

A.G PROPERTIES LIMITED · TRADING AS AG SUITES

Refund Policy

Cancellation and refund conditions applicable to bookings of apartments and accommodation units managed by AG Suites

Version 1.0 · effective from 12 May 2026

In brief. Bookings made directly through agsuites.com, by e-mail, telephone or messaging are **final and non-refundable** in all cases of cancellation, amendment, no-show or early departure. Bookings made through Booking.com, Airbnb and the Expedia Group portals are instead governed exclusively by the cancellation and refund conditions displayed on the relevant portal at the time of booking.

1. Scope

This Refund Policy (the “Policy”) sets out the financial conditions applying to the cancellation, amendment or non-use of a booking for accommodation managed by A.G Properties Limited, trading as AG Suites (“AG Suites”, “we”, “us”). The Policy forms an integral part of our Booking Terms and Conditions and is deemed accepted by the Guest upon confirmation of the booking.

The conditions that apply depend on the **booking channel** used, as set out in clauses 3 and 4.

2. Definitions

For the purposes of this Policy:

- **Direct booking:** any booking made through agsuites.com or its booking engine, or by e-mail, telephone, messaging or direct arrangement with AG Suites.
- **Portal booking (OTA):** any booking made through a third-party platform, including Booking.com, Airbnb and the Expedia Group portals (Expedia, Hotels.com, Vrbo, Ebookers, Orbitz, Travelocity, Hotwire and affiliates).
- **Guest:** the person making the booking and each additional occupant named in it.
- **No-show:** the Guest's failure to arrive on the scheduled check-in date without prior notice.

3. Direct bookings — non-refundable condition

All direct bookings are offered on a **non-refundable rate**. The amount paid is due in full upon confirmation and **carries no entitlement to any refund, in whole or in part, nor to any credit or voucher**, in any of the following circumstances:

- cancellation of the booking by the Guest, at any time and for any reason, including immediately after confirmation;
- no-show, late arrival or early departure relative to the booked dates;
- a reduction in the number of guests or in the number of nights actually stayed;
- the Guest's personal circumstances, such as illness, injury, work commitments, family matters, or refusal of visas or travel documents;
- cancellation, delay or amendment of flights, ferries or other means of transport;
- adverse weather, strikes or other events outside AG Suites' control that make travel less convenient or undesirable.

This condition is directly reflected in the rate charged: direct bookings benefit from the best available rate precisely because they are non-refundable. We therefore strongly recommend that every Guest take out **travel insurance** covering cancellation risk (clause 8).

Amendments. Requests to change dates, unit or guest numbers may be considered by AG Suites as a matter of commercial goodwill only, with no obligation to accept, subject to availability and to any rate difference payable. Accepting a request does not waive this Policy and sets no binding precedent for future bookings.

4. Bookings through Booking.com, Airbnb and Expedia Group

Bookings made through third-party portals are subject **solely to the cancellation, amendment and refund conditions displayed on the relevant portal** and accepted by the Guest at the time of booking. Those conditions vary according to the rate selected, the unit and the period, and they prevail over clause 3.

- Cancellation or refund requests must be submitted **directly through the portal** used for the booking, following that portal's procedures.
- Any refund is **processed and paid by the portal**, according to its own timescales, methods and payment policies; AG Suites neither manages nor controls those processes.
- AG Suites cannot waive, extend or accelerate the conditions set by the portal, nor grant refunds that those conditions do not provide for.
- For portal bookings, the competent customer service is that of the portal itself.

5. Summary table

Booking channel	Applicable conditions	Refund handled by
agsuites.com E-mail · telephone · direct	Non-refundable rate. No refund for cancellation, no-show, late arrival or early departure.	Not applicable, save for the cases in clause 6.
Booking.com	Conditions of the rate selected on Booking.com.	Handled by Booking.com.
Airbnb	Cancellation policy shown on the Airbnb listing.	Handled by Airbnb.
Expedia Group Expedia · Hotels.com · Vrbo · Ebookers · Orbitz · Travelocity · Hotwire	Conditions of the rate selected on the Expedia Group portal.	Handled by the Expedia Group portal.

6. Cancellation by AG Suites and exceptional circumstances

Where AG Suites is unable to make the booked accommodation available for reasons attributable to us (for example: serious breakdown, damage to the property, the unit becoming uninhabitable, or double booking), AG Suites will, at its option and in agreement with the Guest:

- offer alternative accommodation of equivalent or higher standard at no additional cost to the Guest; or
- refund in full the amounts paid for the nights not used.

A full refund is likewise granted where the stay becomes objectively and permanently impossible due to measures imposed by a competent authority prohibiting travel or accommodation during the booked period. Outside these circumstances, and without prejudice to mandatory statutory rights, no refunds are available for direct bookings.

7. Consumer right of withdrawal

Under European consumer rights legislation, as transposed in Malta by the Consumer Rights Regulations (S.L. 378.17), the fourteen-day right of withdrawal applicable to distance contracts **does not apply to the provision of accommodation other than for residential purposes where the contract provides for a specific date or period of performance**. Bookings for stays with AG Suites fall within that exclusion and are therefore not subject to a cooling-off right.

8. Travel insurance

Given the non-refundable nature of direct bookings, AG Suites strongly recommends that each Guest take out travel insurance covering cancellation, curtailment of the stay, illness and transport disruption. AG Suites is not a party to such insurance contracts and does not provide advice on them; on request, we can issue booking and payment documentation to support an insurance claim.

9. Refund method and timescales

Any refund due from AG Suites under clause 6 is processed within **fourteen (14) days** of confirmation of entitlement, to the same payment method used for the booking, unless otherwise agreed in writing. Actual crediting times depend on the issuing institution. No charge is applied to the Guest for processing a refund; any currency conversion or intermediary bank fees remain payable by the Guest.

Security deposit. Any security deposit or pre-authorisation held against damage does not form part of the price of the stay and is released or returned after check-out, following inspection of the unit, as set out in the Booking Terms and Conditions.

10. Complaints and contact

Any complaint concerning the stay must be reported promptly, and in any event during the stay itself, to **info@agsuites.com**, so that AG Suites has the opportunity to remedy the matter. Complaints relating to portal bookings must also be submitted to the relevant portal. AG Suites responds to written complaints within a reasonable period of receipt.

11. Governing law, amendments and precedence

This Policy is governed by Maltese law, and the courts of Malta have jurisdiction over any dispute, without prejudice to the mandatory rights available to consumers under the law of their country of residence. AG Suites may amend this Policy at any time; the version in force at the date of confirmation applies to each booking. Where this Policy conflicts with the contractual terms accepted on a third-party portal, those terms prevail in respect of bookings made there. This English version is the governing version; translations into other languages are provided for information only.

A.G Properties Limited
trading as AG Suites
VAT: MT 27410501

Registered office
Redeemer, Tas-Salib,
Bingemma,
Limiti tar-Rabat, RBT 0303,
Rabat, Malta

Operating office
122–123 Pangea Office Blocks,
Level 3,
St George's Road, St Julian's,
Malta

Contact
info@agsuites.com
agsuites.com

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