

# CREDIT CARD PRE-AUTHORISATION

## POLICY

### WHAT IS A PRE-AUTHORISATION?

A pre-authorisation is a temporary hold of a specific amount of the available balance on a credit or debit card that is provided upon booking. The pre-authorisation is not a charge and no funds have been debited from your account.

### HOW MUCH IS A PRE-AUTHORISATION?

The amount that we pre-authorise is £250 for a normal short stay. This may increase depending on the length of your booking.

### WHY IS THE CREDIT CARD PRE-AUTHORISED?

When you give us a credit/debit card, the pre-authorisation guarantees us that the funds are available to pay for any charges incurred.

### WHO IS RESPONSIBLE FOR THE PRE-AUTHORISATION PROCEDURE?

Handepay are responsible for the maintenance and management of the pre-authorisation process. Should you have any queries regarding your pre-authorisation or any part of the process, they can be contacted at <https://www.handepay.co.uk/>

### WHEN DOES THE PRE-AUTHORISATION GET RELEASED FROM THE CREDIT CARD?

This varies dependent on your individual credit/debit card. Upon your check out your lodge will be checked, and any damages charged to your card. This will appear on your credit card statement within 3 working days. However, if you choose to pay with another credit card or choose cash, we will cancel the pre-authorisation and this can take up to 15 days to clear in your account (the amount of time it takes to clear is dependent on your bank). Obviously if there is no damage nothing will be charged to your card.

The Hollies Farm Shop is NOT charging your credit card. A pre-authorisation is a security guarantee for payment only. The pre-authorisation fund is not held by the ourselves, the company who provide the credit card system or by the authorising bank. The pre-authorisation fund is held on your card by your own issuing bank. Pre-authorisation should be released by your issuing bank automatically, if not you will need to contact your home issuing bank.