

Failure of Explore Montenegro Ltd – ATOL 10386

Trading as Montenegro Holidays, Explore Montenegro, and Adriatic Holidays

Date of failure - 5th October 2022

Explore Montenegro Ltd has ceased operating. It was licensed under the Air Travel Organisers' Licensing (ATOL) scheme managed by the Civil Aviation Authority (CAA).

If you had a flight inclusive booking with Explore Montenegro Ltd or your booking with Explore Montenegro Ltd was cancelled as a consequence of the Covid-19 pandemic and you subsequently received a document entitling you to a rebooking and/or a refund at a later date, please read the instructions below.

If you paid Explore Montenegro Ltd for some or all of your booking by credit card

- If you paid Explore Montenegro Ltd entirely by credit card, please make a claim to your credit card issuer for this amount pursuant to Section 75 of the Consumer Credit Act 1974.
- If you part paid Explore Montenegro Ltd by credit card and you made another payment to them by other means such as cheque, debit card, bank transfer or cash, please reclaim all the payments you personally made from your credit card issuer pursuant to Section 75 of the Consumer Credit Act 1974.
- If you part paid Explore Montenegro Ltd by credit card but someone else paid the rest by cheque, debit card, bank transfer or cash, please only reclaim your credit card payment from your credit card issuer pursuant to Section 75 of the Consumer Credit Act 1974.

Please ask your card issuer to accept this letter as the CAA's 'negative response letter'.

In the event your credit card issuer refuses your claim because it does not consider that Section 75 applies, or that Section 75 does not cover the entire amount claimed, obtain a written copy of the refusal which must state the reason for not refunding you. Please email claims@caa.co.uk with a full copy of the claim you submitted (after the failure of Explore Montenegro Ltd on 5th October 2022) and your credit card issuer's written refusal, quoting your Explore Montenegro Ltd booking reference.

If you or someone else did not make any payment to Explore Montenegro Ltd by credit card and paid Explore Montenegro Ltd **entirely by cheque, debit card, bank transfer, cash**, please make a claim to the CAA by completing a claim form available on the CAA website.

ATOL Crisis Management