

A guarantee in place: STO Garant In order to meet its statutory obligation to provide a guarantee, TRavelmarks-photography uses STO Garant, a guarantee scheme recognised by the Netherlands Authority for Consumers and Markets (ACM). You can check that this is the case by visiting STO Garant's website and verifying that the organisation is listed as a participant ([www.sto-garant.nl/en/members](http://www.sto-garant.nl/en/members)). You can find all information relating to STO Garant at [www.sto-garant.nl/en](http://www.sto-garant.nl/en).

Whether STO Garant's guarantee applies to a particular (travel) offer made by Travelmarks-photography is specified for that offer. The Guarantee Scheme specifies what the guarantee covers and which conditions apply. You can find the Guarantee Scheme on STO Garant's website ([www.stogarant.nl/en/downloads](http://www.stogarant.nl/en/downloads)).

How it works If STO Garant's guarantee applies to your booking, you do not pay the booking amount to Travelmarks-photography but instead into the escrow account belonging to Stichting Derdengelden Certo Escrow, a payment services provider registered with De Nederlandsche Bank (DNB) and the Dutch Authority for the Financial Markets (AFM). This trust account holds your payment in reserve until the trip booked has come to an end. The booking amount is then released to Travelmarks-photography on the day after your trip ends. If Travelmarks-photography should become financially insolvent before the end of your trip, STO Garant will implement the guarantee. The Guarantee Scheme details how you can make a claim under the guarantee in such cases.