

Information for Consumers Regarding the Bankruptcy of Euram Flight Centre

Euram Flight Centre, which closed its doors on July 22, 1998, filed for Chapter 11 bankruptcy protection on July 29, 1998. (This company was also known as European-American Travel.)

1. Transportation

If you purchased transportation from Euram and received your ticket, the airlines and other suppliers will very likely honor the ticket. However, if you paid for services that were to have been arranged by Euram and you did not receive a ticket, you may have to pay for those services again if you still want to take the trip. (Euram has stated that it has not canceled any reservations, so your space will probably still be available if you re-purchase the services.) Some airlines have made special fares available through other travel companies; to inquire about this, call your airline's local sales office (not the general Reservations number).

2. Refunds

Euram is making no refunds, even if a refund had been requested prior to the cessation of operations. The carrier is currently under the protection of the bankruptcy court.

If you charged your Euram purchase to a credit card, you may be able to have the cost of the ticket credited to your credit card account. Write to your credit card issuer, being sure to state your account number. Send a photocopy of any evidence of the purchase, or indicate the price of the services and the date they were charged. State that Euram is in bankruptcy and that you will not receive the services that you charged to your account, and that you are requesting a credit pursuant to the Fair Credit Billing Act.

Under the law, this notice must be received by the credit card issuer no later than 60 days after the date that you received the first **monthly statement** that listed the charge for the Euram services. However, credit card companies sometimes waive this deadline for future transportation.

If you cannot obtain a refund in the above manner, you can file a claim in the bankruptcy proceeding. Obtain a "Proof of Claim" form from any U.S. courthouse or from Euram's World Wide Web site: <http://flyeuram.com/PressRelease.htm>. Keep a photocopy if possible, and send the original to:

U.S. Bankruptcy Court for the
Southern District of Florida
51 S.W. 1st Avenue
Miami, FL 33130

The name of the case is "European-American Travel, d/b/a Euram Flight Centre." The case number is 98-25331-RBR. If possible, enclose a photocopy of your receipt for the Euram

services. Do not send the original, unless it is requested. Such a filing does not guarantee a refund. If a refund is made, it may not be for the full amount of the claim. The process will probably take several months at a minimum.

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December 5, 2000