

Refund & Cancellation Policy

Tulo, operated by Atlas Creative House · Last updated July 2026 · Also published at tulo.homes/refunds

The short version

Tulo is a booking technology service. Guests never pay the property through Tulo. The stay is paid directly to the property, under the property's own terms. When a guest places a booking through Tulo they pay a small convenience fee for the booking service itself.

That service is delivered the moment the booking is confirmed, so the convenience fee is not refundable after confirmation. If we fail to deliver, because the booking is not confirmed or the property cannot honor it, the fee is refunded automatically and in full.

What is paid through Tulo

- Guests: a booking convenience fee, shown clearly before payment, charged in Zambian Kwacha (ZMW) by card or mobile money through our payment partner. The room itself is paid directly to the property.
- Accommodation providers: a subscription for the Tulo Property Console (reservations, rates, availability and front-desk tools).

When the convenience fee is refunded, in full and automatically

- The booking is not confirmed by the property within the confirmation window. The charge is reversed without the guest needing to ask.
- The property cancels or cannot honor a confirmed booking. The guest receives a full refund and we help them rebook.
- A duplicate charge, or a charge caused by a technical error.

When it is not refunded

Once a booking is confirmed, the booking service has been delivered. The convenience fee is not refunded if the guest cancels the stay, changes plans, arrives late, leaves early, or does not show up.

Cancelling a stay

Guests cancel in the app or directly with the property, as early as possible. Because nothing has been paid to the property through Tulo, cancelling costs nothing further through us.

Any deposits or charges agreed directly with the property are governed by that property's own cancellation policy. We ask the properties we work with to honor cancellations made at least 24 hours before check-in without penalty.

Property subscriptions

- Cancel anytime: future renewals stop, and console access continues until the end of the paid period.
- No pro-rata refunds for unused subscription time.

- Duplicate or erroneous subscription charges are refunded in full.

How refunds are paid

Refunds always go back to the payment method used. Mobile money refunds typically arrive within 5 business days. Card refunds typically take 7 to 14 business days depending on the issuing bank. We confirm by email when a refund has been processed.

How to request a refund

Email support@mail.tulo.homes with the booking reference (or the phone number and property booked). Refund requests should be raised within 30 days of the charge. We respond within 3 business days.

Governing law

This policy is governed by the laws of the Republic of Zambia. Support: support@mail.tulo.homes. Legal questions: legal@mail.tulo.homes.