

Dear Member,

As another year comes to an end, we are so thankful for your valued membership with The Club.

This year, we've elevated our communications to a new level with polished, aspirational and educational content in our revamped quarterly Member newsletters, *Club Traveller* and *Club Tidbits*. In 2023, we will continue these publications, and I encourage you to take advantage of the wonderful tips and information they provide while planning your future holidays using your membership benefits.

Your Benefits

Here's a summary of key Member benefits, available to Members of The Club:

Destination Xchange. Through this program, Members have access to over 4,800 destinations. Simply deposit your Points for future use or immediate exchange reservations. As always, you can use the Special Offers section of the Member Area to find holidays at a great price in some of your favourite destinations. Visit the [Destination Xchange membership page](#) for further information.

Luxury Homes. Available to Gold and Platinum Members, our [Luxury Homes](#) are a great way to experience a one-of-a-kind holiday. We have dozens of Luxury Homes to choose from all across the globe – offering anything from cities to countryside escapes – that provide the perfect break from your everyday routine. Included in our offerings are:

- **Paris, France:** This luxurious apartment – located in an elegant, early 20th-century building on the historic Esplanade des Invalides – is steps away from the Hôtel des Invalides (the Army Museum and resting place of Napoleon), the gilded Pont Alexandre and views of the magnificent Eiffel Tower!
- **Barcelona, Spain:** Bright, modern and chic, this Barcelona Trafalgar apartment is just a short walk away from some of the city's most important monuments, including Sagrada Familia and Las Ramblas, as well as the city's best restaurants, bars and cafés.
- **Florence, Italy:** The gorgeous Unicko apartment is the ideal choice for visitors to Florence – the views of the iconic Ponte Vecchio, the river Arno and the Uffizi Palace are truly unique!

Luxury Cruises. Also available to Gold and Platinum Members, [Luxury Cruises](#) offer a great range of options to escape to beautiful destinations – from the azure waters of the Mediterranean to the Caribbean and beyond. Our partners include Disney Cruise Line, Royal Caribbean International and Norwegian Cruise Line.

You can maximise your Points by trading them in for a discounted rate on any of our Luxury Homes and Luxury Cruises offerings.

Property Rebranding

We're thrilled to announce that 13 Diamond properties in the U.S. and Canada have officially been rebranded as of 30 September 2022 and anticipate an additional seven properties to be converted by the end of this year. This enables us to offer our Members the greatest variety of timeshares in the vacation-ownership industry, and we look forward to sharing more updates in the new year.

HGV Max

In April of this year, Hilton Grand Vacations launched HGV Max — a new membership programme that provides Members with access to additional properties in more destinations. Members also receive discounts across the Hilton collection of hotels and resorts in sought-after destinations in the continental United States, Hawaii, Japan and Mexico. Please note that membership and Points in The Club's European Collection are not eligible to upgrade to HGV Max. Members in the EU Collection who would like access to HGV Max will need to purchase a new, eligible timeshare ownership. We are looking into how HGV Max can be made available for European Members of The Club in the future and will keep you informed of any updates.

Protect Yourself Against Timeshare Fraud

Third-party timeshare exit companies are always on the prowl for unsuspecting timeshare Owners who may be in a vulnerable financial state. If you think you're being targeted by a third-party exit company, we encourage you to reach out to The Club to make sure you aren't being taken advantage of. There are several red flags to look out for:

1. If the offer sounds too good to be true, it probably is.
2. Be suspicious of pre-recorded sales messages.
3. If someone is asking for upfront fees, it's likely a scam.
4. Be leery of requests for personal information, especially information they should have on record.

You can also submit these types of exit schemes to websites like [timeshareexitconcerns.co.uk](https://www.timeshareexitconcerns.co.uk), one of our trusted resources for reporting suspicious timeshare exit activity in the United Kingdom.

Convenient Payment Options

You should have received a statement with instructions on how to pay your 2023 Management Charges, which cover the costs of many valuable services that are available to you as a Member of The Club. Log in to member.diamondresorts.com to review your membership details, account history and current balance by selecting **My Account** followed by **Financial Services**. We are providing two payment options for your convenience: make a one-time payment or set up monthly direct debit.

1. To make a one-time payment:
 - Under **Financial Services**, select [Make Payment](#) and enter the amount you want to pay under **One-time Payment** and click **Continue**.
 - Enter your debit/credit card information and click **Proceed** to complete your payment. You will receive an email confirming your payment.
2. To set up a monthly direct debit:
 - Under **Financial Services**, select [Make Payment](#) followed by **Enroll 2023**.
 - If you would like to set up a monthly direct deposit over the telephone, please call our Collections Team at **0152 456 5562**.

Note About Payments: *If you pay your Management Charges using the six-month direct debit option, your first instalment will be taken on or around 21 January 2023, followed by five additional instalments. If you select the option to pay your Management Charges over 12 months, there is a required 10% advance payment that must be paid no later than 14 January 2023, followed by 11 instalments, which will be taken on or around the 21st of each month, starting in February.*

It is an honour to serve you. If you have any questions, please do not hesitate to call us at **0345 359 0005**, chat with us at member.diamondresorts.com or email us at theclub@hgv.com. We are available to assist you Monday through Friday from 8 a.m. to 6 p.m. GMT.

Again, thank you for your loyalty as Member of The Club. Here's to a year filled with unforgettable holiday memories!

Best wishes,

[Brad Harris Signature]

Brad Harris
Vice President, Club & Owner Services – West