

Booking a complex overseas trip through a travel agent

When an agent earns their fee, when booking direct is cheaper, and the accreditation that actually protects you

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For a simple flight you are almost always better off booking direct - agents earn little on airfares and the airline's own site is usually cheaper. An agent earns their keep on the complex trip: multiple countries, cruises, tours, a family with different flight needs, or anything where a disruption strands you and you need someone to fix it.

What it should cost

Many Australian travel agents are paid by the supplier - commission from airlines, hotels, cruise lines and tour operators - and charge you little or nothing on top of the advertised price. Others charge a service or booking fee, commonly around \$50 to \$300 per booking, more for a complex multi-stop itinerary, plus a separate fee for things like visa assistance or after-hours support. Ask which model they use, because it changes whose interests they are serving.

For a simple return airfare, check the airline's own site before you pay anyone a fee: the difference is usually nil or negative. Where an agent adds value is the itinerary that is not bookable as one product - a cruise plus flights plus transfers plus insurance, multi-city routings, or a package with a land operator. That is where the fee earns itself back, especially when something goes wrong.

What the law requires

Australia has no single statutory licence to be a travel agent, and the government-run Travel Compensation Fund that once refunded customers of failed agents was wound up in 2014. That means there is no automatic government safety net if an agent takes your money and folds - your protection is the accreditation they hold and how your money is handled.

The industry body, now the Australian Travel Industry Association (which absorbed the former AFTA and retired the ATAS brand), runs an accreditation scheme, and accredited members must meet financial and conduct standards and hold client money in trust. Ask whether the agency is accredited under the current scheme, whose trust account holds your money, and what happens to your booking if the agency fails.

Red flags

No accreditation, or a claim of one you cannot verify.

Your money going straight into a trading account rather than a trust account, or a demand for large cash deposits.

A "too good to be true" price with no supplier named.

Insurance "included" with no policy disclosed, or advice given by someone not authorised to give it.

No written itinerary, terms or payment schedule.

Pressure to pay a large non-refundable deposit before you have the fine print.

What good looks like

They name the accreditation and the trust arrangement for your money.

A written itinerary and terms, with the fees and payment schedule stated.

They tell you when booking direct would be cheaper and let you choose.

Clear after-hours contact arrangements for the trip itself.

They flag supplier failure risk and how insurance or another arrangement covers it.

What to ask

- "Are you accredited - under which scheme, and can I verify it?"
- "Who holds my money - your trust account or the supplier's - and when is it passed on?"
- "Do you charge a service fee, and if so how much, or are you paid by the supplier?"
- "If the airline or tour operator collapses, what protection do I have?"
- "What is your after-hours support if a flight is cancelled mid-trip?"
- "Is the itinerary a single packaged product, or several separate bookings with separate conditions?"
- "Do you sell travel insurance, and are you authorised to give that advice?"

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