

Dear Guest,

MSC Cruises looks forward to welcoming you on-board and wish to take this opportunity to explain our on-board payment system to you.

MSC Cruises accepts various forms of payment, although we strongly encourage the use of Credit Cards to avoid any delay at disembarkation.

The final settlement of your bill can be carried out in one of the following 2 ways:

- 1. Credit Card**
- 2. Cash – Traveller's Cheques**

1. CREDIT CARD PAYMENT

When registering your credit card the ship will automatically request an initial authorization of 250.00 Euro*. As your on-board bill increases, more authorizations will be required in order to cover the outstanding balance; the amount may be pending (not charged) in your account. Please contact the Accounting Office if your card has a monthly or daily limit.

CREDIT CARD USAGE IS HIGHLY RECOMMENDED TO AVOID ANY DELAY AT DISEMBARKATION.

Only the following CREDIT CARDS are accepted on board:

- **Visa – Visa Electron – Master Card – American Express – Diners – JCB**

PLEASE NOTE: WE DO NOT ADVISE USING DEBIT CARDS OR PREPAID TRAVEL CARDS. Whilst a Debit Card (Visa Debit Card or Mastercard Debit Card Only) may be accepted on board you will be charged both the payment amount and a payment guarantee amount (equivalent to the amount paid) from your account. The payment amount PLUS the guarantee amount will be blocked on your Debit card by your Australian or New Zealand bank for a period of between 14 and 30 days after disembarkation from the ship. For this reason we strongly advise against using DEBIT CARDS or any PREPAID TRAVEL CARDS.

2. CASH-TRAVELLER'S CHEQUES

For operational reasons, for those who choose to settle the final account in cash or by Travellers Cheques, a cautionary deposit is required. Guests can make the deposit at the Accounting Office. Generally the required amount is 150 Euro* per passenger or 250 Euro* per family unit. If the deposit is made after the embarkation date, the amount required will be at least equivalent to the expenses already incurred by the guest up to that point. If your cruise expenses exceed the deposit amount, your cruise card will be blocked until the additional cash deposit is made. Travellers cheques cashed on board will incur a fee please check at time of transaction. MSC Cruises discourages the use of Cash and/or Travellers Cheques to avoid delay at the end of your stay.

Final settlement can be made at the end of your stay at the Accounting Office. Please keep in mind you can use the express check out if you are paying by Credit Card. For your convenience, during the cruise you may ask for a detailed copy of your invoice from the Accounting Office or you can check on your account through the television in your cabin.

MSC Cruises discourages the use of Cash and/or Traveller's Cheques to avoid any delay at the end of your Cruise.

WE KINDLY REMIND ALL GUESTS THAT IT IS NOT POSSIBLE TO PAY WITH PERSONAL CHEQUES.

We thank you for your kind attention and ...

WE WISH YOU A PLEASANT CRUISE