Philippines Study Tour – Terms & Conditions

These Terms and Conditions apply to participation in the Financial Advice Association of Australia (FAAA) Cebu Study Tour ("Study Tour"). By registering for the Study Tour, participants acknowledge that they have read, understood and agree to these Terms and Conditions.

1. Purpose of the Study Tour

The Study Tour is designed to provide members with opportunities for professional development, industry engagement, business networking and exposure to international business practices.

The Study Tour is a structured professional program. Participants are expected to participate in scheduled business visits, presentations, networking activities and other official activities included in the program, unless otherwise agreed with the FAAA ("the Organiser").

2. Eligibility and registration

Participation in the Study Tour is open to eligible members of the FAAA and any other participants approved by the Organiser.

Places may be limited and registration is not confirmed until the participant has:

- completed the required registration process;
- accepted these Terms and Conditions;
- paid any required deposit or participation fee; and
- received confirmation of their place from the Organiser.

Registrations may not be transferred or substituted without the prior approval of the Organiser.

Partners, family members or other accompanying guests may only participate in official Study Tour activities where expressly approved by the Organiser.

The Organiser reserves the right to decline a registration where there are reasonable eligibility, capacity, operational or safety considerations.

3. Study Tour costs and inclusions

The Study Tour fee is $2,400 per participant.

The fee includes:

- Accommodation (two nights - check in Monday 1 March 2026, check out Wednesday 3 March 2026) in a deluxe room with breakfast at the Seda Central Bloc, Cebu, Philippines
- Accommodation (two nights – check in Wednesday 3 March 2026, check out Friday 5 March 2026) in a deluxe room with breakfast at the Shangri La, Mactan, Cebu, Philippines. Late check out (by 4pm) available at an additional cost.
- scheduled business and industry visits (including tours to the Cebu-based offices of: 5 ELK, Qwrk, VA Platinum and Vital Business Partners);

- group ground transport included in the official itinerary;
- conference sessions identified in the itinerary;
- official networking functions;
- scheduled group meals identified in the itinerary; and
- Study Tour coordination.
- Unless expressly identified as included, participants are responsible for their own:
    - international/domestic flights;
    - travel insurance;
    - passport, visa and other travel documentation costs;
    - personal expenses, including personal expenses (e.g. mini bar or laundry expenses) incurred at the two hotels listed above;
    - deposits (to cover incidentals) required by the nominated hotels at check-in;
    - meals and beverages not included in the official itinerary;
    - alcohol;
    - additional or upgraded accommodation, including companion travel;
    - travel or activities outside the official Study Tour itinerary; and
    - any other costs identified as the participant's responsibility.

All prices are stated in Australian dollars unless otherwise advised.

The Organiser will advise participants of payment deadlines and any applicable single-room supplements or other additional charges.

Where circumstances outside the Organiser's reasonable control result in changes to supplier costs, exchange rates or the itinerary, participants will be advised as soon as reasonably practicable of any resulting changes.

Smoke Free Policy
Note that the Shangri La, Mactan is a smoke-free property. To protect the smoke free environment, the Hotel will charge a PHP10,000 (approximately $230) cleaning fee to the account of any guests who smoke in their guest room. If charged, the payment of this cleaning fee would be the responsibility of the participant.

4. Cancellation, changes and refunds
The Study Tour involves arrangements with third-party providers, which may include accommodation providers, transport providers, tour operators, venues and local businesses.

If a participant cancels their registration, any refund will be determined having regard to the published cancellation arrangements, costs already incurred or committed on the participant's behalf, applicable supplier conditions and any rights available under Australian Consumer Law.

The Organiser reserves the right to make reasonable changes to the itinerary where required due to operational, safety or other circumstances outside its reasonable control. This may include changes to business visits, accommodation, transport, activities or the order in which activities occur.

If the Organiser cancels or materially changes the Study Tour, participants will be advised of the available options and any applicable refund entitlements.

The Organiser is not responsible for additional personal costs incurred by participants as a result of changes or cancellations by third-party providers, except where otherwise required by law.

5. Travel insurance

Comprehensive international travel insurance is a condition of participation in the Study Tour.

Participants must obtain appropriate travel insurance covering the full duration of their travel, including any personal travel undertaken before or after the official Study Tour.

Participants are responsible for ensuring that their insurance is appropriate for their individual circumstances and provides adequate cover for matters including:

- overseas medical treatment and hospitalisation;
- emergency medical evacuation and repatriation;
- personal accident and illness;
- trip cancellation and interruption;
- lost or stolen luggage and personal belongings;
- personal liability;
- relevant pre-existing medical conditions; and
- business and professional activities undertaken during the Study Tour, where applicable.

The Organiser may require participants to provide confirmation of appropriate travel insurance before departure.

6. Passports, visas and entry requirements

Each participant is responsible for ensuring that they hold all documentation required to enter, remain in and depart the Philippines and any other country included in their travel arrangements.

This includes responsibility for:

- holding a valid passport;
- obtaining any required visa or entry permission;
- satisfying applicable immigration and entry requirements;
- obtaining any other required travel documentation; and
- meeting requirements relating to onward or return travel.

Participants are responsible for checking that the visa or entry arrangements they rely upon are appropriate for the activities they will undertake during the Study Tour.

Any costs or consequences arising from a participant being refused entry, failing to obtain appropriate travel documentation or failing to meet applicable entry requirements are the participant's responsibility.

7. Health, safety and accessibility

Participants are responsible for assessing their own fitness and ability to participate in international travel and the activities included in the Study Tour.

Participants should advise the Organiser of any accessibility requirements or other circumstances that may reasonably affect their participation so that appropriate arrangements can be considered where practicable.

Participants must:

- provide an appropriate emergency contact;
- follow reasonable safety and security instructions provided by the Organiser, tour leaders, venues and service providers;
- comply with applicable local laws and regulations;
- promptly report incidents, injuries or significant safety concerns to the Study Tour leader; and
- take reasonable responsibility for their own health, safety and wellbeing.

The Organiser may modify, relocate or cancel an activity where it reasonably considers this necessary for the health, safety or security of participants.

Smart Traveller

The Organiser recommends participants to review the Australian Government's Smart Traveller website for the latest information on travel to the Philippine

https://www.smartraveller.gov.au/destinations/asia/philippines

8. Participant conduct and professional behaviour

Participants are expected to conduct themselves professionally, respectfully and responsibly throughout the Study Tour.

Participants acknowledge that their behaviour may reflect upon their own business, fellow participants, host organisations and the Organiser.

Participants must behave appropriately during business visits, networking functions, group activities and interactions with host organisations and must comply with reasonable directions from the Organiser.

The Organiser reserves the right to take reasonable action where a participant engages in serious misconduct, compromises the health or safety of themselves or others, breaches applicable laws, behaves in a way that may seriously damage the reputation of the Study Tour or Organiser, or significantly disrupts the program.

Such action may include excluding the participant from individual activities or, in serious circumstances, removing the participant from the remainder of the Study Tour.

Any additional travel, accommodation or other costs resulting from a participant's removal due to serious misconduct will be the responsibility of that participant, subject to applicable law.

9. Confidentiality and commercially sensitive information

Participants acknowledge that they may have access to confidential or commercially sensitive information during business and industry visits.

Participants must:

- respect information identified as confidential or commercially sensitive;
- not disclose confidential information without appropriate authorisation;
- seek permission before photographing, filming or recording within host businesses or facilities;
- not reproduce or distribute commercially sensitive presentations or materials without permission; and
- comply with reasonable confidentiality requirements imposed by host organisations.

10. Commercial relationships and business opportunities

The Organiser may facilitate introductions to businesses, suppliers, government representatives, industry organisations and other parties during the Study Tour.

Such introductions do not constitute an endorsement, recommendation or guarantee by the Organiser of any business, supplier, product, service, investment or commercial opportunity.

Participants are responsible for conducting their own investigations and due diligence before entering into any commercial arrangement arising from an introduction or opportunity associated with the Study Tour.

Any commercial relationship entered into by a participant is between the participant and the relevant third party.

11. Personal travel and activities outside the Study Tour

The official Study Tour commences at 8.30am on Tuesday 2 March 2026 at the Seda Central Bloc, Cebu and concludes no later than 12pm Friday 5 March 2026 at the Shangri La, Mactan, Cebu.

Any independent travel, activities, meetings or business engagements undertaken outside the official Study Tour itinerary are the participant's own arrangements and responsibility.

Participants undertaking additional travel before or after the Study Tour must ensure that their travel insurance and other arrangements provide appropriate coverage.

Personal arrangements must not unreasonably interfere with a participant's attendance at scheduled Study Tour activities.

12. Photography, filming and recording

Photography and filming may take place during the Study Tour for the Organiser's communication and promotional purposes.

Participants will be provided with an opportunity to advise the Organiser if they do not consent to their identifiable image being used for these purposes.

Participants must comply with photography, filming and recording restrictions imposed by host businesses, venues and other organisations visited during the Study Tour.

13. Privacy and personal information

The Organiser may collect personal information reasonably required to administer the Study Tour. This may include contact details, passport or travel information, emergency contact details, dietary and accessibility requirements and travel insurance information.

Information will only be collected, used and disclosed for purposes associated with administering the Study Tour, meeting legal or safety requirements and coordinating arrangements with relevant service providers, unless otherwise authorised or required by law.

Where information needs to be provided to a third-party service provider for the purposes of facilitating the Study Tour, only information reasonably necessary for that purpose will be provided.

14. Third-party providers

The Organiser may engage third-party providers to deliver components of the Study Tour, including travel, accommodation, transport, tours and other services.

Those services may be subject to separate terms and conditions imposed by the relevant provider.

Participants acknowledge that certain aspects of the Study Tour are therefore dependent upon services delivered by third parties.

Nothing in these Terms and Conditions is intended to exclude or restrict any rights or remedies that cannot lawfully be excluded, including applicable rights under Australian Consumer Law.

Participant Declaration

By registering for the Philippines Study Tour, I acknowledge and agree that:

1. I have read, understood and accept the Study Tour Terms and Conditions.
2. I understand the inclusions, exclusions, payment and cancellation conditions associated with my registration.
3. I am responsible for ensuring that I hold an appropriate passport, visa or entry permission and other required travel documentation.
4. I will obtain comprehensive international travel insurance before departure and ensure that it is appropriate for my circumstances and activities.
5. I agree to comply with reasonable health, safety and participant conduct requirements during the Study Tour.
6. I understand that the itinerary may be subject to reasonable changes due to operational, safety or other circumstances outside the Organiser's control.
7. I understand that independent travel, activities or business engagements outside the official Study Tour itinerary are my responsibility.

8. I acknowledge that introductions and commercial opportunities arising from the Study Tour do not constitute an endorsement or recommendation by the Organiser and that I am responsible for undertaking my own business due diligence.
9. I agree to conduct myself professionally and respectfully when representing my business and participating in Study Tour activities.

Participant acknowledgement

Please click here to complete the online form and finalise your declaration.