





### Cruising the Maldives

This is a destination where cruising can lift a holiday to a different level, letting you visit places that are otherwise impossible to see.

The Maldives is a collection of more than 1,100 islets in the Indian Ocean. Only about 200 are inhabited. Conventional tourists fly in, transfer to their resort island and stay there until it is time to go home. It's beautiful, relaxing – and unadventurous.

If you take a cruise on one of two smaller vessels that sail round the Maldives, you see so much more: uninhabited islands where you can stroll along a deserted palmfringed beach, or populated islands where you can see the local way of life. In the evenings, you can moor at a perfect beach and eat a barbecue of freshly caught fish.

I can recommend the Atoll Explorer (atollexplorer.com), a traditional-style ship with 20 cabins, which means a maximum of just 40 passengers on any cruise. There's a sun deck with loungers, a bar and a very relaxed atmosphere. When you're not eating on the sand under the stars, meals are served in the dining room or on the sun deck. Alternatively, the Yasawa Princess (yasawaprincess.com.mv) is a more modern ship, with 33 cabins. Both have diving schools on board and are allinclusive, making them very reasonable. You can extend cruises with nights at an island resort - not a bad idea, as it's a long way (flights are 10-plus hours from the UK).

Cruises, including flights, can be booked through Blue Water Holidays (cruisingholidays.co.uk). The *Atoll Explorer* costs from around £1,000pp in May and from £1,200 in October. The *Yasawa Princess* costs from £1,500pp.

Cruises on the *Atoll Explorer* are also available through Kuoni (kuoni.co.uk).

# Norway - the local way

Travelling the fjords of Norway is one of the most popular routes on the cruising map, and there's no shortage of ships to choose from. But none of them offer the opportunity to see the country like Hurtigruten Line does (hurtigruten.co.uk).

Hurtigruten Line began life as public transport, serving towns and villages along Norway's jagged coastline. Today, it still offers a vital link for remote communities, carrying goods, people and cars up and down the coast. But now luxurious boats have been introduced with cafés, bars, restaurants, sun decks and Jacuzzis.

The beauty of a Hurtigruten cruise is that you share the ship with the locals and, unlike on most tourist ships, you don't sail past the attractive fishing villages, you visit them and see them for yourself. Standard cabins can be basic but on the newer ships, mini suites offer space and comfort. Take a look at the website photos before you book.

A 13-night Norwegian Discovery cruise, from Bergen on 31 May 2011, staying in an ocean view cabin, costs from £1,726pp, or departing 1 October, in a mini-suite, from £1,649. A six-night Classic Voyage North, calling at ports along the coast, starting on 31 May and staying in an ocean view cabin, costs from £1,285pp. Or departing 1 October, in a mini-suite, £1,228pp. All through CruiseDirect (cruisedirect.co.uk). Prices are for the cruise only; add the cost of getting to and from Norway.

# A touch of luxury

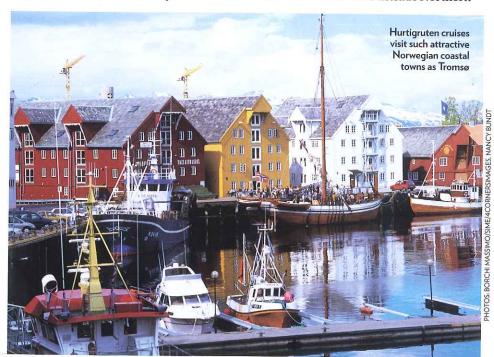
Cruise lines often call their big ships 'luxurious' but that can simply mean they have more restaurants and entertainment venues than a small city. For real five-star pampering, go to one of the 'boutique' cruise lines that have blossomed in recent years. The best of these offer a staggering level of luxury – but can be very expensive.

Silversea (silversea.com), for example, has small, lavishly equipped vessels where every guest has their own butler. There's gourmet dining and fine wines, casino

# You can moor at a perfect beach and eat a barbecue of freshly caught fish

games and entertainment. Food and drink is included and you can have your in-room bar stocked with whatever you like – yes, even an endless supply of Champagne.

All this comes at a price, and you may think some of the pampering is over the top (do you really need a choice of nine pillow types?), but for a special occasion, such as a honeymoon, it is wonderfully decadent. Week-long cruises at this level cost from around £2,500pp, but offers can be found. Destinations include Northern





Europe, Central and South America, the Caribbean, the Mediterranean, Arabia, Africa and the Indian Ocean.

Other companies offering high luxury at similar prices include Seabourn (seabourn.com) and the SeaDream Yacht Club (seadreamyachtclub.com). Again, special offers may be available. At the time of writing, for example, SeaDream Yacht Club was offering five-day Caribbean cruises (from St Thomas) in April for £1,625, less than half the brochure price.

For a less extravagant experience, try Azamara Club Cruises (azamaraclubcruises. com). This is an attempt by a big cruise line (it's owned by Royal Caribbean) to break into the 'boutique' market. There's fine dining, comfy cabins, personalised service and many of the trappings of luxury.

Azamara covers the Caribbean, Central and South America, Europe and Asia at different times of the year. Seven nights in the Mediterranean, sailing from Athens on 1 May in an ocean view room, costs £1,486.



# It offers a great opportunity to visit parts of the world very few people get to see

### Travelling with the mail

Possibly the most unusual cruise in the world is on board RMS *St Helena* (rms-st-helena.com). She is one of the few Royal Mail Ships still working and is also equipped to provide a relaxing cruise experience, complete with swimming pool.

The island of St Helena is a speck in the Atlantic, south of the equator, and the ship sails there from the UK and South Africa, calling at various islands along the way. It offers a great opportunity to visit parts of the world very few people get to see. There is no casino or theatre but there is plenty of time to lounge on the sun deck and swim. The ship has two bars and good quality dining, plus a shop, library, laundry service and daily ship's newspaper.

The cabins are functional rather than luxurious and many of the public areas have a 1980s look to them. But this cruise is about the journey, not the décor.

A two-week cruise from the UK to St Helena in October starts from £756, but remember you have to get back somehow. The full 27-day journey from UK to Cape Town starts from £2,333. ■



# Tips for cruising

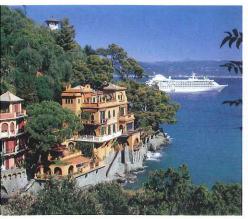
- Avoid an inside cabin. They are cheaper but because there is no natural light it plays havoc with your body clock.
- Don't pay the brochure price.
  Compare brochure prices with
  those from agents such as
  Thomas Cook (thomascook.
  com/cruise), Blue Water
  Holidays (cruisingholidays.co.
  uk) and Cruise.co.uk. As with
  all holidays, protect yourself
  by booking your cruise through
  an ABTA agent.
- Remember that prices usually include extras. The cost may seem high but food and nonalcoholic drinks are included, which could save you £50 a day.
- Watch for on-board credit offers. Cruise lines will often try to tempt customers with on-board credit (eg £100 or £200). This can only be spent on the ship, so think about whether you'll really need it.

# 器RBS

Here for you

# Save up for your trip

Finding the money to go on a cruise could seem daunting, so why not set up a target with Your Savings Goal? Open to all our Digital Banking customers, this tool allows you to set the amount you'd like to save, and the target date you want to achieve this by - then it automatically works out how much you need to put aside. Keep track of your savings progress every time you log on to Digital Banking. Find out more at rbs.co.uk/savingsgoaltool.





Boutique cruise line Silversea takes luxury to the extreme, offering a butler service (left) to every guest on its voyages to exotic destinations such as Portofino on the Italian Riviera (far left and below)

