

Temporary Voyage Suspension Frequently Asked Questions

Updated July 29, 2020 at 9:00 AM EST

Questions that have been updated or added will be marked as UPDATED or NEW

UPDATED

The health, safety, security and well-being of our guests and crew remain our highest priority. As such, given that the COVID-19 pandemic continues to impact communities around the globe and travel and port restrictions in various parts of the world remain in effect, we have further suspended global cruise voyages through October 31, 2020. In an effort to provide additional transparency, beginning in August, we plan to provide an update at the end of each month regarding the status of voyage suspensions, including any potential extensions.

Despite this further delay, we remain optimistic and hope to relaunch cruise operations in the near future. Given the fluid and evolving nature of the circumstances, we are making decisions as quickly and thoughtfully as possible and, as always, we are keeping our guests' and travel partners' best interests at heart.

Guests with active bookings on affected suspended cruises will receive a future cruise credit in the amount of the payment made. The credit may be applied towards any Norwegian Cruise Line voyage cruise through December 31, 2022. As an added incentive, guests will receive an additional bonus future cruise credit equal to 25% of their payment. Guests who do not take advantage of the future cruise credit and bonus option can instead receive a monetary refund in the amount of the cruise fare paid, which will be processed 60 - 90 days after completing the request form.

We remain fully committed to our travel partners and in the spirit of our PARTNERS FIRST philosophy, we continue to protect travel partner commissions for paid in full bookings on these affected cruises.

Understanding you and your clients may have questions, we have developed the following frequently asked questions.

UPDATED Q1: What cruises are affected by the temporary suspension?

A1: The following cruises are impacted:

Destination	Affected Ship(s)	Suspended Voyage Dates (i.e. "Affected Cruises")
All	All	March 13, 2020 through and including October 31, 2020

Q2: Are there any cruises currently underway that are continuing to sail?

A2: All of our ships have concluded their voyages.

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UPDATED Q3: What compensation is being offered to affected guests?

A3: Guests with active bookings on affected suspended cruises have two options:

- Receive a future cruise credit (FCC) in the amount of the payment made as well as a bonus cruise credit for an additional 25% of the fare paid. The credit can be applied towards any Norwegian Cruise Line voyage through December 31, 2022.
- Receive a monetary refund in the amount of the cruise fare paid, which will be processed 60 90
 days after completing the request form. All refund requests must be received via the following
 web form at: https://www.ncl.com/case-submission/peace-of-mind

Please note that the monetary refund period has ended for cruise departure dates through September 30, 2020, in addition to the previously suspended October cruises aboard Norwegian Bliss (October 4, 2020 and October 12, 2020), Norwegian Joy (October 4, 2020), Norwegian Breakaway (October 4, 2020 and October 11, 2020) and Norwegian Gem (October 2, 2020 and October 9, 2020). Guests who did not request a monetary refund have, or will, receive FCCs.

For cruise departure dates from October 1 – October 31, 2020, the refund request form will be live from 9:00 am EST on August 3, 2020 until 5:00 pm EST on August 14, 2020. All refunds will be returned to the original form of payment sixty (60) days after the request for refund.

Cruise Departure Date	Option 1:	Option 2:	If Option 2 is Selected:
	Enhanced Value	Refund of	Refund Request Dates
	Future Cruise Credit	Amount Paid	
	(FCC)		
March 13 – 17, 2020	150% FCC	100% Refund	Until April 27, 2020
March 18 – May 14, 2020	125% FCC	100% Refund	Until April 27, 2020
May 15 – June 30, 2020	125% FCC	100% Refund	Until May 13, 2020
July 1 – 31, 2020	125% FCC	100% Refund	Until June 19, 2020
August 1 – September 30, 2020, in	125% FCC	100% Refund	Until July 17, 2020
addition to the following cruises:			
 Norwegian Bliss - October 4, 			
2020 and October 12, 2020			
 Norwegian Joy - October 4, 2020 			
 Norwegian Breakaway - October 			
4, 2020 and October 11, 2020			
 Norwegian Gem - October 2, 			
2020 and October 9, 2020			

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October 1 – 31, 2020	125% FCC	100% Refund	From August 3, 2020 until
			August 14, 2020

NOTE

If an affected booking has a previously applied FCC (as a result of a previous suspended sailing), the enhanced value future cruise credit will not be applicable. Bookings under this circumstance will receive the original value of the FCC back to their Latitudes account.

Q4: What is included in the FCC?

A4: The following will be applied to the FCC:

- Cruise fare and taxes
 - Including any winning Upgrade Advantage payments
- Flight arrangements booked through Norwegian Cruise Line
- Hotel and Cruise Tour packages purchased through Norwegian Cruise Line
- Prepaid service charges
- Beverage or dining gratuities (if part of the Free at Sea (FAS) promotion selection)
- Prepaid shore excursions
- Essentials, Booksafe Standard or Platinum Travel Protection, if purchased

Q5: What is excluded from the FCC (or refund)?

A5: The following will not be applied to the FCC or refunded:

Special Promotional Onboard Credits (OBC)

Q6: What can the FCC be used for?

A6: Any bonus FCC amount is applied only to the voyage fare. The original, full value FCC can be applied and used for the following:

- Voyage Fare
- NCFs
- Government Fees and Taxes
- Pre-paid service charges
- Beverage or dining gratuities (if part of the Free At Sea promotion selection)
- Air purchased through Norwegian Cruise Line
- Hotel purchased through Norwegian Cruise Line
- Cruise tours purchased through Norwegian Cruise Line
- Pre-booked and pre-paid shore excursions
- Transfers

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• Essentials, Booksafe Standard or Platinum Travel Protection insurance (if purchased on the original suspended reservation)

Q7: Is there anything the FCC cannot be used for?

A7: The FCC cannot be applied or used for the following:

- Amenities
- Dining/beverage packages that are not part of the Free At Sea program
- Internet packages that are not part of the Free At Sea program
- Shore excursions booked while onboard
- Onboard credit
- Water/soda packages
- Bottles of wine
- Bon voyage gifts and celebration packages
- Photo packages

Q8: Are FCCs from suspended sailings transferable?

A8: Yes. Effective May 18, 2020, FCCs from either our Peace of Mind policy, or a suspended sailing are transferable. In order to transfer an FCC, and in an effort for us to best assist you quickly, please follow the instructions below:

- Email Request To: fcctransfer@ncl.com
- Include Subject Line: FCC TRANSFER REQ Coupon ID #XXXXXXXXX
- Email to Include:
 - o Attachment (i.e. email or written approval) from original FCC owner requesting transfer.
 - *Note failure to include will result in the transfer request being denied.
 - Completed FCC transfer request chart. Please fill out one request chart for each new owner. See below example (used per FCC transfer request):

ONE TIME FCC TRANSFER REQUEST		
Booking Advisor Name:	John Smith	
Peace of Mind or Suspended Sailing Reservation #:	12345678	
Client ID of Original FCC Owner:	111111111	
Client ID of Guest Receiving FCC:	22222222	
FCC Coupon #(s):	98765432 and 45612378	

^{*}PLEASE INCLUDE BELOW FOR PARTIAL TRANSFER REQUESTS*

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^{*}Reservations are required to facilitate partial transfers*

^{*}Partial transfers are only applicable to Peace of Mind and 100% Suspended Voyage FCCs*



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Reservation # Original FCC is Applied to:	33334444
Reservation # Transferred FCC will be Applied to* *Must be for same ship and sail date that the original FCC is applied to	55556666

Special notes:

- Please allow 3 to 7 business days for the transfer request to be completed.
- Peace of Mind and suspended sailing FCCs worth 100% of the fare paid are eligible for transfer.
 - Partial transfer of Peace of Mind and suspended sailing FCCs worth 100% of the fare paid are only permitted when the receiving guest is traveling on the same ship and sail date as the original owner.
 - Note failure to include qualified reservation information for partial transfers will result in request being denied.
 - The full remaining balance of a partial FCC will be transferred. We regret to advise we are unable to transfer only a portion of the balance.
- Only the **entire and full original value** of the bonus 25% and 50% credit FCCs issued for suspended sailings may be transferred.
- An email from the original FCC owner requesting the transfer to be made must be included when submitting the transfer request to fcctransfer@ncl.com.
- Once the transfer (full or partial) takes place, the receiving guest is now the owner and the previous owner cannot request a transfer back.
- Only one transfer or exchange of ownership will be allowed per FCC. This is applicable to Peace of Mind and suspended sailings FCCs, including 25% and 50% credit FCCs issued for suspended sailings.
- Insurance FCCs are NOT eligible for transfer.
- Once the transfer is completed, a confirmation email will be sent, via a reply to the original email. At that time, the receiving guest will be able to apply the coupon to the desired reservation.

UPDATED Q9: You previously communicated Booksafe Standard and Platinum Travel Protection insurance was excluded from the FCC (or refund). Has this changed?

A9: Yes. Given your feedback and our desire to always put our guests first, we will be making changes as it pertains to the travel protection component of the FCC (or refund). All guests affected by the suspension who purchased Booksafe Standard or Platinum Travel Protection, will receive an additional insurance FCC, forthe value of the travel protection plan paid. This insurance FCC will be valid for one year from date of issuance and applicable towards insurance (only) for all published sailings through December 31, 2022.

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Q10: Are any amounts on the affected bookings being refunded instead of being included in the FCC?

A10: Any ancillary items sold by Norwegian Cruise Line will be refunded to the cardholder who made the original purchase (refunded to the original form of payment) and will not be included in the FCC. Ancillary pre-purchased items include:

- Bon Voyage gifts and celebration packages
- Dining or beverage packages (those not part of the Free at Sea (FAS) promotion)
- Water and/or soda packages
- Purchased on board credits
- Internet packages (those not part of the Free at Sea (FAS) promotion)
- Photo packages

Q11: Will out of pocket costs (including items such as individually purchased air) incurred as a result of this cancelation be reimbursed?

A11: While we understand this change may cause some out of pocket and unexpected expenses for affected guests, they will not be reimbursed for those costs. We recommend that guests who purchased travel protection or independent travel insurance submit a claim through their carrier.

Q12: What is the process to obtain an FCC and how long will it take to become available?

A12: All cancelations will occur automatically in the form of an FCC.

UPDATED Q13: If a refund is requested, what is the process and how long will it take?

A13: Any affected guest who chooses the monetary refund must complete the following web form: https://www.ncl.com/case-submission/peace-of-mind

The refund period has ended for cruise departure dates through September 30, 2020 as well as for the previously suspended October cruises aboard Norwegian Bliss (October 4, 2020 and October 12, 2020), Norwegian Joy (October 4, 2020), Norwegian Breakaway (October 4, 2020 and October 11, 2020) and Norwegian Gem (October 2, 2020 and October 9, 2020).

For all other cruise departure dates from October 1 – October 31, 2020, the refund request form will be available from 9:00 am EST on August 3, 2020 until 5:00 pm EST on August 14, 2020. All refunds will be returned to the original form of payment sixty (60) days after the request for refund.

Cruise Departure Date	Refund Request Form Live Date	Refund Request Due Date
March 13 – May 14, 2020	March 23, 2020	April 27, 2020
May 15 – June 30, 2020	May 7, 2020	May 13, 2020
July 1 – July 31, 2020	June 8, 2020	June 19, 2020

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August 1 – September 30, 2020, in addition to the following cruises:	July 6, 2020	July 17, 2020
 Norwegian Bliss - October 4, 2020 and October 12, 2020 		
 Norwegian Joy - October 4, 2020 		
 Norwegian Breakaway - October 4, 2020 and October 11, 2020 		
 Norwegian Gem - October 2, 2020 and October 9, 2020 		
October 1 – October 31, 2020	August 3, 2020	August 14, 2020

UPDATED Q14: You previously indicated refunds would be returned to the original form of payment 90 days after the refund request was made. Are you on target to hit this deadline?

A14: At this time, yes we are. In fact, in many cases, we anticipate providing refunds earlier than expected. The unexpected volume of suspended bookings required the implementation of so many new processes, most of which ended up being manual. We have been working diligently over the last several months to automate these processes and can confirm refunds are now occurring on or ahead of scheduled. We thank our guests and partners for their patience and understanding during these unique circumstances. At this time, we are committed to the following refund schedule for each suspended cruise.

Suspended Cruise Departure Date	Date When Refunds Will Be Released from NCL
March 13 – April 11, 2020	By June 21, 2020
April 12 – May 14, 2020	By July 12, 2020
May 15 – June 30, 2020	By July 21, 2020
July 1 – July 31, 2020	By August 22, 2020
August 1 – September 30, 2020, in addition to the	By September 19, 2020
following cruises:	
 Norwegian Bliss - October 4, 2020 and 	
October 12, 2020	
 Norwegian Joy - October 4, 2020 	
Norwegian Breakaway - October 4, 2020 and	
October 11, 2020	
Norwegian Gem - October 2, 2020 and	
October 9, 2020	
October 1 – October 31, 2020	By October 13, 2020

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NOTE

- Dates reflected above indicate the date in which the funds will be released by NCL, to the original form of payment received by NCL. It is important to note that each financial institution differs with respect to when those funds will be made available.
- There are many nuances that may cause a delay over and above the above referenced dates. Some of those examples include the FCC being used or transferred to another guest (therefore not resulting in a refund), the original credit card having an expired expiry date (which results in the travel partner or guest needing to call in to update their credit card details), a pending chargeback filed by a guest, or any independent or "hard" cancelations that occurred prior to NCL's fleetwide suspension of cruises.

Q15: What happens if my client previously requested a refund and they changed their mind and now want to take advantage of the bonus FCC?

A15: We have received many questions regarding what to do if a customer has changed their mind. If your customer has and would now like to take advantage of the bonus FCC, please ensure the following web form is completed: https://www.ncl.com/case-submission/cancel-refund-request

Please note this form can only be used if all guests on the reservation are removing the request for a refund and moving to the FCC.

Q16: What happens if an affected booking had a previous FCC applied?

A16: The original FCC amount will be returned to the guests' profile. If an affected booking has a previously applied FCC (as a result of either Peace of Mind or a previous suspended sailing), the enhanced value future cruise credit will not be applicable. Bookings under this circumstance are not eligible for a cash refund and will receive the original value of the FCC back to the guests' profile.

Note FCCs have no cash value and cannot be redeemed for cash. If a guest opts to retain the FCC provided, the guest hereby agrees to all of NCL's terms and conditions associated with the FCC, which can also be found on www.ncl.com/cruise-faq. Please be advised that at no time will an FCC be redeemable for cash, including but not limited to situations of possible future cruise suspensions, displacements, cancellations or if the FCC exceeds the time in which it must be used.

Q17: What happens if a suspended sailing booking has a combination of cash deposits and FCC applied?

A17: Below you will find clarification regarding the refund procedure with reservations that have previously issued Peace of Mind and Suspension FCCs.

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- FULL CASH BOOKING: If an affected booking has a full cash (credit card or check) payment, they
 will have the choice to either retain the 125% value FCC, or they can submit for a cash refund
 when the web form goes live.
- 2. FULL SUSPENDED SAILING FCC BOOKING: If an affected booking has a payment with a previously issued suspended sailing FCC, they will not be entitled to the additional 25% and are not eligible to submit for a cash refund. In this instance, the FCC will go back to the guest's Latitudes account.
- 3. FULL PEACE OF MIND FCC BOOKING: If an affected booking has a payment with a previously issued Peace of Mind FCC, they will receive their Peace of Mind FCC back on file to their Latitudes account, plus receive an additional 25% FCC. In this instance, this booking is not eligible to submit for a cash refund.
- 4. CASH + SUSPENDED SAILING FCC BOOKING: If an affected booking has a cash (credit card or check) payment in addition to using a previously issued suspended sailing FCC, they will receive the additional 25% FCC on the cash portion ONLY. In this instance, a refund request may only be submitted for the cash (credit card or check) payments made.
- 5. CASH + PEACE OF MIND FCC BOOKING: If an affected booking has a cash (credit card or check) payment in addition to using a previously issued Peace of Mind FCC, they will receive the additional 25% FCC on the total invoice. In this instance, a refund request may only be submitted for the cash (credit card or check) payments made.

Q18: What happens to CruiseNext certificates that were used on an affected booking?

A18: CruiseNext certificates used will be returned to the guest account on file.

Q19: Does this offer apply retroactively to previously canceled bookings made by guests?

A19: No. This offer ONLY applies to active bookings at the time of cancellation by Norwegian and does not apply to <u>any</u> previously canceled bookings, regardless of reason for cancelation.

Q20: Does this offer apply retroactively to previously canceled *Peace of Mind* bookings made by guests?

A20: No. This offer only applies to active bookings at the time of cancellation by Norwegian and does not apply to <u>any</u> previously canceled bookings, regardless of reason for cancelation. Guests who previously opted to cancel and take advantage of our *Peace of Mind* policy will be protected under those terms.

Q21: Do all rate codes apply?

A21: Yes.

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Q22: Will Travel Partner commissions be protected for affected bookings on suspended voyages?

A22: Yes, all commissions earned on current and active bookings paid in full are protected and will not be recalled.

Q23: Are commissions being paid on FCC bookings?

A23: Absolutely. We are paying commission on bookings that are made and paid for using an FCC. The following commission payment changes to FCC bookings are being made, effective July 1, 2020:

- Current FCC bookings (those paid with an FCC)
 - Commissions for current and active FCC bookings for sailings through October 31, 2020
 were paid out by NCL on July 17, 2020
 - Commissions for current and active FCC bookings for sailings November 1, 2020 forward, will be paid on sailed reservations
- New FCC bookings (those paid with an FCC)
 - o Commissions for new FCC bookings, will be paid on sailed reservations

Q24: Will Tour Conductors (TC's) be protected for bookings on suspended voyages?

A24: Tour Conductor credits will be protected for paid in full, active bookings that are within final payment at the time of suspension by Norwegian. Please note that this is a manual process. We will need time to create appropriate processes for each group. We will continue to provide process updates as these are made available, or you may contact your Business Development Manager.

Q25: How long will affected guests have to redeem their FCC?

A25: All future cruise credits are valid for one year from the issue date and can be used for sailings departing on or before December 31, 2022.

Q26: Can a guest make a new booking before they receive the FCC for their canceled booking?

A26: Absolutely. However, for FCCs associated with these affected cruises, the FCC must be first generated and attached to the guest profile. Once the FCC is added to the guest profile, FCCs can then be applied to any existing booking or newly created booking.

Q27: What happens if there is a difference in cruise fare between the FCC issued and the future booking?

A27: If the cruise fare for the new booking exceeds the FCC's value, guests will be responsible for the difference. Alternatively, if the new cruise fare is lower than the FCC's value, a new FCC will be issued for the remaining balance.

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Q28: In the event that the new reservation is less than the FCC, can FCCs be split evenly for the guests in the stateroom?

A28: Yes. To properly distribute the FCC solely to an individual client, you can input the amount needed per guest on the payment screen in BookNCL; or advise our reservation agent to apply the specific FCC amount per guest as needed.

Q29: Can guests use their FCC to pay for more than one cruise in the future?

A29: Yes.

Q30: Can affected bookings choose to carry promotional amenities or value adds from their canceled reservation to their future booking?

A30: Promotional offers, amenities and value adds that were a part of the canceled booking will be removed and will not carry-over to future reservations. Future reservations are subject to prevailing fares and offers in market at the time of booking.

Q31: If an affected booking won a bid on the Norwegian Upgrade Advantage program, is it guaranteed the same category on the new booking?

A31: Unfortunately, no. Guests will receive the full value of their winning bid within the FCC and can apply that towards the sailing and category of their choice. Guests can then participate in a new bid once invited to the program for the newly selected sailing.

Q32: Should guests take out travel protection on new bookings made?

A32: Yes. We always strongly recommend guests purchase travel protection on all bookings.

Q33: What happens to guests who are booked on a full-ship charter cruise during this suspended time period?

A33: All guests booked on a full-ship charter to sail aboard a Norwegian Cruise Line ship during the suspended time period are not eligible for this offer. Any full-ship charter guests during this suspension period should contact their charter company directly with any questions.

UPDATED Q34: Does the *Peace of Mind* policy still exist?

A34: Yes. Our *Guests First* philosophy puts guests at the heart of every decision which is why during these extraordinary times we are doing our part to provide your client's with peace of mind however and whenever we can. Our temporary *Peace of Mind* policy has been extended for sailings through October 31, 2021. The policy differs based on sail date, so please make note of below:

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- Voyages from November 1, 2020 through December 31, 2020: Our 2020 Peace of Mind policy allows new and existing individual and group bookings (booked and deposited by August 31, 2020) within final payment embarking through and including December 31, 2020 to cancel their booking up until 48 hours from the start of their vacation date and receive a 100% future cruise credit (FCC). The FCC may be used for sailings that embark on or before December 31, 2022. The new booking must be made within one year of the cancelation date.
- Voyages from January 1, 2021 through October 31, 2021: Our 2021 Peace of Mind policy allows new and existing individual and group bookings (booked and deposited by August 31, 2020) within final payment embarking from January 1, 2021 through and including October 31, 2021 to cancel their booking up until 15 days from the start of their vacation date and receive a 100% future cruise credit (FCC). The FCC may be used for sailings that embark on or before December 31, 2022. The new booking must be made within one year of the cancelation date.

Special Notes:

- Bookings within the *Peace of Mind* window but outside of final payment will receive a full refund to the original form of payment.
- Policies for full-ship charters may differ, so those guests booked on full-ship charters should contact their program operator directly.

NEW Q35: What protocols have been implemented to prevent the spread of COVID-19?

A35: We recently announced the Healthy Sail panel, a collaboration with Royal Caribbean Group, to develop enhanced cruise health and safety standards in response to the COVID-19 global pandemic. The panel is comprised of top experts in public health, infectious disease, biosecurity, hospitality and maritime operations and is tasked with collaboratively developing recommendations for cruise lines to advance their public health response to COVID-19, improve safety, and achieve readiness for the safe resumption of operations. The panel's recommendations will be made available to the global travel industry. The Company will continue to work with the U.S. Centers for Disease Control and Prevention (CDC), the federal government and global public health authorities to take all necessary measures to protect its guests, crew and the communities visited. For more information, in addition to updated policies and procedures, please visit www.ncl.com/PeaceOfMind.

Q36: You previously advised you would not sail to any area that was denoted as a "Level 4 – Do Not Travel" as a result of concerns regarding COVID-19. Does this still apply?

A36: Given the situation is incredibly fluid with port operations around the globe, we will continue to monitor all appropriate advisories and take action as necessary.

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Q37: Will the Certificate of Medical Fitness to Travel form still apply for guests who are 70 years and older for cruises in the future?

A37: At this time, we are unsure of the requirements that will be imposed by the government. We will be monitoring this closely and communicate more as soon as we are made aware.

Q38: What does the future look like for Norwegian Cruise Line?

A38: As a leading global cruise company, Norwegian Cruise Line Holdings, which operates the Norwegian Cruise Line, Oceania Cruises and Regent Seven Seas Cruises brands, has a combined fleet of 28 ships with nine vessels on order through 2027.

In 2019, the Company recorded its sixth consecutive year of record revenue and earnings per share. This record financial performance included record revenue of \$6.5 billion and adjusted net income of \$1.1 billion*. Despite being the third largest cruise operator, the Company has consistently led the industry across all net yield metrics with 2019 marking the seventh consecutive year of net yield growth*. The Company is known for its long-standing track record of strong financial performance which includes over a decade of financial growth.

In response to the impacts from COVID-19 on its business, including the temporary suspension of cruise voyages, in May, the Company raised approximately \$2.4 billion of liquidity, and in July launched capital market transactions to raise approximately \$1.5 billion of additional funds. This strengthens our financial position and makes us well-positioned to weather potential further impacts throughout 2021.

The Company is eager to begin welcoming its loyal guests aboard as soon as possible.

*Adjusted Net Income and Net Yield are non-GAAP financial measures. Please refer to the Company's Q4 2019 earnings release and presentation for reconciliations of these non-GAAP financial measures to the GAAP financial measures the Company considers most comparable.

Q39: Who do I contact for questions?

A39: For additional questions not included within these FAQs, we ask you to contact our Guest Services team by calling 1-800-327-7030. We expect call volume to be higher than normal during this time period, so we appreciate your patience and understanding. Travel partners may also communicate with us via message through our Partners First Facebook page.

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