CANCELLATIONS

Cancellation Policy for Homes

Exactly how much money comes back, how it is calculated, and how it reaches you. Three tiers, a night cap, and an automatic rebate when your dates resell.

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Applies to: Guests and Hosts booking or listing Homes · Governing law: England and Wales · Owner: Finance, BabuSpace Ltd

Cancel in the app and the exact refund is shown before you confirm it. Nothing in this policy is discretionary, and there is no amount we decide case by case. This document shows the full calculation so you can check it yourself.

1. The three tiers

Every Listing carries one tier, chosen by the Host and shown on the Listing page and again at checkout before you pay. **Balanced is the default.** Every new and migrated Listing starts there.

Tier	Free window - full refund up to	Night cap - most nights the Host can keep
Open	7 days before check-in	1 night
Balanced *(default)*	15 days before check-in	3 nights
Protected	30 days before check-in	7 nights

2. How much you get back

Step A - the notice table. Percentage of the nightly rate refunded, by how far ahead you cancel.

You cancel	Open	Balanced	Protected
30 days or more before check-in	100%	100%	100%
15 to 29 days	100%	100%	80%
7 to 14 days	100%	80%	60%
3 to 6 days	90%	60%	40%
24 to 72 hours	75%	40%	20%
Under 24 hours, or no-show	50%	20%	0%

Step B - the night cap. The Host can never keep more than 1 night on Open, 3 on Balanced or 7 on Protected, whatever the table says. Where the cap returns more money to you than the percentage does, **the cap wins**.

2.1 This is why the cap exists. A 28-night booking cancelled at 60% would pay the Host 17 nights they were never going to lose. The cap holds it at 3.

Step C - the rebooking rebate. See section 4. It runs after every cancellation and can only increase your refund.

2.2 The order is fixed: **table, then cap, then rebate.** Never the other way round.

3. Every line of the money, both sides of the free window

Amount	Inside the free window	Outside the free window
Nightly rate	Refunded in full	Table A, then the night cap, then the rebooking rebate
Cleaning fee	Refunded in full	**Refunded in full whenever you do not check in**
Guest service fee (5%)	Refunded in full	Retained as a booking charge, **capped at £12** or the local equivalent. Anything above the cap is refunded
Host commission (10%)	Not charged	Charged only on the amount the Host actually keeps, and reversed on anything rebated to you

3.1 The **free window** is the period in which the table returns 100%: down to 7 days on Open, 15 days on Balanced, 30 days on Protected.

3.2 The £12 cap exists because 5% of a £2,000 booking is £100, and £100 to process a cancellation is a penalty rather than a cost. We charge the cost.

4. The rebooking rebate

4.1 After you cancel, your dates go back on sale. **We keep watching them until they pass.**
If another Guest books a night you were charged for, we refund you.

What happens	What we do
A night you forfeited is rebooked	You are refunded the **lower of** what you forfeited for that night and what the new booking pays for it, within 5 working days, to your original payment method
Any rebate is paid	We reverse our 10% commission on the rebated amount. We keep only the booking charge
The new booking is worth more	The Host keeps the difference. You still get your full forfeit back
Only some nights resell	Rebated night by night, never all or nothing. Total rebates never exceed what you forfeited

4.2 **Worked example.** You cancel a stay 4 days out. Four nights are forfeited, worth £240 to you. Three of those nights resell for £220. You are refunded £220 and we reverse £22 of commission. The Host is paid once for those nights, not twice.

4.3 Nobody is paid twice. That is the whole design.

> **Why the cap and the rebate are in this policy**
>
> South African law requires a cancellation charge to take account of the supplier's reasonable potential to find another customer before the reserved date. UK regulators expect an early-termination charge to reflect the trader's ability to mitigate its loss. The night cap and the rebooking rebate discharge both tests automatically, on every booking, without anyone having to argue it case by case.

5. If the Host cancels, you are never out of pocket

Host cancels	Charged to the Host	You receive
30 days or more	nothing	Everything back, including the service fee, within 5 working days
15 to 29 days	10% of the nightly rate	Everything back, plus a credit equal to what the Host was charged
7 to 14 days	20% of the nightly rate	Everything back, plus a credit equal to what the Host was charged
3 to 6 days	30% of the nightly rate	Everything back, plus a credit equal to what the Host was charged
Under 72 hours	50%, capped at 7 nights	Everything back, plus a credit. The dates are blocked so the Listing cannot be re-let at a higher price

5.1 The credit is funded by the charge to the Host. It costs BabuSpace nothing, which is why we can guarantee it.

5.2 The charge is **capped at the Host's available balance**. We do not pursue Hosts into debt.

5.3 A Host who cancels because the property is genuinely unsafe or unlawful to occupy is **not charged**.

5.4 Where a Host cancels within 30 days of check-in, we will also help find a comparable alternative under BS-POL-013.

6. Where this policy is overridden

In these four situations you are refunded **100% of every amount you paid**, the Host receives nothing, and no cancellation charge is applied to anyone.

- Death, or hospitalisation, of the Guest or of the person the booking was made for.
- The property is materially not as described, unsafe, or cannot be accessed - reported through the app within 24 hours of check-in, with photographs.
- A government order, closure or curfew makes the stay unlawful.
- A BabuSpace platform or payment failure prevents the stay.

6.1 The first of these is a legal requirement in several of our markets. **We apply all four everywhere**, so the answer does not depend on which city you booked.

6.2 The wider set of events outside anyone's control - natural disaster, civil unrest, area-wideinfrastructure failure - is handled under the Major Disruptive Events Policy (BS-POL-012), which produces the same outcome.

7. What this policy does not cover

A change of plans. A missed or cancelled flight. Weather that does not close the property. A visa refusal. Illness that does not require hospitalisation.

7.1 These are real and we are sorry when they happen, but they are the Guest's risk and the table in section 2 already prices them. **We recommend travel insurance on every booking over 3 nights.**

8. Long stays of 28 nights or more

8.1 The same three tiers apply, and the night cap does most of the work. A long stay cancelled inside the window cannot cost you more than 1, 3 or 7 nights depending on the tier.

8.2 Stays of several months may attract residential tenancy rights depending on where the property is. Hosts should take advice before accepting them.

9. How to cancel and how to claim

9.1 **Cancel in the app.** The exact refund is shown before you confirm. A cancellation agreed only in messages has not happened until it is entered in the system.

9.2 **For an override under section 6**, submit a claim with supporting documents within **14 days of the check-in date**. We respond within 5 business days, in writing, with the calculation shown.

9.3 **Refunds return to the original payment method.** Mobile money payments return to the originating wallet. Card refunds typically reach your account 5 to 10 business days after we release them.

9.4 **A rebooking rebate arrives separately**, as a partial refund against your original payment, within 5 working days of the night reselling. You do not need to ask for it and you do not need to chase it.

9.5 Refunds are returned at the exchange rate of the original transaction, so a currency movement between booking and cancellation does not reduce what you get back.

10. Disputes

10.1 If a refund looks wrong, open a case in the Resolution Centre (BS-POL-015) within 30 days. We will show you the calculation line by line: which tier, which row of the table, whether the cap applied, and any rebate paid.

10.2 Where you cancelled because the property was misdescribed, BS-POL-013 applies instead of this document and is more generous.

10.3 **Nothing in this policy removes a right you have under the consumer law of the country you booked from or travelled to. Where that law gives you a better outcome, that law applies.**

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info@babuspace.uk