

PLANNING GUIDE

Yacht Charter Cost & APA Planning Guide

What a crewed week actually costs, how the Advance Provisioning Allowance works, what is and is not included, and a worksheet to budget your own charter.

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Sneed Tropical Yacht Charters | Brokers since 1992

Rates reviewed August 2026

The short answer

A crewed yacht charter runs roughly **\$15,000–\$45,000 a week for a catamaran**, **\$40,000–\$150,000 for a sailing yacht**, **\$20,000–\$250,000+ for a motor yacht** and **\$300,000–\$1,000,000+ for a superyacht**. Day charters start around \$3,000.

That figure is the **base charter fee**. On most motor and larger sailing yachts you also fund an **Advance Provisioning Allowance (APA)** of **25–35%** of the base fee for fuel, food, beverages and dockage — anything unspent is returned to you at the end of the charter. Many crewed catamarans are all-inclusive instead. Budget a further **10–20% for crew gratuity**, plus local taxes and cruising permits.

Typical weekly rates (USD)

Yacht type	Typical week	Pricing model	Suits
Catamaran (45–62 ft)	\$15,000–\$45,000	Often all-inclusive	Families, first-time guests, relaxed Caribbean and Bahamas cruising
Sailing yacht (60–100 ft)	\$40,000–\$150,000	Plus expenses (APA)	Sailing enthusiasts, couples, guests who want the quiet and the craft
Motor yacht (50–130 ft)	\$20,000–\$250,000+	Plus expenses (APA)	Multi-destination itineraries, families, corporate groups
Superyacht (150 ft+)	\$300,000–\$1,000,000 +	Plus expenses (APA)	Large groups, VIP travel, maximum privacy and full crew
Day charter	\$3,000–\$15,000+	Usually inclusive	Celebrations, short escapes, testing the water first

Where a yacht sits inside its range comes down to age, build quality, crew size and how in-demand the week is. A newly refit yacht in the Mediterranean in August and the same yacht in May are different numbers.

How charter pricing works

Almost every week-long charter is quoted on one of two models. Knowing which one you are looking at is the difference between a realistic budget and a surprise.

All-inclusive — mostly crewed catamarans

One price covers the yacht, the crew, meals, a standard open bar, snacks, non-motorised water toys and fuel within normal cruising. Premium wines and champagne, specialty provisioning, transfers and certain permits sit outside it. Simple to budget, and the reason many families choose a crewed catamaran for a first charter.

Plus expenses, with an APA — motor and larger sailing yachts

You pay a base charter fee for the yacht and crew, then a separate Advance Provisioning Allowance — typically 25–35% of the base fee — which funds running costs during the charter. If you spend beyond it, you top it up on board.

THE ONE THING GUESTS MISUNDERSTAND

The APA is **not a fee and not a deposit**. It is your money, held and spent on your behalf by the captain, with a full accounting at the end and **the balance returned to you**. On a plus-expenses charter it is the single largest variable in your total cost — fuel burn on a fast 130 ft motor yacht crossing between islands looks nothing like a sailing yacht moving 20 miles a day.

What the APA typically covers

- **Fuel** — for the yacht and tenders — the largest single item on most motor yacht charters
- **Food and beverages** — provisioned to your preference sheet
- **Dockage and mooring** — significant in the Mediterranean, minimal in much of the Caribbean
- **Local taxes, permits and port charges** — vary by cruising ground
- **Incidentals** — laundry, communications, shoreside deliveries

On plus-expenses charters the captain provides regular updates on fuel, communications and beverage consumption during the trip, and a full expense report at the end.

Who pays for what

Cost item	All-inclusive	Plus-expenses (APA)
Yacht and professional crew	Included	Included in base fee
Fuel	Included within normal cruising	Paid from the APA
Food	Included	Paid from the APA
Bar	Standard open bar; premium wines extra	Paid from the APA; premium wines extra
Dockage	Usually included	Paid from the APA
Local taxes and permits	Some permits extra	From the APA or added to base fee
Crew gratuity	Extra — 10–20%	Extra — 10–20%

Charter tax by cruising ground

Tax is the cost line guests most often miss when comparing quotes, and it varies more than anything else in this guide. A week in Italy and the same week in Montenegro are not the same number once tax lands. Tax is normally charged on the base charter fee rather than on the APA, so the headline percentage applies to a smaller number than most people expect.

Cruising ground	Charter tax / VAT	Notes
France & Monaco	20%	May reduce pro-rata for documented time outside EU waters
Italy	22%	Effective rate can vary with the itinerary
Spain & Balearics	21%	Requires a Spanish charter licence; Canaries use IGIC
Greece	13% (24% short)	13% on crewed charters over 48 hours; certification reductions can reach 5.2%
Croatia	13%	Qualifying multi-day charters on Croatian-licensed yachts
Montenegro	0%	Croatian VAT applies to time spent in Croatian waters
Turkey	20%	Some arrangements treated differently locally
Bahamas	14%	4% charter tax + 10% VAT on the base fee, not the APA; permit and \$30 pp passenger tax extra
British Virgin Islands	None	Cruising permit approx. \$4–\$16 pp per day, \$10 pp environmental levy, park fees
US & US Virgin Islands	No federal VAT	State and local taxes vary by jurisdiction

Rates verified August 2026 and indicative only. Charter tax depends on the yacht's flag, licences and certification, the exact itinerary and the contract used. We are brokers, not tax advisers — your broker confirms the figure that applies to your charter in writing before you commit.

Regional charter terms

What is bundled into the base fee before tax depends on the terms your yacht is contracted under — Western Mediterranean Terms, Standard Eastern Mediterranean Terms, Standard Caribbean Terms or Greek Terms. Each includes and excludes different items, which changes the amount being taxed. Ask which set applies before you compare two quotes side by side.

Two worked examples

Illustrative only, using mid-range figures. Your broker quotes real numbers for your exact yacht, dates and guest count.

A family of eight — crewed catamaran, British Virgin Islands, one week

Base charter fee (all-inclusive, 55 ft catamaran)	\$32,000
APA	n/a — all-inclusive
Crew gratuity at 10%	\$3,200
Estimated total, before flights and transfers	≈ \$35,200

Around \$4,400 per guest for the week, crew, meals and standard bar included.

A group of ten — 120 ft motor yacht, Western Mediterranean, one week

Base charter fee	\$150,000
APA at 30%	\$45,000
Crew gratuity at 10%	\$15,000
Estimated total, before VAT and transfers	≈ \$210,000

VAT and cruising permits vary by country and are confirmed before you sign. Any unspent APA is returned at the end of the charter.

How to get more for your budget

- **Move your dates.** A week either side of peak season can shift the rate noticeably on the same yacht.
- **Consider a catamaran.** All-inclusive pricing removes APA uncertainty and suits families well.
- **Cruise less ground.** A tighter itinerary burns less fuel, which comes directly out of your APA.
- **Raise fuel efficiency early.** Tell your broker at the shortlist stage, not after you have fallen for a yacht.
- **Book ahead.** Six to twelve months out for peak season gives you the pick of the fleet.

The booking timeline

Peak season — summer in the Mediterranean, winter in the Caribbean — is usually booked 6–12 months ahead. From first call to signed contract typically takes two to four weeks.

When	What happens
6–12 months out	Choose destination and dates, settle on yacht type and size, and a broker builds a shortlist of yachts genuinely available for those dates.
At booking	Review and sign the charter agreement — terms, itinerary, cancellation policy and crew details — and pay a 50% deposit .
After booking	Complete the preference sheet: dietary needs, allergies, medical requirements, activities, preferred drinks, celebrations.
~1 month before	Final balance due, along with the APA where one applies. Consider cancellation and curtailment insurance.
On board	The captain accounts for APA spending throughout and provides a full expense report at the end. Gratuity is given to the captain and distributed among the crew.

Questions worth asking before you sign

- Is this quoted all-inclusive or plus expenses, and if plus expenses, what APA percentage?
- Which regional charter terms apply, and what do they include?
- What tax applies in this cruising ground, and is it charged on the base fee or the total?
- What is the yacht's refit history, and how many crew?
- What happens to unspent APA, and when is it returned?
- What is the cancellation policy, and is insurance available?
- Are there repositioning fees if we embark or disembark somewhere non-standard?

Your charter budget worksheet

Fill this in and send it to your broker — it is everything needed to build an accurate shortlist on the first pass.

The charter

Destination / cruising ground

Or list two or three you are weighing up

Travel dates

Exact dates, or the weeks you could travel

Dates flexible?

Moving a week either side often changes the rate

Number of guests

Adults and children

Yacht type preferred

Catamaran / sailing / motor / superyacht / undecided

The budget

Base charter fee budget

The weekly figure you want to stay within

APA at 25–35%

Only on plus-expenses charters

Crew gratuity at 10–20%

Discretionary but customary

Local tax

See the table on page 3 for your cruising ground

Flights, transfers, insurance

Not part of the charter fee

Total budget

What you are comfortable spending all-in

What matters most

Must-haves

Stabilisers, water toys, chef, gym, accessibility, connectivity

Occasion

Birthday, anniversary, family reunion, corporate

Anything else your crew should know

Dietary needs, allergies, celebrations

The next step

Ranges only take you so far. Send your destination, dates and guest count and a dedicated broker comes back with yachts that are genuinely available for those dates — each one quoted for your week, with the APA and local taxes spelled out. There is no obligation at the enquiry stage, and every enquiry is handled confidentially by a named broker.

REQUEST A SHORTLIST

a-yachtcharter.com/inquiry

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About Sneed Tropical Yacht Charters

Founded in 1992 by Hansel Sneed, who has been broking charters since 1991. We arrange fully crewed charters worldwide from a network of more than 3,000 vessels ranging from 40 to over 300 feet, with offices in Palm Beach Gardens, San Juan and Barcelona. Every charter is handled by a named broker from first enquiry to disembarkation — not a call centre.

Everything in this guide — the deposit terms, the APA percentages, the regional charter terms — reflects how we contract charters for clients every season.

This guide is provided for planning purposes. Figures are indicative ranges reviewed in August 2026, not a quote, and charter tax depends on the yacht's flag, licences, certification and itinerary. Sneed Tropical Yacht Charters are yacht charter brokers, not tax or financial advisers. © 2026 Sneed Tropical Yacht Charters.