

TERMS & CONDITIONS

For booking activities, transportation and travel services in Levi and Rovaniemi

Season 1.06.2026 – 30.04.2027

STG = Scandinavian Travel Group Oy

1. Weekly Scheduled Programs in Levi, up to 9 pers (online and offline)

Payment

Full payment **100%** is required at the time of booking — online immediately, or within 5 days for offline confirmed reservations.

Cancellation

21 days or more before start	Cancellation fee: 10%
8 – 21 days before start	Cancellation fee: 50%
7 days or less before start	Cancellation fee: 100%

* Some programs have stricter cancellation terms — see below.

EXCEPTIONAL CANCELLATION TERMS

For the program **Meet Santa Claus & Mrs. Claus in a Secret Hideaway, Levi**, the following cancellation terms apply:

31 days or more before start	Cancellation fee: 50%
30 days or less before start	Cancellation fee: 100%

Always check the program description before booking. Where exceptional terms apply, they take precedence over the standard cancellation policy above.

Changes to the reservation

All requests regarding reservation changes, cancellations and refund enquiries must be submitted in writing by e-mail to office@gostg.fi during Finnish office hours. The effective date of any cancellation shall be the date on which STG receives the written notice.

SEASON	PERMITTED CHANGES	DEADLINE	FEE
High season 15.11.2026–30.11.2026 & 7.1.2027–31.03.2027	Date, time or number of participants	7 days before start	€30 per amendment
Festive season 1.12.2026–6.1.2027	Number of participants only	7 days before start	€30 per amendment

As a general guideline, a reduction of up to 2 persons — where the booking still retains at least 2 participants and at least 80% of the original group size — would typically be treated as a change (€30 fee) rather than a cancellation. Reductions beyond this, changes within 7 days of start, or any change to date or time are generally treated as a cancellation. We always aim to find a practical solution — please get in touch as early as possible.

Note for agents using Bokun: Please be aware that while Bokun technically allows date changes in the agent admin area, any such request should still be submitted to our team by e-mail and will be handled on a case-by-case basis. Changing a date through Bokun does not automatically make the change valid — it will be assessed in line with the cancellation terms above and may be treated as a cancellation of the original booking with a new one created in its place.

2. Group 10+ pers (offline and online)

For group series bookings (multiple groups), terms are always confirmed with each specific booking.

PAYMENT SCHEDULE

If booked more than 60 days before start	Amount due: 20% deposit — pay within 5 days
If booked 60 days or less before start	Amount due: 100% of total — pay within 5 days
60 days before start	Amount due: 100% full payment

IF YOU CANCEL

More than 60 days before start	Cancellation fee: 20%
14 to 60 days before start	Cancellation fee: 50%
Less than 14 days before start	Cancellation fee: 100%

Group size may be adjusted within $\pm 10\%$ at no charge up to 14 days before start.

A reduction of 1-2 persons is permitted free of charge up to 48 hours before start.

3. Private Programs (online and offline)

Payment

If booked more than 30 days before start	Amount due: 50% deposit online: at booking / offline: within 5 days
If booked 30 days or less before start	Amount due: 100% of total — pay within 5 days
30 days before start	Amount due: 100% full payment

Cancellation

60 days or more before start	Cancellation fee: 20%
30 to 60 days before start	Cancellation fee: 50%
30 days or less before start	Cancellation fee: 100%

All deposit payments are non-refundable.

Changes to the reservation

Any changes to the reservation (date, time, number of participants) are treated as a cancellation of the existing reservation and creation of a new one, unless specifically agreed otherwise in writing with STG. Where a refund is due under these Terms and Conditions or mandatory applicable law, the refund will be made using the same payment method that was used for the original purchase, unless otherwise agreed with the customer.

No statutory right of withdrawal

The services sold by Scandinavian Travel Group consist of leisure services provided on a specific date and/or at a specified time. In accordance with the Finnish Consumer Protection Act, these services are exempt from the statutory 14-day right of withdrawal. The customer's cancellation rights are governed solely by the cancellation policy set out in these Terms and Conditions.

4. Online Weekly Scheduled Programs in Rovaniemi

Booking and cancellation terms vary by program — please refer to the terms in the individual program description at the time of booking.

5. Payment methods

#	METHOD	DETAILS
1	Online payment at booking	Paid directly when you complete your booking online. No fee
2	Bank transfer	We will send you an invoice. Please transfer to: Scandinavian Travel Group Oy; IBAN: FI51 6601 0010 4665 06; SWIFT: AABAFI22; Bank: Ålandsbanken. Please include the invoice number in the payment reference. All bank transfer charges are the sender's responsibility — please ensure the full invoiced amount reaches us. No fee
3	Card payment via Paytrail link	We send you a secure payment link. You pay by bank card at your convenience. +5% fee
4	Pay in person at our office	Card payment by terminal at the STG office in Levi. No fee

General notices

Cancellations & changes must be submitted in writing by e-mail only. Notices via WhatsApp, social media or other similar means are not valid.

Non-payment: if payment is not received by the due date, the booking will be cancelled with no obligation for STG.

Tickets & vouchers: your ticket/voucher will be sent by e-mail upon receipt of full payment.

6. General Terms & Conditions

BOOKING CONDITIONS

Bookings can be made verbally, in writing or via the internet. A booking becomes legally effective once the person who made the booking has received an e-mail confirmation from STG.

MAKING A BOOKING & PAYMENT

The booking confirmation includes the invoice and the ticket/voucher for the activities booked, with indication of the starting or pick-up point. Customers must always check their tickets and vouchers for correctness of information after the reservation has been made.

STG has the right to cancel the reservation should payment not be made within the requested and agreed time. An unpaid invoice does not constitute a cancellation.

CHANGES BY THE CUSTOMER

All changes must be submitted in writing to STG by e-mail during Finnish office hours. Each approved change may incur a **€30 fee**. Any change not covered by the terms in the relevant booking section above will be treated as a cancellation, and standard cancellation fees will apply.

REFUNDS

No refunds will be made for unused services, late arrival, no-show or non-participation by any participant, unless otherwise required by mandatory law or specifically agreed in writing by STG. Where a refund is due under these Terms and Conditions or mandatory applicable law, the refund will be made using the same payment method that was used for the original purchase, unless otherwise agreed with the customer.

CHANGES AND CANCELLATION BY STG

STG reserves the right to change the timetable, content, route or duration of services due to weather, safety, operational requirements or other circumstances beyond STG's control. STG may also make minor changes that do not materially affect the nature or overall value of the service.

STG may cancel a **scheduled weekly activity** if the minimum required number of customer reservations is not reached. This applies only to scheduled weekly programs offered on fixed departure dates and does not apply to confirmed private programs or ad hoc group bookings. Before cancelling, STG will make reasonable efforts to offer an alternative departure time, date or similar available program. If rescheduling is not possible or is not suitable for the customer, the cancellation will be communicated no later than **3 days before** the scheduled service, and the price paid for the cancelled service will be refunded. The customer is not entitled to compensation for related costs that become unnecessary due to the cancellation, such as visa costs, travel arrangements or access permits.

STG may also cancel a service due to unavoidable and extraordinary circumstances. In such case, STG will inform the customer without undue delay and refund the price paid for the cancelled service, but no additional compensation will be payable.

BEFORE DEPARTURE

Please arrive at the departure or meeting point at least **5–10 minutes before the scheduled start**. If warm clothing rental has been added to a scheduled activity booking as an extra supplement, arrive at the **STG / Safarimarket office (Keskuskuja 2 B 3) at least 20 minutes before departure** to allow time to get dressed. Late arrivals will not be entitled to a refund or free rescheduling.

Warm clothing rental added to an activity booking is available exclusively at the STG / Safarimarket pick-up location (Keskuskuja 2 B 3) and cannot be delivered to other pick-up points before the activity. Guests who prefer delivery may book warm clothing rental as a separate standalone service and add delivery as an additional service, subject to availability and separate rental terms. Activity add-on clothing rental is subject to the same cancellation terms as the main activity product.

CHILDREN

In some programs a reduced price applies for children. The applicable age range is specified in the program description.

PETS POLICY

Pets are not allowed on STG programs or excursions. Official guide, assistance or service dogs are not treated as pets; customers who need to bring such a dog must inform STG in writing before booking so that safe and reasonable arrangements can be assessed in advance.

For programs involving huskies, reindeer, horses or other animals, the presence of another dog may create safety or animal welfare risks. In such cases, participation with a service dog must be specifically agreed with STG in advance and may require special arrangements, an alternative program, or refusal of participation in that specific activity if a real safety risk cannot reasonably be avoided.

WHEELCHAIR ACCESSIBILITY

Our programs are generally not wheelchair accessible due to the nature of outdoor winter activities. Please contact us before booking for specific accessibility enquiries.

PREGNANCY & HEALTH ISSUES

Pregnant women cannot take part in snowmobile, ATV or similar vehicle safaris. Snowmobiling is also not recommended for people with back or hip problems. STG advises against pregnant women participating in animal-based excursions.

Guests with heart disease, asthma, diabetes, epilepsy or other relevant conditions should consult a medical professional before participating. Each participant is personally responsible for assessing their ability to take part.

PROGRAMS WITH MOTOR VEHICLES

Damage & insurance: All snowmobiles are insured as required by Finnish law. Clients are liable for damage caused. The tour price includes accident insurance with a maximum deductible of **€950 per driver**, reducible to **€350** by purchasing a damage waiver (**€35**) at booking or before departure. If the driver does not follow the Finnish Road Traffic Act or the guide's instructions, all damages must be paid in full — waivers and deductibles do not apply.

Snowmobile motor liability insurance: STG snowmobiles are covered by statutory Finnish motor liability insurance, similar to mandatory third-party motor liability insurance for cars. It covers personal injuries arising from a snowmobile accident and, where applicable, damage to an innocent third party's property, subject to Finnish law and the insurer's policy terms; it does not replace the customer's own travel insurance.

Driver's licence: Drivers must be at least **18 years old** and hold a valid licence accepted in Finland (categories B, T, A1 or A, EU/EEA or Geneva/Vienna Convention countries). Electronic licences are not accepted. A licence from a non-recognised country is not valid for driving — holder may only participate as a passenger.

Chinese driving licences — special rule: A Chinese licence alone is not accepted. Chinese visitors may drive only with the original licence plus an International Driving Permit (IDP) or an official Finnish/Swedish translation by an authorised translator.

Alcohol & drugs: Zero tolerance. Drivers may be breathalysed before departure. Participation denied if under the influence; no refund applies.

Speed & trails: Speed limit **60 km/h**. Driving is only permitted on marked trails.

COLD TEMPERATURE & WEATHER CANCELLATIONS

Snowmobile safaris are **cancelled below –35°C (–31°F)**. The tour can be rescheduled or refunded in full if rescheduling is not suitable.

For safaris involving children, the minimum temperature limit is **–25°C**. Between –25°C and –35°C, safaris may be modified (shorter route, warming breaks). Modifications are not subject to compensation or refund.

ANIMALS

All animals (reindeer, huskies, horses) are trained for safe engagement, but animal behaviour can never be fully predicted. All participants must comply with the safety instructions given by the service provider at all times.

RESPONSIBILITY OF THE PROGRAM/SERVICE PROVIDER

The program/service provider carries out its activities in accordance with appropriate safety plans and Finnish health and safety standards. During the program, the provider may adjust routes, timing or practical arrangements when this is necessary for safety, weather or operational reasons.

LIABILITY INSURANCE

STG maintains general liability insurance for its insured business operations, including tour and activity organisation, outdoor programs, guiding and accommodation services. The insurance applies only where STG is legally liable for the damage under applicable law and the terms of the insurance policy. It is not general accident insurance for guests and does not automatically cover every injury, fall or incident occurring during a program.

Examples that may fall within the scope of STG's liability insurance include injury or property damage caused by STG's negligence, unsafe equipment provided by STG, incorrect guide instructions, or an avoidable hazard created or left by STG in a customer walking or activity area. Ordinary slips, falls or injuries caused by normal winter conditions - including snow, ice, uneven ground, darkness, cold weather or the inherent nature of outdoor activities - are generally not covered unless STG is legally responsible for the incident. STG's general liability cover is **EUR 1,000,000 per event**, subject to the terms, limitations and exclusions of the applicable insurance policy.

OTHER DAMAGES

STG may only be held liable for damages caused by STG's own negligence, omission or faulty equipment. STG is not liable for accidental damage, personal belongings, customer negligence, normal risks of outdoor winter activities, or circumstances outside STG's control, unless mandatory law provides otherwise. **Personal travel and accident insurance is strongly recommended.**

FORCE MAJEURE

STG shall not be liable for any loss, delay, change, cancellation or additional cost resulting from unavoidable and extraordinary circumstances beyond STG's control, where the consequences could not have been avoided even if all reasonable measures had been taken. Such circumstances may include authority orders or restrictions, airspace restrictions, war, terrorism, serious unrest, pandemics, epidemics, quarantine measures, natural disasters, extreme weather conditions, or interruptions in essential services such as electricity or water supply caused by natural disasters, strikes or similar events beyond STG's control.

RESPONSIBILITY WAIVER — THIRD-PARTY VENUES

STG is not responsible for changes, disruptions or unavailability affecting Santa Claus Village, Santa Park, the Santa Claus office or any other third-party venue, for whatever reason. No refund is due for circumstances beyond our control.

PHOTO & MEDIA RELEASE

Photos or videos may be taken during STG programs. By participating, guests grant STG permission to use such images and recordings for promotional and marketing purposes. All media remains the sole and exclusive property of STG.

If a customer wishes to withdraw consent for the use of images or videos in which they are identifiable, they may contact STG in writing and provide sufficient information to identify the relevant material, such as their portrait and program date. After the request has been received and reasonably processed, STG will no longer distribute the identifiable image or video. Existing materials already published, distributed, printed or shared through third-party channels may not always be removable.

COMPLAINTS & REMARKS

Any dissatisfaction should be communicated directly to the service provider during or immediately after the program, and to STG in writing without undue delay. Failure to report issues promptly will result in forfeiture of any entitlement to price reductions or compensation. Written complaints may be submitted by e-mail to office@gostg.fi

PRICING & ACCURACY

Booking rates include pre-arranged rates and applicable taxes. STG is not liable for printing errors or price changes that occur after publication of any materials.

APPLICABLE LAW & DISPUTE RESOLUTION

In the event of any dispute, the parties will first attempt resolution through mutual negotiation. If consensus cannot be reached, the customer may bring the matter before the Consumer Dispute Board (*Lapin käräjäoikeus — the District Court of Lapland*). The governing law is Finnish law.

STG bears no responsibility for alterations to booking and cancellation conditions that may arise after publication of these terms.

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