

1. Introduction

These terms and conditions govern your use of stay.cx and any bookings you make through the platform. Please read them carefully before using stay.cx or making a booking.

stay.cx acts solely as an agent. When you make a booking through stay.cx, your contract for the accommodation is with the property manager (the "Supplier"), not with us. We facilitate the booking on the Supplier's behalf. We do not own, manage, or control any of the properties listed on stay.cx. The Supplier is responsible for the property, its description, its condition, and the performance of the accommodation services.

By using stay.cx or making a booking through the platform, you agree to be bound by these terms.

2. Definitions

- **"stay.cx" or "the Platform"**: The website at stay.cx and any associated subdomains, operated by Brunel Holdings Ltd.
- **"We", "us", "our"**: Brunel Holdings Ltd, a company registered in England and Wales, with registered address at 124 City Road, London, EC1V 2NX (company number: 17108487).
- **"You", "your"**: Any person who accesses or uses stay.cx, whether or not they create an account or make a booking.
- **"Supplier"**: The third-party property manager whose accommodation is listed on stay.cx and with whom your booking contract is formed.
- **"Supplier Terms"**: The Supplier's own terms and conditions, cancellation policy, and any other contractual terms that apply to your Booking. These are identified and linked during the checkout process.
- **"Booking"**: A confirmed reservation for accommodation made through stay.cx, governed by the Supplier Terms.
- **"Property"**: The holiday accommodation (villa, apartment, chalet, cottage, or similar) listed on stay.cx.
- **"Guest"**: Any person who will stay at the Property, including the person who made the Booking and any travelling companions.

3. Our role as agent

3.1 What we do

stay.cx is a booking platform that enables you to search for, compare, and book vacation rental properties sourced from third-party Suppliers. We provide the technology platform, editorial content, search functionality, and booking facilitation. We act as a disclosed agent of the Supplier for the purpose of facilitating bookings.

3.2 What we do not do

- We do not own, operate, or manage any Properties.
- We do not set the price of any Property. Prices are set by the Supplier and displayed on stay.cx as provided to us.
- We do not physically inspect Properties. We review supplier-provided listing data before a Property is listed and write our own descriptive titles and summaries from it, but we do not visit Properties and we do not independently verify the Supplier's factual information, photographs or ratings.
- We are not a party to your booking contract. Your contract for the accommodation is between you and the Supplier, governed by the Supplier's terms and conditions.
- We do not handle your payment. Depending on the Supplier, you will either pay through a secure form embedded in our checkout that is operated by the Supplier's payment provider, or be invoiced by the Supplier after your Booking is made. In both cases payment is taken by the Supplier or its payment provider. stay.cx never receives, stores or processes your card details.
- We are not responsible for the Supplier's performance of the accommodation, including the condition, cleanliness, accuracy of description, availability of amenities, or suitability of the Property.

3.3 Supplier Terms

Each Supplier has its own terms and conditions, cancellation policy, and privacy policy (together, the "Supplier Terms"). Before you can complete a Booking, you will be required to confirm that you have read and accept the applicable Supplier Terms by ticking a checkbox during the checkout process. The Supplier Terms will be linked and accessible at that point. You cannot complete a Booking without this confirmation.

Your booking contract is formed with the Supplier on the basis of the Supplier Terms. If there is a conflict between these terms and the Supplier Terms regarding the accommodation itself, the Supplier Terms prevail. These stay.cx terms govern your use of the Platform and our role as agent.

4. Using stay.cx

4.1 Eligibility

You must be at least 18 years old and have the legal capacity to enter into binding contracts to use stay.cx and make Bookings. By making a Booking, you confirm that you meet these requirements and that all information you provide is accurate and complete.

4.2 Account

You may browse stay.cx without creating an account. You can browse and book without an account. To save favourites, view your bookings, or use certain features, you will need to create an account or sign in using Microsoft, Google, or Apple. You are responsible for maintaining the confidentiality of your account credentials and for all activity that occurs under your account.

4.3 Accuracy of information

You must provide accurate and complete information when creating an account and making a Booking, including the correct number of Guests, their names, and any special requirements. If the information you provide is inaccurate and this causes a problem with the Booking (for example, the Supplier refuses entry because the party size exceeds what was booked), we are not liable.

4.4 Prohibited uses

You must not use stay.cx to:

- Provide false or misleading information in connection with a Booking.
- Make speculative, false, or fraudulent Bookings.
- Scrape, harvest, or systematically extract data from stay.cx by automated means.
- Interfere with the security, integrity, or performance of the Platform.
- Use the Platform for any purpose that is unlawful or prohibited by these terms.

5. Bookings

5.1 Booking process

When you select a Property and dates on stay.cx, we submit a real-time availability and price check to the Supplier's system. The price shown to you on the search results and Property page is provided by the Supplier. The price confirmed at checkout is the amount payable to the Supplier. stay.cx does not add any fee, service charge, or commission on top of the Supplier's price.

5.2 Price accuracy and currency

Prices are provided by the Supplier in their base currency and may be displayed on stay.cx in your preferred currency using exchange rates sourced from the European Central Bank. The exchange rate is indicative and updated daily. The actual amount charged to your payment method may differ slightly due to exchange rate fluctuations between the time of booking and the time of payment processing. The Supplier's base currency price is the definitive price.

In accordance with the Digital Markets, Competition and Consumers Act 2024, all fixed mandatory charges known to us at the time of listing are included in the price shown at the point of search. Optional extras are clearly identified as optional and are never pre-selected.

5.3 Booking confirmation

A Booking is confirmed when:

- The Supplier's system has confirmed availability at the quoted price;
- You have confirmed that you have read and accept the Supplier Terms by ticking the acceptance checkbox during checkout;
- You have completed the payment process through the Supplier's payment system; and
- You have received a booking confirmation email from stay.cx and/or the Supplier.

Until all four steps are complete, no binding contract exists. The Booking confirmation email will include your booking reference, the Property details, the Supplier's name and contact information, the total price paid, the applicable cancellation policy, and a link to the Supplier Terms.

5.4 How we rank listings

When you search, we order results by a weighted score based on four factors: availability for your dates, guest rating quality, geographic relevance to your search, and price competitiveness within your result set. Availability carries the greatest weight, rating quality and geographic relevance carry equal weight, and price carries the least. Commission is not a ranking factor and does not affect the order in which Properties appear. Suppliers cannot pay for position, and we do not operate paid placement or sponsored listings. Where a Property is available from more than one Supplier, we display a single listing and select which offer to show using the same four factors. Full details, including how we break ties, are set out on our "How we rank listings" page, available from our website footer.

5.5 Booking on behalf of others

If you make a Booking on behalf of other Guests, you confirm that you have their authority to do so and that you have shared the relevant Supplier Terms and our Privacy Policy with them. You are responsible for ensuring all Guest information is accurate.

6. Prices and payment

6.1 What the price includes

The price shown on stay.cx for each Property includes the accommodation charge and all mandatory fees imposed by the Supplier (such as cleaning fees, linen charges, local or tourist taxes, and booking fees). This is the total price you pay. stay.cx does not add any fee, commission, or surcharge to the price.

6.2 Variable and locally payable costs

Depending on the Supplier, there may be additional costs that are not included in the booking price because they cannot be calculated in advance. Whether any such costs apply, and the amounts involved, are determined entirely by the Supplier. Any applicable additional costs will be clearly shown on the Property detail page and again during the checkout process before you confirm your Booking. Examples of costs that some Suppliers may charge include:

- Visitor's tax or tourist tax, charged per person per night at rates set by the local authority.
- Utility costs such as electricity, gas, heating, or water, based on actual consumption.
- Cleaning charges, bed linen, or towel hire where not included in the booking price, which may be charged per person.
- Charges adjusted for the actual number of Guests occupying the Property.
- Pet charges where pets are permitted.

Such charges, where applicable, may be payable locally on arrival or departure directly to the Supplier, key holder, or property owner.

Some Suppliers may also require a security or damage deposit on arrival, refundable subject to the condition of the Property on departure. The deposit and its handling are between you and the Supplier and do not form part of your arrangement with stay.cx.

Where the Supplier has provided information about variable or locally payable costs, we will display it on the Property page. However, stay.cx does not set, control, collect, or verify these charges. The Supplier is solely responsible for their accuracy. If you are

charged an amount not disclosed at the time of booking, this is a matter between you and the Supplier.

6.3 No stay.cx fees

stay.cx does not charge you any booking fee, service fee, platform fee, or other charge. The price you pay goes entirely to the Supplier. Our commission is paid by the Supplier under separate commercial terms and does not affect the price you pay.

6.4 Payment

How you pay depends on the Supplier. Some Suppliers take payment through a secure form embedded in our checkout, operated by the Supplier's own payment provider. Others send you an invoice and a payment link after your Booking is made, so payment is completed on the Supplier's own systems. In both cases stay.cx does not receive, process, or store your payment card information at any time.

The payment terms are determined by the Supplier and may include:

- An advance payment (deposit) due at the time of booking, with the balance due a specified number of weeks before arrival.
- Full payment due at the time of booking for short-notice reservations.
- Payment in instalments where offered by the Supplier.

The applicable payment schedule will be shown during the checkout process and detailed in your Booking confirmation. Failure to make payments by the due dates may result in cancellation of the Booking by the Supplier, subject to the Supplier Terms.

7. Cancellations, changes, and refunds

7.1 Cancellation policy

Each Booking is subject to a cancellation policy set by the Supplier. The cancellation policy applicable to your Booking is displayed on the Property page, shown again during the checkout process, and included in your Booking confirmation. By confirming a Booking, you accept the applicable cancellation policy as part of the Supplier Terms.

Cancellation policies vary between Suppliers and may also vary between Properties offered by the same Supplier. You should review the cancellation policy carefully before confirming any Booking. stay.cx does not set, influence, or negotiate cancellation policies on your behalf.

7.2 How cancellation policies typically work

While every Supplier's cancellation policy is different, the following structures are common across the vacation rental industry. This information is provided for general awareness only — the definitive cancellation terms for your Booking are those shown on the Property page and accepted during checkout.

Tiered cancellation charges

Many Suppliers apply cancellation charges that increase as the arrival date approaches. A cancellation made well in advance may incur a low or zero charge, while a cancellation close to or after the arrival date may result in forfeiture of the full booking amount. Typical structures include a series of time bands (for example, more than 60 days, 30–60 days, 14–30 days, fewer than 14 days before arrival), each with a progressively higher percentage charge.

Free cancellation periods

Some Suppliers offer a period after booking during which you may cancel free of charge or for a minimal administrative fee. The length of this period and any conditions attached to it vary by Supplier and may vary by Property or rate type.

Non-refundable rates

Some Properties may be offered at a discounted non-refundable rate. If you book at a non-refundable rate, no refund is available for cancellation regardless of when you cancel. Non-refundable rates are clearly marked on the Property page and at checkout.

Flexible cancellation options

Some Suppliers offer an optional flexible cancellation product, often backed by insurance, which allows cancellation closer to the arrival date in exchange for an additional fee paid at the time of booking. Where available, this option will be presented during the checkout process. The terms of flexible cancellation products are set by the Supplier or their insurance partner.

No-show and early departure

How a no-show (not arriving without cancelling) or an early departure is treated is determined entirely by the Supplier's cancellation policy. The applicable terms, including any charge for unused nights, are those shown on the Property page and accepted at checkout. You should check the Supplier's policy for how these situations are handled.

7.3 How to cancel

Cancellations are made with the Supplier, not with stay.cx. Your Booking confirmation contains the Supplier's contact details and the applicable cancellation policy. If you have a stay.cx account, your bookings page brings those details together and gives you a contact method to contact the property manager, but the cancellation itself is between you and the Supplier. It is your responsibility to cancel with the Supplier in good time. stay.cx does not cancel Bookings on your behalf and cannot confirm that a cancellation has taken effect. The cancellation charge (if any) is determined by the Supplier's cancellation policy based on the date you cancel relative to the arrival date.

If you cannot find your Booking confirmation or the Supplier's contact details, contact us at hello@stay.cx and we will provide them.

7.4 Refunds

Where a refund is due under the Supplier's cancellation policy, it is processed by the Supplier's payment service provider, not by stay.cx. The timing, method, and currency of the refund are determined by the Supplier. stay.cx does not hold your funds and cannot process refunds directly. If you experience a delay in receiving a refund that is due, contact the Supplier using the details in your Booking confirmation.

7.5 Changes to a Booking

Changes to a confirmed Booking (such as date changes, party size, or property changes) are subject to the Supplier's policies and availability. Not all changes may be possible. Requests for changes are made with the Supplier using the details in your Booking confirmation. The Supplier may charge a modification or administration fee, require a cancellation and rebooking, or decline the change.

7.6 Cancellation by the Supplier

In rare cases, the Supplier may cancel your Booking (for example, due to property damage, force majeure, overbooking, or non-payment of the balance by the due date). If the Supplier cancels your Booking, the Supplier is responsible for offering you an alternative property or a refund in accordance with the Supplier Terms. We will assist you in communicating with the Supplier but we are not liable for the Supplier's cancellation or for any costs you incur as a result.

7.7 Consumer right of withdrawal

Under the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013, the 14-day cooling-off period does not apply to contracts for the provision of accommodation services where a specific date or period of performance is agreed. Bookings made through stay.cx fall within this exemption. Your cancellation

rights are governed primarily by the Supplier's cancellation policy, not the statutory cooling-off period. If the law of your country of residence gives you cancellation or withdrawal rights that cannot be excluded by contract, those rights apply in addition to the Supplier's cancellation policy.

7.8 Travel insurance

We strongly recommend that you take out comprehensive travel insurance to cover cancellation, curtailment, medical expenses, and personal liability for the duration of your trip. stay.cx does not provide insurance. Some Suppliers may offer or include cancellation protection or insurance products — the terms of any such products are between you and the Supplier or their insurance partner.

8. Property information and descriptions

Titles and property descriptions shown on stay.cx are generated by stay.cx and are illustrative only. They are intended as a presentation summary and do not form part of the contracted property specification. The factual property information shown alongside the description, including facilities, distances and map location, is sourced from the Supplier and is the binding specification for your Booking, together with the Supplier's booking confirmation. We present this information in good faith and take reasonable steps to display it accurately, but we do not independently verify supplier-provided data. If the factual property information does not match the Property as supplied, your contractual remedy is with the Supplier.

Photographs may not reflect the current condition of the Property and may have been taken in different seasons or lighting conditions. Room layouts and furnishings may have changed since photographs were taken. The Supplier is responsible for keeping their property information up to date.

All reviews shown on stay.cx come from guests who have actually stayed at the Property. Some are collected by the Supplier through its own guest review system; others we invite directly from guests who booked through stay.cx. We do not accept unsolicited reviews from people who have not booked, and we do not edit the content of reviews. Different Suppliers may use different rating scales, and scores are attributed to their source.

9. Your obligations at the Property

Your booking contract is with the Supplier, and the Supplier Terms will set out your obligations in full. However, the following general obligations typically apply and you should be aware of them:

- **Occupancy:** The Property must not be occupied by more people than stated in the Booking confirmation. The maximum number typically includes children and infants. Over-occupancy may result in additional charges from the Supplier or termination of the stay.
- **Care of the Property:** You and all Guests are expected to treat the Property, its contents, and any communal facilities with reasonable care. You may be liable for damage caused during your stay, which may be deducted from any security deposit.
- **Cleaning:** Many Suppliers require Guests to carry out basic cleaning before departure (clearing kitchen waste, stripping beds, general tidying). The specific requirements will be set out in the Supplier Terms or travel documents.
- **Arrival and departure times:** Arrival and departure times are set by the Supplier (commonly arrival from 4pm, departure by 10am). These times will be specified in your Booking confirmation or travel documents. Late arrival should be communicated to the Supplier or key holder in advance.
- **Pets:** If pets are permitted at the Property, they must be declared at the time of booking. If the Property description states that pets are not permitted, you must not bring any. The Supplier may terminate the stay if undeclared pets are brought to the Property.
- **House rules:** You must comply with any house rules set by the Supplier or property owner, including rules relating to noise, parking, waste disposal, use of swimming pools, and communal areas.

The detailed obligations for each Property are governed by the Supplier Terms, which you accept during the checkout process. stay.cx is not responsible for enforcing these obligations and is not liable for any consequences arising from your breach of them.

10. AI chat service

stay.cx offers an AI-powered chat service to help you with pre-booking questions about properties, destinations, and availability. This service is provided for informational purposes only.

The AI chat service:

- May occasionally provide inaccurate or incomplete information. Always verify critical details (price, availability, cancellation policy, property features) through the Booking process.
- Is not a substitute for reading the Property description, the Supplier's terms, or these terms.

- Does not have the authority to make, modify, or cancel Bookings, make promises about property conditions, or waive any terms on our or the Supplier's behalf.
- Processes your messages through Anthropic's API as described in our Privacy Policy.

We are not liable for any decision you make in reliance on information provided by the AI chat service. The definitive information is the Property listing, the price at checkout, and the Supplier's terms.

11. Our liability

11.1 Limitation of liability

Because stay.cx acts as an agent and not as a principal, our liability is limited to the proper performance of our role as a booking intermediary. Specifically:

- We are not liable for the Supplier's acts, omissions, or defaults, including the condition of the Property, accuracy of descriptions, overbooking, cancellations by the Supplier, or the quality of the accommodation.
- We are not liable for any loss arising from the Supplier's failure to perform the accommodation contract.
- We are not liable for loss or damage to your personal property at the Property.
- We are not liable for travel disruptions, delays, or costs incurred in reaching the Property.

11.2 Scope of our liability

Our liability is strictly limited to the proper performance of our role as a booking intermediary. We accept liability only for:

- Errors in the transmission of your Booking details to the Supplier that are directly caused by a fault in the stay.cx platform (i.e., where the data we transmit to the Supplier does not correctly reflect the information you entered during checkout).
- Material defects in the functioning of the stay.cx platform that prevent you from completing a Booking, to the extent such defects are within our reasonable control and are not caused by third-party services, internet connectivity, or your own equipment.

For the avoidance of doubt, we are not liable for the accuracy, completeness, or reliability of any information provided by the Supplier and displayed on stay.cx, including property descriptions, photographs, pricing, availability, amenity information, or review scores. We display Supplier information in good faith but do not warrant it.

11.3 Cap on liability

To the maximum extent permitted by law, our total aggregate liability to you for any and all claims arising from or related to your use of stay.cx or any Booking shall not exceed the commission earned by stay.cx on the relevant Booking, or £100, whichever is greater. This cap applies to all claims in aggregate, not per claim.

11.4 Exclusions

Nothing in these terms excludes or limits our liability for:

- Death or personal injury caused by our negligence.
- Fraud or fraudulent misrepresentation.
- Any other liability that cannot be excluded or limited under applicable law.

11.5 Indirect and consequential loss

To the maximum extent permitted by law, we shall not be liable for any indirect, incidental, special, consequential, or punitive damages, including but not limited to loss of profits, loss of enjoyment, loss of data, cost of alternative accommodation, travel costs, or wasted expenditure, even if we have been advised of the possibility of such damages.

11.6 Your responsibility

You are responsible for:

- Reading and understanding the Supplier's terms and cancellation policy before confirming a Booking.
- Ensuring all information provided during the Booking process is accurate.
- Arranging appropriate travel insurance for your trip.
- Ensuring that all Guests have the necessary travel documents, visas, and health requirements for the destination.
- Complying with the Supplier's house rules and the laws of the destination country.

12. Complaints

12.1 Property complaints

If you have a complaint about the Property itself (condition, cleanliness, accuracy of description, missing amenities, noise, neighbour issues, or any aspect of the accommodation), this must be raised with the Supplier, as the Supplier is the party responsible for the Property. Contact the Supplier directly using the details provided in your Booking confirmation. Many Suppliers have local representatives or 24-hour helplines.

If you have difficulty reaching the Supplier, contact us at hello@stay.cx and we will use reasonable efforts to help you make contact. However, we cannot resolve property complaints on the Supplier's behalf and we are not liable for the Supplier's response or resolution.

12.2 Platform complaints

If your complaint relates to the stay.cx platform (a booking error, a technical problem, inaccurate booking transmission, payment processing issue, or a concern about our service), contact us at hello@stay.cx. We will acknowledge your complaint within 48 hours and aim to resolve it within 14 days.

12.3 Dispute resolution

If we are unable to resolve your complaint to your satisfaction, you may refer the matter to an accredited alternative dispute resolution (ADR) provider. Details of the applicable ADR provider will be provided at the time of the complaint. You also have the right to bring proceedings in the courts of England and Wales.

13. Intellectual property

All content on stay.cx that is created by us — including editorial text, destination guides, blog posts, page layouts, logos, and the stay.cx brand — is owned by Brunel Holdings Ltd and protected by copyright and other intellectual property rights. You may not reproduce, distribute, or commercially exploit this content without our written permission.

Property descriptions, photographs, and review scores are owned by or licensed to the respective Supplier. They are displayed on stay.cx under licence and may not be reproduced without the Supplier's permission.

The stay.cx name, logo, and associated branding are trademarks of Brunel Holdings Ltd. You may not use them without our written consent.

14. Third-party links and services

stay.cx may contain links to third-party websites, services, or resources (for example, destination information, transport providers, or local attractions). These links are provided for convenience only. We do not control, endorse, or accept responsibility for the content, privacy practices, or availability of any third-party website or service.

15. Force majeure

We are not liable for any failure or delay in performing our obligations under these terms if such failure or delay results from circumstances beyond our reasonable control, including but not limited to natural disasters, war, terrorism, pandemic, epidemic, government action, industrial action, power failure, internet or telecommunications failure, or cyberattack. In the event of force majeure, we will use reasonable efforts to resume performance as soon as practicable.

16. Changes to these terms

We may update these terms from time to time. If we make material changes, we will notify you by email (if you have an account) or by a prominent notice on stay.cx at least 30 days before the changes take effect. Bookings made before the effective date of any change will be governed by the terms in force at the time the Booking was confirmed. Your continued use of stay.cx after the effective date constitutes acceptance of the updated terms.

17. General provisions

17.1 Entire agreement

These terms, together with our Privacy Policy and any Supplier terms applicable to your Booking, constitute the entire agreement between you and Brunel Holdings Ltd in relation to your use of stay.cx.

17.2 Severability

If any provision of these terms is found to be invalid or unenforceable by a court of competent jurisdiction, the remaining provisions shall remain in full force and effect.

17.3 Waiver

Our failure to enforce any provision of these terms does not constitute a waiver of that provision or of our right to enforce it in the future.

17.4 Assignment

We may assign or transfer our rights and obligations under these terms to a third party (for example, in connection with a sale of the business). You may not assign your rights or obligations without our written consent.

17.5 No third-party rights

These terms do not confer any rights on any person other than you and Brunel Holdings Ltd. Nothing in these terms is intended to give rights to any third party under the Contracts (Rights of Third Parties) Act 1999.

17.6 Governing law and jurisdiction

These terms are governed by the laws of England and Wales. The courts of England and Wales have exclusive jurisdiction over any disputes arising from these terms. If you are a consumer, nothing in this clause affects any mandatory rights you have under the law of your country of residence, including any right to bring proceedings in your local courts.

18. Contact us

GENERAL ENQUIRIES

hello@stay.cx

DATA PROTECTION

privacy@stay.cx

POST

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