **Incident of Flight** condition

4.1 **Adverse Charges** are made by the Airline, H&M Refund.

4.2 **Passenger** is taken back to the point of origin by the first available service - full amount to be refunded.

4.3 **Incident** (unavailability for the cancelled route) is made by the passenger(s). Refund of the fare for the cancelled route.

4.4 **The passenger** is not taken back to the point of origin (4.2 passenger) makes new arrangement. Full refund is made in respect of Refund along with confirmed non-adverse Status, if any.

4.5 **Refund** is made to the passenger(s) who applicable on refund Status.

4.6 **These Terms** are subject to change without prior notice