EXPLORERS COUNTRY CLUB: THE DREAM ADVENTURE PROGRAM

MEMBER PROGRAM AGREEMENT

THIS AGREEMENT is made and entered into by and between:

EXPLORERS COUNTRY CLUB (hereinafter referred to as "the Club"), a duly registered social and travel club, and

The Member (hereinafter referred to as "the Member"), an individual participating in The Dream Adventure Program.

WHEREAS, the Club operates "The Dream Adventure Program" (hereinafter referred to as "the Program"), designed to enable eligible Zimbabwean individuals to experience elaborate, luxurious international travel adventures through a structured monthly contribution scheme;

AND WHEREAS, the Member desires to participate in the Program and acknowledges having read, understood, and agreed to be bound by the terms and conditions set forth herein.

1. Program Overview

- **1.1. Purpose:** The Program's primary purpose is to make aspirational, long-haul international travel accessible to individuals who may not typically afford the upfront costs associated with such trips, by facilitating long-term, manageable monthly contributions towards a specific, predetermined adventure.
- **1.2. Nature of the Program:** Participation in the Program is based on a fixed monthly contribution over a specified period, dedicated solely towards funding a particular international travel adventure ("the Trip") as designated by the Club. Each Trip under the Program will be distinct, with its own specified destination, duration, itinerary, and financial requirements.
- **1.3. Program Eligibility:** The Program is open to Zimbabwean individuals who meet the Club's general membership criteria and specific eligibility requirements for each published Dream Adventure Program.

2. Member Contributions

2.1. Monthly Contribution Amount & Period: The Member agrees to contribute a specific monthly amount (e.g., US\$100, or as specified for a particular Trip) for a predetermined period (e.g., 24-36 months, or as specified for a particular Trip). The exact monthly contribution amount

and duration will be explicitly stated in the specific Trip's launch documentation and the Member's individual Program enrollment confirmation.

- **2.2. Payment Due Date:** All monthly contributions are due and payable **on or before the 7th day of each calendar month** for the specified contribution period.
- **2.3. Payment Methods:** Contributions shall be made via methods prescribed by the Club, which may include direct bank transfers, mobile money, or online payment portals. Details will be provided upon enrollment.
- **2.4. Advanced & Early Clearance Contributions:** Members may elect to make advanced contributions or clear their total contributions earlier than the stipulated period. Any such intention must be communicated to and approved by the Club in writing.
- **2.5. Fund Management & Security:** The Club commits to partnering with a trusted and reputable financial institution to manage and safeguard all Program contributions. Member funds will be invested with the aim of accruing interest (e.g., approximately 5% per annum) to help mitigate inflation risks and ensure the long-term viability of the Program. These funds will be ring-fenced and dedicated solely to the respective Dream Adventure Program.
- **2.6. Potential Top-Up Clause:** While the Club strives to cover all outlined costs, unforeseen significant increases in travel expenses (e.g., major flight price surges, extreme currency fluctuations) may necessitate a final top-up payment from the Member. Any such top-up will not exceed **15% of the Member's total contributions** for that specific Trip and will be communicated clearly and well in advance of the Trip departure date.

3. Program Inclusions & Exclusions

- **3.1. What is Covered:** For each fully-paid Trip, the Program contributions are designed to cover: * Full return economy class flight tickets to the predetermined destination. * Standard hotel accommodation for the duration of the Trip. * Services of experienced local tour guides. * Airport shuttle services at the destination. * Local transportation for scheduled itinerary activities. * All planning, logistics, and coordination related to the Trip. * Entrance fees for all attractions and activities specified in the itinerary. * Club sponsorship for Proof of Sufficient Funds as may be required by destination immigration authorities. * A welcome dinner at the Trip destination.
- **3.2. What is NOT Covered:** The Program contributions explicitly **do NOT cover** the following: * Daily lunch and supper (unless specifically stated in the Trip's detailed itinerary). * Personal shopping and incidental expenses. * Visa application fees and associated costs. * Passport application/renewal fees and associated costs. * Transport to and from the departure airport in Zimbabwe. * Any expenses incurred due to personal choices outside the planned itinerary. * Costs arising from non-compliance with immigration regulations, airline rules, or local laws.

4. Trip Specifics & Rescheduling

- **4.1. Predetermined Destinations & Itineraries:** Each Dream Adventure Program will be explicitly tailored to a specific international destination with a predetermined itinerary, duration, and set of inclusions. There will be no ambiguity regarding the Trip's details upon its launch.
- **4.2. Trip Duration:** Each Trip under the Program will have a specified duration, typically lasting approximately two (2) weeks, or as precisely detailed in the specific Trip's launch documentation.
- **4.3. Participant Limits:** Each specific Dream Adventure Program will have a provisional maximum number of participants, initially set at up to **60 participants per program**. The Club reserves the right to change these admission limits for any specific program at its sole discretion, based on logistical considerations, capacity, or demand.
- **4.4. Club's Right to Reschedule/Alter:** The Club reserves the absolute right to reschedule the Trip itinerary or destination in the event of unforeseen circumstances beyond its reasonable control, including but not limited to: * Pandemic outbreaks, epidemics, or health crises. * Acts of war, civil unrest, or political instability. * Natural disasters (earthquakes, floods, extreme weather). * Government advisories, travel bans, or restrictions imposed by local or international authorities. * Significant disruptions to international travel or tourism infrastructure. * In such cases, the Club will endeavor to provide participants with suitable alternative dates or destinations, or offer credits towards future Dream Adventure Programs, prioritizing the safety and best interests of its Members.

5. Member Responsibilities & Liabilities

- **5.1.** Adherence to Payment Schedule: The Member is solely responsible for ensuring that all monthly contributions are paid in full and on time as per Section 2.2. Failure to do so may result in the forfeiture of previous contributions and exclusion from the Program as per Section 6.1.
- **5.2. Passport & Visa Responsibility:** The Member is solely responsible for possessing a valid passport with sufficient validity (typically at least 6 months beyond the return date) and for obtaining all necessary visas for the Trip destination and any transit countries. While the Club will provide assistance (as per Section 7), the ultimate responsibility for visa approval, passport validity, and associated costs rests with the Member. The Club shall not be liable for any costs or losses incurred due to a Member's failure to obtain necessary travel documents.
- **5.3.** Compliance with Laws & Regulations: The Member agrees to comply with all laws, regulations, and customs of the destination country, airline carriers, accommodation providers, and tour operators during the Trip.

- **5.4. Health & Fitness for Travel:** The Member is responsible for ensuring they are in sufficient health and physical condition to undertake the Trip activities.
- **5.5.** Conduct During Trip: Members are expected to conduct themselves respectfully and in a manner that does not negatively impact the experience of other participants or the reputation of the Club.
- **5.6.** Compliance with Club Policies: The Member agrees to abide by all other general policies and guidelines of Explorers Country Club.

6. Cancellation, Refunds & Transferability

- **6.1. Member Cancellation Policy:** * If a Member cancels their participation at least six (6) months prior to the Trip departure date, they shall be entitled to a refund of 70% of their total contributions made up to the point of cancellation. * If a Member cancels their participation not later than six (6) months after their initial joining date (regardless of Trip departure date), they shall be entitled to a refund of 90% of their total contributions made up to the point of cancellation. * In all other circumstances (e.g., cancellation less than 6 months before trip, or more than 6 months after joining if the trip is less than 6 months away, or failure to complete contributions), no refund will be provided.
- **6.2. Program Cancellation by Club:** In the rare event that the Club must cancel a specific Dream Adventure Program entirely (not just reschedule or alter as per 4.4) for reasons other than those specified in 4.4, Members will be offered either a full refund of their contributions or the option to transfer their full contributions to another available Dream Adventure Program.
- **6.3. Transferability of Contributions:** A Member may request to transfer their accumulated contributions to another person or to a different Dream Adventure Program, provided such request is made **not less than six (6) months prior to the original Trip's scheduled departure date.** All transfers are subject to the Club's written approval and may incur an administrative fee. The transferee must meet all Program eligibility criteria.

7. Visa & Passport Assistance

7.1. Scope of Assistance: The Club will provide comprehensive assistance regarding Visa and Passport matters for the Dream Adventure Program members. This assistance may include: * Providing general information on visa requirements for the destination country. * Guiding Members through the visa application forms and processes. * Advising on the necessary supporting documents required for applications. * Where legally permissible and practically feasible, assisting with the submission of visa applications.

7.2. Limitations: It is expressly understood that the Club's assistance does not guarantee visa approval or passport issuance. The Club is not responsible for any costs associated with visa applications, passport acquisition/renewal, or for any denial of a visa or passport.

8. Privacy Policy

- **8.1. Data Collection & Use:** The Club will collect and use Member's personal data solely for the purposes of managing Program contributions, planning and executing the Trip, communicating with the Member, and fulfilling its obligations under this Agreement.
- **8.2. Data Security:** The Club commits to implementing appropriate technical and organizational measures to protect Member data against unauthorized access, disclosure, alteration, or destruction.
- **8.3. Sharing of Information:** Member data may be shared with third-party service providers (e.g., airlines, hotels, tour operators, visa processing agencies, financial institutions) strictly for the purpose of booking and facilitating the Trip and managing contributions, and only to the extent necessary.

9. Dispute Resolution

Any dispute, controversy, or claim arising out of or relating to this Agreement, or the breach, termination, or invalidity thereof, shall first be attempted to be resolved amicably through good faith negotiations between the parties.

10. Governing Law

This Agreement shall be governed by and construed in accordance with the laws of **Zimbabwe**.

11. Entire Agreement

This Agreement constitutes the entire agreement between the Member and the Club pertaining to The Dream Adventure Program and supersedes all prior agreements, understandings, and negotiations, whether written or oral.

12. Amendments

BY PARTICIPATING IN THE DREAM ADVENTURE PROGRAM, THE MEMBER HEREBY ACKNOWLEDGES THAT THEY HAVE READ, UNDERSTOOD, AND AGREED TO ALL THE TERMS AND CONDITIONS CONTAINED HEREIN. FOR EXPLORERS COUNTRY CLUB:			
FOR THE MEN	ЛВER:		
[Signature]	[Printed Name]	[ID/Passport Number]	[Date]