What should I do if my travel agent collapses?

1. If you have made a payment through a licensed travel agent that has collapsed, and you have received your tickets and documentation, then the booking should stand and you usually don't have to do anything.

   However, if your booking is not honoured, then contact the TCF as set out below.

2. If you have made a payment by credit card, but have not received tickets or documentation, then contact your credit provider and dispute the transaction on the basis that the merchant has not delivered the service paid for.

   You may be entitled to a refund of the amount paid using your card.

3. If you have made a payment to your travel agent but have not received tickets or documents, then call the TCF Claims Hotline on **1300 658 165** or download a claim form from the TCF website **www.tcf.org.au**

Most claims are assessed and paid within five to seven working days of the TCF receiving your claim. This may be longer if you are awaiting a response from your credit card provider.

The Travel Compensation Fund

For more information

Call **1300 658 165**, visit the TCF website **www.tcf.org.au** or ask your travel agent.

TRAVEL
COMPENSATION
FUND

What is the Travel Compensation Fund?

The Travel Compensation Fund (TCF) was set up in 1986 to financially protect consumers who book travel through a licensed Australian travel agent.

The TCF compensates consumers in the unlikely event that their travel agent collapses and fails to provide the travel that has been paid for.

As part of licensing laws, all travel agents must be participants in the TCF. The Northern Territory is the only Australian State/Territory that does not take part in the TCF.

By booking your travel through a licensed agent, your money is protected.

How does it work?

The TCF receives compulsory contributions from all travel agents upon registration and places this money in a fund. In the event of an agent becoming insolvent, this money is used to compensate eligible consumers, in full, for money lost due to the collapse.

Since the TCF was established in 1986, it has paid out more than $50 million in compensation to more than 82,000 people.

By booking travel through a licensed agent, **your money is protected.**

How do I know if I'm covered by the TCF?

Every licensed travel agent in Australia (with the exception of NT-based agents) must be a TCF participant to legally operate.

Australian-based online travel agents are also TCF participants.

You are not covered by the TCF if a supplier (such as a hotel or airline) becomes insolvent or if you don't use a licensed agent to book your travel - for example if you book flights and accommodation directly.

Licensed agents should have a TCF certificate of registration on display. You can search for your closest licensed travel agent by visiting **www.tcf.org.au**

Also keep an eye out for the TCF 'tick' (like the one below) on the door of your travel agent.

TRAVEL COMPENSATION FUND PARTICIPANT
www.tcf.org.au

What else does the TCF do and how can it help me?

Aside from providing compensation to travellers, the TCF also plays an important role in overseeing the travel industry.

The TCF monitors licensed travel agents, assessing their financial viability on an annual basis. This maintains the highest industry standard and ensures that only businesses who meet strict criteria are able to operate as travel agents.

Common questions

Are travel agent collapses common?

Business collapses are a reality in any industry and obviously the travel industry is no exception.

Generally only a very small number of agents collapse each year.

The Australian travel agent industry is unique in the extraordinary protection offered to consumers through the TCF.

But aren't I already protected by travel insurance?

Consumers who take out travel insurance are generally not covered if they lose their funds because a travel agent collapses.

What if I purchase my travel online or directly with a hotel or airline?

Travel purchased through the website of a travel agent that is a TCF participant is covered.

If you choose to book your travel yourself either online or in person (for example, directly with an airline), then you are not protected by the TCF.

What if I purchase my travel through an agent in the Northern Territory?

The TCF does not cover travellers who book travel through a Northern Territory based travel agent.