

**Get up to a
5% discount on
Membership and
Reservation fees!**

**Tips on how
to make our
Club payments
effortless
and save!**

YOUR CLUB ACCOUNTS IN DEPTH

As a Holiday Club Member you will have various accounts linked to your profile. This is due to certain fees being charged on behalf of other entities within the Club, and in order to keep control of all these transactions, we need to keep them separated.

DESCRIPTION OF ACCOUNTS LINKED TO A MEMBER'S PROFILE

PURCHASE ACCOUNT

This account will reflect your purchase price, less your deposit, plus the entrance fee. The net effect of these transactions will determine your Finance Agreement amount.

FINANCE ACCOUNT

The finance amount is the balance transferred from your Purchase Account. The Finance Agreement's terms range from 1 - 60 months. Each month service fees and interest are raised on the account. These amounts are included in your monthly instalment and need to be settled within 30 days of statement. Late payment will attract arrear interest.

MEMBERSHIP AND RESERVATION FEE ACCOUNT

This account is for your annual Membership and Reservation Fees. The Membership Fee relates to the annual levy charged by the various resorts for the inventory owned by The Holiday Club for its Members' use. The Reservation Fee covers the cost of various administrative and staff costs relating to our Reservations Call Centre. These fees are invoiced annually in the month prior to your Anniversary Date and are payable 30 days from invoice. Penalty interest is raised on this account if paid late.

IEXCHANGE AFFILIATION ACCOUNT

iExchange offers exciting exchange options both locally and internationally. The iExchange affiliation is free for all existing Holiday Club Members for the period in relation to their Holiday Club tier. New Members need to pay an Affiliation Fee over 24 months and thereafter they will remain Members in relation to their Holiday Club tier level. (See page 23 for iExchange benefits).

PREMIUM HOLIDAY COVER ACCOUNT

Premium Holiday Cover gives Holiday Club Members both Annual Fee Cover and Points Holiday Cover. This cover is optional and terms and conditions apply. Premium Holiday Cover is invoiced from date of activation. (Please see page 42 for further details).

ACCOUNT PAYMENT OPTIONS

It's now easier than ever to pay your Holiday Club accounts. We've made sure that there is a convenient, accessible way for every Member of our Club to pay. Avoid penalties and interest and find a payment plan that suits you, ensuring uninterrupted holidays!

Paying by debit order is the most convenient way to ensure that this never happens. You should have signed a debit order at point of sale with the sales agent. This debit order will cover all fees due on all the various accounts. You may also pay by using your credit card. Alternatively, other payment options include paying online on your own banking website, doing a direct deposit at your bank, or paying via cheque or postal order through the postal system. It is important to remember, depending on your method of payment and with whom you bank, that your payment can take up to two days to reflect on your club account.

MULTIPLE ACCOUNT PAYMENTS

To make your life easier, you can pay multiple accounts with one payment. Your payment will be allocated to your trust account and from there we will transfer the amounts owing to each individual account. These payments are allocated in order of amounts outstanding the longest.



DEBIT ORDER OR CREDIT CARD

- Convenient and hassle-free, giving you peace of mind that your account has been paid timeously each month.
- The following discounts are available if you pay your annual Membership and Reservation Fees monthly in advance for 12 consecutive months – **5% discount** if you pay via Debit Order or **2% discount** if you pay via Credit Card.
- Debit Order / Credit Card Instruction forms are available online on our website. Alternatively contact your Collections Controller and ask them to email or fax you the form.
- Should your Debit Order or Credit Card details change, please remember to contact us to update them accordingly.



INTERNET PAYMENTS

- Flexible and manageable. Can be done from home via your own bank's website.
- Pay monthly or use your banks convenient option of setting up a recurring internet payment.
- No need to add our banking details, simply find us on the pre-approved beneficiary list.
 - Nedbank, FNB and ABSA: Select THE HOLIDAY CLUB from the list of pre-approved beneficiaries.
 - Standard Bank: Select VACATION MANAGEMENT SERVICES from the list of pre-approved beneficiaries.
- For more details on how to locate and load the pre-approved beneficiaries per banking institute, please go to our website.
- Use your full Membership / Account Number as the payment / beneficiary reference.
- Fax or email your proof of payment to us.



DIRECT DEPOSITS

- Make direct deposits or transfers at a Bank / Branch convenient to you.
- Complete the deposit slip and make payment directly into our bank account.
- Use your full Membership / Account Number as the reference number.
- Fax or email your proof of payment to us.



CHEQUE OR POSTAL ORDER

- We accept both Cheques and Postal Orders by mail, made payable to Vacation Management Services (Pty) Ltd and marked "Not Transferable" between two parallel lines.
- These can be mailed to our postal address, for the attention Collections Department.
- For your own security, cash and cash cheques should not be sent through the post.
- Write your full Membership / Account Number and ID number on the reverse side of your cheque / postal order and attach the remittance advice from your statement.
- The Holiday Club will not be responsible for any loss sustained.



TELEPHONIC PAYMENTS

- Use your bank's Phone-in services to transfer payments to The Holiday Club from your bank account (please contact your Bank for more information).



BILLING OPTIONS

- Statements of Account will be emailed directly to your email address, if we have one on record for you.
- If we don't yet have your email address, please update your details to 'Go Green' with us and receive your Statements via email!
- Should you prefer to receive a printed copy of your Account, please notify your Collections Controller.

GENERAL ACCOUNT PAYMENT AND ARREARS INFORMATION

For your latest account balance please log on to our website and view your account/s online.

The Debit Order / Credit Card Instruction forms are also available online, along with various other help topics.

LATE OR NON-PAYMENT IMPLICATIONS

- * Accounts are due and payable when rendered.
- * Only payments received before the due date are reflected on the current statement.
- * Interest / Penalties will accrue and be payable on all overdue accounts.
- * The Holiday Club is obligated to suspend your Points usage if any account is not current.

* The Holiday Club is contracted to Barry, Botha & Breytenbach Attorneys for accounts handed over.

PRE-PAYMENT OF MEMBERSHIP AND RESERVATION FEES

Should your Membership and Reservation Fees be paid monthly in advance, either by debit order or credit card, you will qualify for either a 5% or 2% discount respectively. However, payment must be made in 11 or 12 equal monthly instalments, by invoice date, to receive this discount. The discount will be credited to your account in the month that your Membership and Reservation Fees are invoiced.

As it is difficult to determine the exact fees for the following year an estimate is used and deducted from your account in

equal instalments. The exact amount will only be known later in the year once the resorts have released their levy increases. If it is found that there is a shortfall on your Membership and Reservation Account you will be contacted by a Collections Controller. Alternatively, you will be notified of the increase via sms or statement and your payment will be adjusted accordingly.

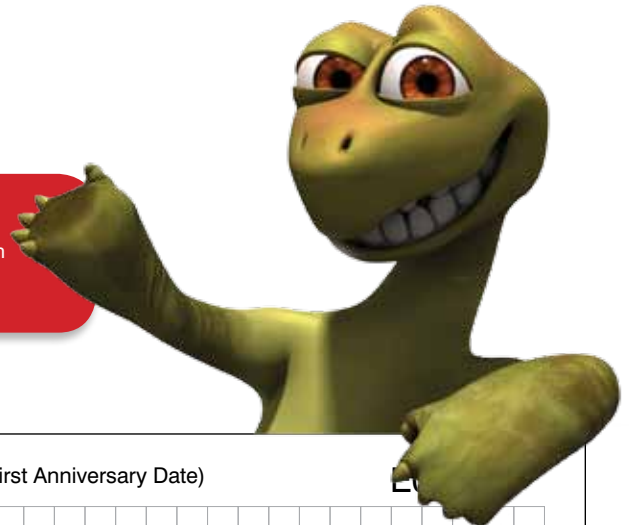
NEW REFUND PROCEDURE

Due to the increase in bank fraud The Holiday Club has reviewed our refund policy to safeguard our Members and The Holiday Club. All cheque deposits will have a waiting period of 21 days prior to refunding members. Cash deposits, electronic transfers, debit orders and credit card payments will have a waiting period of 5 days prior to refunding.

REMITTANCE ADVICE SLIP - EXPLAINED

New members who wish to activate their Points before their Anniversary date can sign the remittance advice attached to their contract and forward it to the Collections department with the required payment to activate their membership. If the required payment amount was not completed in conjunction with a sales agent, please contact the Collections department for assistance.

Your Membership number will begin with PLPTN or PLTDN



REMITTANCE ADVICE SLIP AUTHORIZATION (valid only until your first Anniversary Date)

I, with Membership No. request to be allocated my purchased Points for my first year of membership. For these Points I acknowledge that I will pay the Membership fee of R , Reservation Fee of R , my first year's applicable iExchange Enrolment Fee of R and Premium Holiday Cover premium of R . In payment of R .

I hereby request and authorise the Leisure Property Trust Management Association to:

* Deposit my cheque/postal order in the above amount (payable to "Leisure Property Trust Management Association" only); or

* Debit the above amount to my credit card number

Expiry date over the period - straight, or budget 6 months 12 months

This Remittance Advice Slip, duly signed and dated, together with payment must be forwarded to: LPTMA, Private Bag 702, Port Shepstone, 4240, before your first Anniversary Date.

I acknowledge and confirm the above details and hereby authorise the Leisure Property Trust Management Association to act according to my instructions.

Signed by me at _____ on this _____ day of _____ 20__

As witness _____ Applicant _____

Call your Debtors Controller on 0861 THC PAY or 0861 842 729 for the correct fees to pay

Very important!
Sign and return the remittance advice with your payment to The Holiday Club for activation prior to your Anniversary date