

○ 07 5532 2333
 ➢ resales@royaletimeshare.com.au
 ⊕ www.royaletimeshare.com.au
 PO Box 188 Chirn Park QLD 4215
 Resort Resales Pty Ltd. Security Dealers Licence # 258420
 ACN 059 831 015 ABN 48 059 831 015

# LISTING YOUR CLUB WYNDHAM SOUTH PACIFIC CREDITS FOR RESALE

Thank you for your enquiry regarding the resale of your Club Wyndham South Pacific Membership. You can expect approximately 35 cents nett per **ANNUAL credit** owned. For example if you own a 12,000 annual credit membership, you can expect approximately \$4,200 nett for a sale of your membership in the current resale market. You may have a number of credits 'accrued or banked', however this does **not** increase the price, as a resale price is calculated based on your **ANNUAL credits only**. Your accrued credits act as a 'sweetener' so to speak and the more accrued credits, and/or bookings you have available under your membership, the more appealing your membership is to a buyer. For this reason, we ask that you do not use your membership once listed for sale. If you do, we would be grateful if you could please let us know immediately. It is very much a buyers' market at this time with many owners now reselling their memberships.

Also, please note the 6,000 credit memberships are valued a little lower at \$1,500 nett and the 7,000 memberships approximately \$1,750 as these are more common in the market place.

Wyndham memberships continue to be a popular choice for buyers, however it is difficult to provide you with a specific timeframe due to the large number of listings we receive. Wyndham advise that as at 1st January 2019 anniversary months of memberships sold to a current Wyndham owner must match. This means that if a current Wyndham owner purchases your membership to combine into theirs, both anniversary months must be the same. This does not however affect Purchasers who do not currently own a Wyndham membership. We do assure you we will do our utmost to resell your membership as quickly as possible for you.

To list your membership for resale with us, please complete and sign the **Authority to Sell** form and **Wyndham's Disclosure of Information form** attached, and post, or 'scan and email' to us. The Wyndham disclosure form is required to be completed and signed by all owners to enable our company to obtain your membership details, so that we can provide accurate information to potential buyers. We would therefore kindly request that you could complete, sign and return only pages '3' and '9' on the attached Wyndham authority.

\*\*Please Note: you do not need to fill in the 'Transfer TO' section on page 9.

The charge for listing your timeshare is **\$275** (incl GST) for a 12 month period. Please refer to tax invoice/receipt attached for payment options.

**Please also note** that Wyndham charge a **Transfer fee** for all sales. It is currently \$300 for a combine purchase (where a purchaser is already a member and is combining it into their current membership), and \$200 for a new buyer to Wyndham. This amount will be **added** to your asking price and then deducted from the sale amount at the time of settlement.

#### Conditions of Sale:

- All levy payments must be current (any outstanding levies will be deducted from the sale proceeds to provide clear ownership to the buyer).
- Any finance owing on the membership must be paid out in FULL prior to membership transferring to a new owner.
- Current year's credits must be available for buyer's use.
- All accrued credits and/or bookings under your membership will transfer to the buyer upon a sale.

Please do not hesitate to contact us should you need clarification of any aspect of listing and marketing of your timeshare for resale.

We are happy to be of service to you...





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### WYNDHAM AUTHORITY TO SELL

Oct 2019

| Contact I   | <u>Details</u>   |   |  |   |  | Office                | Use Only              | : RTR No:                      |
|---|--|---|--|---|--|-----------------------|-----------------------|--------------------------------|
| Name(s)   |  |   |  |   |  |                       |                       |                                |
|   | Title  | Name  |  |   |  |                       |                       |                                |
|   | Title  | Name  |  |   |  |                       |                       |                                |
| Address   |  |   |  |   |  |                       |                       |                                |
| Address   | No & Street  |   |  |   |  |                       |                       |                                |
|   | City/Suburb  |   | State  |   | P/Code   | Countr                | У                     |                                |
| Telephone   | (H) _  |   |  |   | _ (M)  |                       |                       |                                |
|   | (W) _  |   |  |   | (M)  |                       |                       |                                |
| Email   |  |   |  |   |  |                       |                       |                                |
|   |  |   |  | eferred method of   |  |                       |                       |                                |
| <u>Ownershi</u>                                     | <u>ip Details</u>  |   |  |   |  |                       |                       |                                |
| Ownership   | Number   |   |  | Annua   | l Credits For S  | Sale                  |                       |                                |
|   |  |   |  | le: The am  | nount of credits rec   | eived each            | year                  |                                |
| Is your Time  | eshare Fina  | ınced? _  | Y / N  | If y  | es, amount c   | outstandi             | ing _\$               |                                |
| Nett Figure   | acceptab   | le to you*  | \$   |   | Is this negotion   | able? _               | Υ/                    | N                              |
| Owner's Dec   |  |   | *Asking price m<br>Do not leave bl                             |   |  |                       |                       |                                |
| - Any or<br>- I/We u<br>buyer<br>so we<br>- \$1,500 | utstanding le<br>understand t<br>upon a sale<br>advise you <b>1</b><br>to \$2,000 fo | hat <u>all</u> acci<br>. RTR will be<br>not to use your sales up to | rued credits a<br>marketing yo<br>our membersh<br>o a purchase | will be deducte<br>Ind/or booking<br>our membershi<br>hip if up for res<br>price of \$5,000<br>cover RTR's co | gs under my m<br>p with all accr<br>ale.<br>), and for sales | embershi<br>rued crec | p will tr<br>lits and | ansfer to the<br>/or bookings, |
| Please type / si                                    | ign your name I  | nere to confirm   | agreement to th  | ne above terms:   |  |                       |                       |                                |
|   |  |   |  |   |  |                       |                       |                                |
| Signed  |  |   |  | Signed  |  |                       |                       |                                |
| Date  |  |   |  |   |  |                       |                       |                                |

Please ensure **ALL** required documents are returned with the correct information and signed by all owners. Use the following CHECKLIST to assist:

- Authority to Sell form Please include your Ownership Number and Asking Price based on our quoted figure.
- Tax Invoice/Receipt form If paying by Direct Deposit please include a copy of the bank transfer receipt.
- Wyndham's Ownership Transfer & Resale Information (Page 3) signed by all owners as the 'Transferor'
- Wyndham's Transfer Application Disclosure of Information Consent Form (Page 9) Include your Name/s,
   Ownership Number, signed by all owners.



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### TAX INVOICE/RECEIPT

| Date  |   |                   |
|---|---|-------------------|
| Seller's Name(s)  |   |                   |
| Name of Company/Club  |   |                   |
| Seller's Phone number _   |   |                   |
| Charges   |   |                   |
| <b>Listing Fee</b> Covers administration cos for a 12 month period.       | ts and the marketing of your membership   | \$250.00          |
| This listing is valid for 12 ma   | onths and the listing fee is <u>non-refundable</u> .  |                   |
| GST   |   | \$25.00           |
| Total Payable   |   | \$275.00          |
| Payment   |   |                   |
| Payment may be made by  |   |                   |
|   | to RTR General Account).  tside of Australia, we only accept credit ca e do not accept cheques from owners living   |                   |
| Using your <b>surname</b> as a referent deposit. If you are making a dire | Account: <b>BSB # 084 510 Account # 185 2</b> ace. Please attach this page to your listing neect deposit from overseas, our NAB address 2 4214, and Swift code is NATAAU3304B | oting your direct |
| > Credit Card Mast  | ercard Visa Card  |                   |
| Card No   |   |                   |
| Expiry Date   | /   |                   |
| Name on Card  |   |                   |
| Signature of Cardholder   |   |                   |
| Please return this invoice with th  | e <b>Authority to Sell</b> – retaining a copy for you   | ur records.       |



CLUB WYNDHAM SOUTH PACIFIC
ARSN 092 334 015 Invoice ABN: 47 710 932 252
WYNDHAM VACATION CLUBS SOUTH PACIFIC LTD

ABN: 11 090 503 923

 Australia:
 1800 021 129

 New Zealand:
 0800 558 668

 Fiji:
 008 003 263

 International:
 +61 (0)7 5512 8038

 Fax:
 +61 (0)7 5512 8774

 Email:
 transfer.ownership@wyn.com

 ⊠:
 PO Box 7493, Gold Coast MC QLD 9726, Australia

(Monday to Friday: 7.30am to 7.00pm AEST)

Thank you for your request to transfer your ownership.

Please find attached a Transfer Request Pack, which includes a Disclosure of Information form, a Transfer Request form and a payment authority form. These forms must be completed before we can generate Ownership Transfer Documents.

The Disclosure of Information form states that *you* are allowing us to share any of your necessary personal information with the other parties involved in the Transfer for the purpose of completing the ownership transfer. This personal information includes but is not limited to your name and details of the Ownership (including upcoming holiday bookings and levy status).

We have also provided you with an information pack for the ownership transfer process. Please take the time to read and understand all aspects of the ownership transfer process before you choose to continue with your transfer.

Once we receive the fully completed and signed Transfer Request Form, including the completed Disclosure of Information forms **from all parties**, we will process the non-refundable Transfer Fee and generate the Transfer Ownership documents. This is usually completed within 7 to 14 business days from receipt by us.

Please note the following important terms and conditions:

- All parties must sign a Disclosure of Information form before the transfer process can begin.
  This is to ensure we have authority from all parties regarding the protection of the privacy and
  personal information of each party involved. We cannot transfer an ownership without a signed
  Disclosure of Information form from all involved in the transfer.
- All transfers require payment of a non-refundable fee
  - There is no fee charged for transferring the ownership of a deceased estate
- If the account still has an outstanding loan amount to Finance by Wyndham Pty Ltd, all transferees (including current owners) are required to complete an Application for Finance and apply to Finance by Wyndham Pty Ltd for a change to the Credit Contract.
- Wyndham reserves the right to refuse a transfer application at its discretion.
- All outstanding bookings will be transferred to the new owners at the date of transfer
  - Any alteration to this term must be agreed upon between the transferor/s and transferee/s
    and must be notified to Wyndham Vacation Resorts Asia Pacific in writing from both parties.
     Wyndham is not liable for the cancellation of any bookings following the transfer of ownership.
  - Privileges benefits are not transferred unless the transfer is to an immediate relation, from a
    deceased estate, or the transferee purchases an upgrade to Privileges. In the event of a transfer
    between immediate relations, we require a statutory declaration stating that this is the case or a
    certified death certificate and Will or probate in the case of a deceased estate.

If you have any queries or concerns, please don't hesitate to contact us.

Kind regards,

The Transfers Department

Wyndham Vacation Resorts Asia Pacific Pty Ltd

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# OWNERSHIP TRANSFER REQUEST & INFORMATION PACK

### Before you begin:

- Before requesting an Ownership Transfer, all applicants should read all information provided in this pack
- Additional evidence is required to complete the transfer request

### TRANSFER PACK CONTENTS

| Contents  | Page |
|---|------|
| Ownership Transfer & Resale Information                     | 3    |
| Terms Used  | 4    |
| FAQs  | 5    |
| Vacation Credit Factsheet                                   | 7    |
| Transfer Application Disclosure of Information Consent Form | 9    |

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### OWNERSHIP TRANSFER & RESALE INFORMATION

If you decide to relinquish your ownership in the Club Wyndham South Pacific, we are happy to provide you with assistance and advice. However, please be aware that neither Club Wyndham South Pacific nor Wyndham Vacation Resorts Asia Pacific Pty Ltd ("Wyndham") assists in the exchanging of payment for the Ownership; this is strictly up to the individuals involved in the transaction.

All parties should be aware of the following conditions:

- > Transferring your ownership will incur a transfer fee and an establishment fee.
  - The transferring parties are responsible for any costs, including taxes (and GST) associated with the transfer.
- All levies and finance payments need to be paid up to date, as we cannot process the transfer if there is any money owing by the transferor to the Responsible Entity.
- It is the transferor's responsibility to disclose all information to the transferee regarding the ownership. Likewise it is the transferee's responsibility to inform themselves of all matters relating to the ownership before signing the transfer paperwork.
- The transferee should be aware that some vacation credits may have already been used for the anniversary year and that there may be existing bookings that will fall after the transfer date. It is Wyndham's policy that all vacation credits, booked vacations and any other ownership benefits and requirements belong to the transferee from the date of transfer. The transferor and transferee may choose to make a separate arrangement regarding overlapping bookings and vacation credits, which must then be advised to Wyndham in writing and contain all parties' signatures, witnessed by a Justice of the Peace or other approved witness as listed.
- The number of vacation credits available on the ownership that will renew on the Anniversary Date may be more or less than those purchased, depending on the amount already used by the transferor.
- Any Privileges benefits given to the transferor by the Developer will not be transferred to the transferee, regardless of the number of credits transferred, unless the transferee chooses to purchase an upgrade, the transferee is an immediate relation of the transferor and provides a statutory declaration to that effect, or the transfer is from a deceased estate.
- > Wyndham reserves the right to refuse a transfer application at its absolute discretion.

For further information and terms and conditions, please refer to our Product Disclosure Statement, which can be found on our website: http://www.wyndhamap.com.

| Transferor please sign here to signal your understanding of resale information: |
|---|
|   |
|   |
| Transferee please sign here to signal your understanding of resale information: |

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### **TERMS USED**

| Terms                       | Meaning In Relation To This Request  |
|-----------------------------|--|
| Ownership                   | A membership in the Club Wyndham South Pacific, the holding of vacation credits for use at associated Club Resorts, and the ongoing financial commitment.  |
| Owner(s)                    | Member who has been issued vacation credits  |
| Transfer                    | In this instance, a change in the ownership of vacation credits. This can include, but is not limited to, the transfer of ownership from one party to another, the inclusion of an additional owner, the removal of one or more owners and the split of one ownership into two separate ownerships. Executors of deceased estates will also be required to complete an Ownership Transfer Application.                                     |
| Disclosure of Information   | The disclosure of personal information to other relevant parties for the purpose of the Transfer. Consent for the Disclosure of Information must be provided to Wyndham for a transfer to be undertaken. Information can include but is not limited to names, addresses, existing bookings, annual levy status and ownership details.  |
| Certified Copy              | A copy of a document certified by a registered Justice of the Peace (or approved alternative witness listed below).  |
| Witnessed<br>Document       | An original document witnessed by a Justice of the Peace (or approved alternative witness listed below).   |
| Transferor                  | The current owner(s) who wish to relinquish their ownership or add additional joint owners to the ownership.   |
| Transferee                  | The person(s) intending to be named as owner(s) of the ownership from the date of transfer. The transferee(s) will take ownership of all remaining vacation credits within the account (unless otherwise determined between the transferor and transferee), and will be responsible for paying all future fees and levies from the date of transfer.   |
| Vacation Credits or Credits | Beneficial interest in the Club which represent an owners' usage rights. The amount of credits an owner has determines when, where and for how long they can vacation. Vacation credits have a two-year lifespan, after which they will expire.  |
| Booked<br>Vacations         | Booked vacations refer to existing vacation reservations made by the transferor as at the date of transfer.  |
| Finance                     | Finance is a credit contract between an owner and Finance by Wyndham Pty Ltd. Any agreement with Finance by Wyndham Pty Ltd is separate and distinct from the transfer of ownership. Any owner who intends to transfer their ownership must either pay out all monies due and owing to Finance by Wyndham Pty Ltd or make application to Finance by Wyndham Pty Ltd for changes to the credit contact including the adding of new debtors. |
| Levies                      | Levies are annual fees charged to owners to cover the upkeep and maintenance of the Club Resorts. The number of vacation credits owned determines the annual levies payable and are payable on a monthly, quarterly or annual basis for the life of the ownership.   |
| Direct Debit                | Direct Debit is the easy way to pay ownership levies, by having automatic deductions taken from your account on a regular schedule. It is a hassle-free way of making sure owners don't fall behind in their payments, and can enjoy their holidays without worrying about money.  |
| Privileges by<br>Wyndham    | Privileges is a benefits program providing greater options and flexibility for members and is separate from ownership. Privileges Members can use credits to book a wider range of travel options than normally available, including but not limited to flights, accommodation, travel packages and cruises.   |

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## FREQUENTLY ASKED QUESTIONS WHEN APPLYING FOR A TRANSFER

### Why do we have to complete Disclosure of Information forms?

We value your privacy and we abide by the Privacy legislation. We must obtain your consent to disclose any personal information to another person.

We understand that many people are completing transfers involving close friends and family, and that these forms may seem unnecessary, but we believe that your personal information and privacy is worth this extra step.

### Where can I locate a Justice of the Peace (JP)?

There are many online JP registers for each state and territory. Simply search for 'JP register (state/territory)'.

Most local shopping centres have JPs who are available on weekends or after-work hours.

If you are unable to locate or access a JP in your local area, we have put together a list of acceptable witnesses, *in order of preference*:

- Commissioner for Declarations
- Legal practitioner
- Commissioner for Affidavits
- Magistrate
- Judge of a court
- Registrar, or Deputy Registrar, of a court
- Patent attorney
- Trademarks attorney
- Police Officer

### How long does the transfer take to complete?

Once all documents are received, and they are complete and correct, it generally takes 7 to 14 business days to finalise the transfer of ownership.

### Do I, the Transferee, need to apply for finance from Finance by Wyndham Pty Ltd?

Any agreement with Finance by Wyndham Pty Ltd is separate and distinct from the transfer of ownership. If, however, the ownership is not fully paid for, all transferees (including Current Owners) will need to apply for finance to ensure they can afford the repayments. Please be aware that even if the ownership is paid in full, the owner will still be obligated to pay the annual levy fees associated with ownership.

### If I'm already on the ownership and paying for the loan repayments, why do I need to apply for finance?

Even though you are currently on the ownership and making loan repayments, you are requesting a change to your loan contract. Each time a change is requested to your loan contract, we are legally obliged to ensure that we are lending responsibly. In compliance with the National Consumer Credit Protection Act and under our Australian Credit Licence we need to ensure that your finance agreement is suitable for you.

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#### How much is the Transfer Fee?

The Transfer Fee is dependent on the situation. When splitting or combining an ownership, the Transfer Fee is usually \$300. To transfer ownership, the Transfer Fee is usually \$200. To add or remove an owner from an ownership, the Transfer Fee is usually \$100. If transferring the ownership of a deceased estate, there is usually no Transfer Fee. Please be aware that **this is a guide only**, and different fee schedules may be applied depending on circumstance. The Transfer Fee is inclusive of all taxes.

An establishment fee of AUD\$159.00 may also be payable.

### How can I pay the Transfer Fee?

### By Phone

Phone 1300 850 160 (option 3) to make payment by credit card (MasterCard, VISA).

### By Post

Make Cheque, Money Order, Bank Draft payable to: Club Wyndham South Pacific

Post to: PO Box 7493, Gold Coast MC QLD 9726, Australia

### By Bank Transfer

Bank HSBC

Account Name Wyndham Destinations Asia Pacific Pty Ltd

BSB 342 011 Account Number 599 297 001

### Do I have to pay Wyndham money to purchase an ownership through a transfer?

Wyndham charges a non-refundable Transfer Fee to process the transfer of ownership only. We simply facilitate the transfer of vacation credits and we have no interest in or knowledge of privately-agreed purchases arrangements between the transferor and the transferee.

### When I Transfer my ownership, can I still use the booking I made or the credits awarded before the transfer started?

When you transfer your ownership, it is transferred in full as it stands from the date of transfer, to the transferee unless otherwise agreed and advised in writing to Wyndham. Please ensure this written advice is signed by all parties and witnessed by a JP or other approved witness as listed.

### I am purchasing an ownership that has Privileges membership. Will I automatically be a Privileges member?

Unfortunately, a Privileges membership is not transferrable to any other party, even when transferring an ownership with Privileges. Membership in Privileges is separate and distinct from membership in the Club and does not attach to the ownership. You can, however, choose to upgrade to a Privileges membership. Simply contact Wyndham to find out how you can do this.

This clause may be waived when transferring ownership between immediate family members who have provided a statutory declaration with their completed application, or the transfer is a deceased estate. This is at the discretion of Wyndham.

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### What if I cannot locate someone to sign the documents to remove him or her?

When you joined Wyndham, you signed legal documents that stated that all owners legally have the same rights to ownership. Therefore, to remove an owner, you will both be required to sign the documents. You will need to try all reasonable steps to locate the other person, including but not limited to:

- Contacting known family and friends;
- o Searching White Pages;
- Searching social network sites;
- o Completing a Police Check to locate the other party;
- o Completing an Electoral Role check to locate the other party; and
- Utilising the services of a lawyer/solicitor.

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### **VACATION CREDIT FACTSHEET**

We recommend that you read the Product Disclosure Statement for full details on the features of Club Wyndham South Pacific and benefits from vacation ownership

Important Information about vacation credits and booked vacations for ownership transfers:

All current vacation credits and future booked vacations will be transferred to the transferee, and will no longer be available for the transferor's use.

The transferor and transferee may choose to come to a private agreement regarding any remaining vacation credits or booked vacations, but this agreement must be advised to Wyndham in writing, signed by all parties, and witnessed by a Justice of the Peace or other approved witness as listed.

#### What are Vacation Credits?

Vacation credits are the "currency" of the Club Wyndham South Pacific and represents the beneficial interests of owners in the Club. When owners join the Club, they purchase however many vacation credits they think will suit their lifestyle and meet their holiday needs. These vacation credits are then deposited directly into their personal Club Wyndham South Pacific account, ready for immediate use.

Owners use their vacation credits to book accommodation for single or multiple night stays at Club Resorts; according to resort availability, reservation guidelines, seasons, and the Club's Credit Charts.

#### How do Vacation Credits work?

The Club's vacation credit system works much like a traditional bank account. When owners book a holiday, the credits needed to cover the reservation are automatically withdrawn from their account.

Credits have a two-year lifespan and can be used, saved, borrowed, or even gifted to family and friends. At the end of the two-year period, any remaining vacation credits will expire on the last day of the month in which the owner's anniversary date falls.

Each year, on their anniversary date, an owner's Club Wyndham South Pacific account is refreshed with the full number of vacation credits they own (unless they have borrowed from their following year's allotment.)

Provided their annual levy fees for the upcoming year are paid in full, Club Wyndham South Pacific premier owners can choose to borrow vacation credits from the upcoming year to increase their holiday options in the current year.



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|  | Name:  |  |
|--|--|--|
|  | Email:   |  |
|  | Name:  |  |
|  | Email:   |  |
|  |  |  |
| Transfer To:   | Nama   |  |
| Owner Number:  | Name: Email:   |  |
|  | Name:  |  |
|  | Email:   |  |
| Wyndham Vacation Resorts disclose any personal and fi address, credits owned, annu-  | s consent to Wyndham Vacation Asia Pacific Pty Limited (collectivel nancial information held by Wyndha al levy status and current bookings) f  | ly referred to as Wyndham) to<br>am (including but not limited to  |
| applies to the disclosure of in question, for the purpose of the by Wyndham.  I/We understand and agree to accept no liability and response.   | nformation to all current and intender ansferring Vacation Credits held in the chart with the ch | ne Club Wyndham South Pacific<br>es, their employees and officers<br>ssions, including negligence, or  |
| applies to the disclosure of in question, for the purpose of the by Wyndham.  I/We understand and agree the accept no liability and responsion for any damage, loss or claim         | nformation to all current and intender<br>ransferring Vacation Credits held in the<br>that Wyndham and all related entitiensibility whatsoever for errors or omi-<br>arising from disclosing any personal  | ed Owners of the Ownership in<br>the Club Wyndham South Pacific<br>es, their employees and officers<br>ssions, including negligence, or<br>and/or finance information.   |
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| applies to the disclosure of it question, for the purpose of tr by Wyndham.  I/We understand and agree t accept no liability and resport for any damage, loss or claim  Name:  Name: | Information to all current and intender ansferring Vacation Credits held in the sharp with the s | ed Owners of the Ownership in the Club Wyndham South Pacific es, their employees and officers ssions, including negligence, or and/or finance information.  Date:  Date: |
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