

Booked through BookMartialArts?

What happened, where your money is, and the free steps to try, in order.

FREE · EDITION OCT 2026 · SOURCES READ 31 OCT 2026

1 · THE FACTS 01

What happened

If you paid a deposit through BookMartialArts or Tripaneer for a trip that hasn't happened yet, that money is most likely with the bankrupt company, not with your camp. This kit takes you through the free steps, in order.

FACT	WHAT THE RECORD SAYS
Company	Tripaneer B.V., Amsterdam. It owned BookMartialArts.com and sister sites.
BookMartialArts	Merged into tripaneer.com in March 2023: the old address redirects there from 8 Mar 2023 (Wayback Machine record).
Court and case	Rechtbank Amsterdam (District Court of Amsterdam), case **F.13/26/306**
Dates	Suspension of payments 28 Sep 2026; declared bankrupt **30 Sep 2026**
Trustee (the Dutch *curator*, like a UK administrator)	mr. V.G.M. Leferink. Supervisory judge: mr. A.E. de Vos
Creditors' meeting	**9 Dec 2026, 10:30**
Status	"Open" on ClaimsAgent

DO THESE THREE TODAY

1. **Save everything** about the booking today (p. 5 has the list).
2. **Email your camp** and ask, in writing, whether your booking stands (p. 2).
3. **Ring your card provider or PayPal** now. Time limits apply (p. 3).

ClaimsAgent record for Tripaneer B.V. (F.13/26/306), claimsagent.nl/en/Insolvencies/Details/36650, read 31 Oct 2026. Merger date: Wayback Machine index for bookmartialarts.com, read 31 Oct 2026. We report public facts only.

Your money and your camp

Where your money is

On Tripaneer you paid a deposit online and the rest later. **Each camp set its own deposit.** On the two Muay Thai listings we checked in the Wayback Machine it was **50%** (Battle Conquer, archived 3 Oct 2024) and **30%** (Honour Muay Thai, archived 20 Jul 2026), both marked non-refundable, with the rest due 30 days before arrival. BookRetreats' guide says Tripaneer passed the deposit to the camp, minus its commission, only shortly after the guest arrived.

YOUR SITUATION	WHAT IT PROBABLY MEANS
Trip already taken	The camp was paid. Guests are usually not out of pocket.
Trip still to come	The camp has probably received nothing. Your deposit is a claim against the bankrupt company. The trustee has said future bookings can't be paid for now (as relayed by BookRetreats).

Contact your camp directly

Most Thai camps are small businesses. Find the email or WhatsApp on **the camp's own website** (or its page on muaythaiatlas.com/camps/thailand/) and send this:

Subject: My BookMartialArts / Tripaneer booking, [your dates]

Hello, I booked [package] with you through BookMartialArts/Tripaneer for [dates], booking reference [ref]. I paid a deposit of [amount] to Tripaneer on [date]. Could you tell me in writing:

1. Is my booking still confirmed for these dates?
2. Did you receive any of my deposit from Tripaneer?
3. What would I need to pay you to attend, how, and by when?
4. What is your cancellation and refund policy for a booking made direct?

Thank you, [name]

- **Get the answer in writing** before you pay anything new. Keep it: your bank may ask for it.
- **Check payment details** against the camp's own website. Be wary of a new bank account sent by message.
- **Pay by card** where the camp allows it.

Wayback Machine copies read 31 Oct 2026. BookRetreats guest guide, bookretreats.com, read 31 Oct 2026.

Card, Section 75 and PayPal

Your card provider or PayPal may be your best route back to the deposit. Ring them now: some time limits run from the date you paid or the date the trip was due.

ROUTE	WHAT OFFICIAL SOURCES SAY	ASK FOR
Chargeback (debit card, or credit card)	Lets your bank try to claw a card payment back in certain cases. It is **not a legal right**: your bank doesn't have to raise one. The window is usually **around 120 days**, often counted from when the service was due, but can be shorter or longer. (Financial Ombudsman Service)	"A chargeback for services not provided: the supplier is insolvent."
Section 75 (UK credit card)	Section 75 of the Consumer Credit Act 1974 can make the card provider jointly responsible with the supplier. It covers a single item with a cash price of more than **£100** and not more than **£30,000** (section 75(3)(b)). It needs a link between you, the supplier and the lender, and paying through a third party can break that link. Debit cards are not covered. (legislation.gov.uk; FOS; Citizens Advice)	"Does Section 75 apply? If not, please raise a chargeback."
PayPal	Open a dispute within **180 days** of paying. (Citizens Advice)	A dispute in the PayPal Resolution Centre.
Travel insurance	Look for "supplier failure" or "end supplier failure" in the policy wording. If it isn't clear, ask the insurer in writing.	Their answer in writing.

Have this ready when you ring

- [ ] Booking confirmation and reference
- [ ] Receipt or statement line: amount, date, card used
- [ ] The camp's written reply (it shows the service won't be given as booked)
- [ ] The case number: Tripaneer B.V., F.13/26/306, Rechtbank Amsterdam

If your bank or card provider says no: complain to them first. If you get no final answer within **8 weeks**, or you disagree with it, you can take the complaint to the Financial Ombudsman Service, which is free.

Don't claim twice. If your bank, PayPal or insurer refunds you, tell the trustee so your claim (p. 4) is reduced.

Financial Ombudsman Service, "Problems with goods and services bought using a debit card or credit (Section 75 and chargeback)", financial-ombudsman.org.uk, read 31 Oct 2026; FOS how to complain, financial-ombudsman.org.uk/consumers/how-to-complain, read 31 Oct 2026; Consumer Credit Act 1974 s.75, legislation.gov.uk/ukpga/1974/39/section/75, read 31 Oct 2026; Citizens Advice, "Getting your money back if you paid by card or PayPal", citizensadvice.org.uk, read 31 Oct 2026. Rules change and each provider decides each case.

File a free creditor claim

A claim with the trustee is free. It may pay little or nothing, and late, because ordinary creditors are paid last. But a claim that is never filed can't be paid at all.

File your claim, step by step

1. Open the case on ClaimsAgent: claimsagent.nl, search **"Tripaneer B.V. (F.13/26/306)"**.
2. Press **"Submit claim"** (it opens claimsagent.nl/en/Claims/CreateNew/36650) and choose "on my own behalf (as consumer)".
3. Enter your name, address, the amount you paid, the date, and your booking reference. Upload proof of payment and the booking confirmation.
4. Save the confirmation ClaimsAgent gives you. Write the date in the log on p. 5.
5. If you later get money back from your bank, PayPal, insurer or the camp, tell the trustee so the claim is correct.

WHAT TO KNOW

Cost	Free. Never pay anyone to file it for you.
Deadline	ClaimsAgent showed no filing deadline on 31 Oct 2026. The creditors' meeting is 9 Dec 2026, 10:30; BookRetreats' guide advises filing before then.
Updates	The Dutch Central Insolvency Register, insolventies.rechtspraak.nl. BookRetreats reports the trustee's office asks people not to phone.
Gift cards and credit	Unused Tripaneer gift cards and account credit are claims too. File them the same way.
Who gets paid first	Creditors are paid in a set order; banks and others come before you, so you may get little or nothing back (Citizens Advice).

My claim

Amount and date I paid	
Booking reference	
Claim filed on ClaimsAgent on	
ClaimsAgent confirmation number	

ClaimsAgent case page and claim form, read 31 Oct 2026; BookRetreats guest guide, read 31 Oct 2026; Citizens Advice, "If a company stops trading or goes out of business", citizensadvice.org.uk, read 31 Oct 2026.

Your rescue checklist

Save

- [ ] Booking confirmation and reference
- [ ] Receipt, card statement line or PayPal record
- [ ] Every email and message with Tripaneer and the camp
- [ ] Screenshot of the booking page (if it still loads)
- [ ] The camp's written reply about your booking

Do

- [ ] Emailed the camp (template, p. 2)
- [ ] Rang the card provider / opened a PayPal dispute
- [ ] Checked travel insurance for supplier failure
- [ ] Filed the claim on ClaimsAgent
- [ ] Told the trustee about any refund received
- [ ] Decided: travel, rebook or cancel

Dated log

STEP	DATE	WHO I SPOKE TO / REFERENCE
Camp emailed		
Camp replied		
Bank / PayPal contacted		
Claim filed		
Refund received		

WATCH OUT FOR RECOVERY SCAMS

- Never pay a fee to "recover" your deposit. The official routes in this kit are free.
- Ignore messages claiming to be Tripaneer, the trustee or a "refunds team" that ask for card details.
- Don't pay a new deposit unless the camp confirms it in writing from its own email or website.

If you still go

British passport holders: **up to 30 days visa-exempt from 15 Sep 2026, tourism only (GOV.UK)**. Check GOV.UK before you fly.

Who holds your money?

Muay Thai Atlas never takes deposits or payments. You book and pay any camp directly. Our camp pages list each camp's own contact details: muaythaiatlas.com/camps/thailand/

This kit is general information, not legal or financial advice. We are not lawyers, claims handlers or a regulated firm. Your bank, card provider, insurer and the trustee make the decisions. GOV.UK Thailand entry requirements, read 31 Oct 2026. Corrections: hello@muaythaiatlas.com. © Muay Thai Atlas 2026. Free to share unchanged.