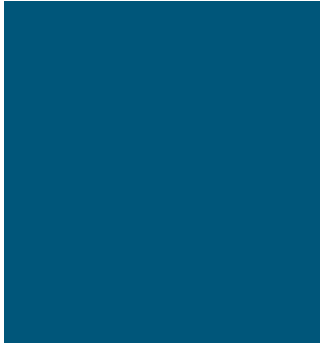


Membership Guide
2022-2023

Destination Xchange®





Travel the World

Destination Xchange: Unlimited Travel Possibilities Await

Destination Xchange provides convenience, flexibility, and a variety of travel options and experiences to help maximize your enjoyment of vacation ownership. From seaside journeys to mountain retreats to city and country getaways, Destination Xchange's flexible point-based system allows you to exchange points for stays at over 4,800* resorts across more than 122 countries with all the comforts of home.

*Certain vacation exchanges are arranged through an affiliation between Destination Xchange and RCI.



Contact Information

Hours of Operation

One call does it all! To provide you with the best service possible, all Destination Xchange services via phone will be provided by the same call center servicing HGV Max. This ensures you receive the same impeccable service and seamless booking process you have grown accustomed to.

Member Services

Available Monday through Saturday, 9:00 a.m. to 9:00 p.m. ET Closed Sundays and major holidays

Platinum Member Services and Centum Concierge

Available 24 hours a day, 7 days a week, 365 days a year

How to Reach Us

Phone: Destination Xchange: 888-494-4482

Email: dex@hgv.com

Online: theclub.hiltongrandvacations.com

Holiday Schedule

All call center services will be closed or have reduced operational hours on the following public holidays:

New Year's Day

Martin Luther King Jr. Day

President's Day

Memorial Day

Independence Day

Labor Day

Veterans Day

Thanksgiving

Day after Thanksgiving

Christmas Day

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Introducing Destination Xchange



Our premiere flexible, Points-based vacation ownership exchange program, Destination Xchange was designed with you in mind: flexibility, value and ease of use.

The program provides tools and benefits to help you effortlessly create the ideal vacation experience — without the need for an outside exchange company.

As a Member of HGV Max, you receive a membership to Destination Xchange. You have the same loyalty tier in Destination Xchange as you do in HGV Max. This allows you to exchange and book resorts up to 24 months in advance outside HGV Max's portfolio. You also have the option to deposit Points with Destination Xchange giving you 5 years to use the deposit!

Destination Xchange allows you to experience the world like never before. Start checking off more destinations from your bucket list with Destination Xchange.

The Power of Destination Xchange

With a wide range of travel options, including the flexibility of the 5-Year Advantage Xchange, Destination Xchange opens up a world of travel.

5-Year Advantage Xchange

You can deposit Points into Destination Xchange. Points deposited are valid for exchanges up to 5 years from the date of deposit, to make reservations up to 24 months in advance at resorts outside HGV Max's portfolio.

Instant Xchange

Use your Points to instantly confirm reservations up to 24 months in advance at resorts outside HGV Max's portfolio.

Short Xchange **COMING SOON!**

Short stay vacations (2 to 6 nights long) booked with Points within 30 days of travel.

Express Xcapes **COMING SOON!**

Last-minute, 7-night vacations booked with Points within 30 days of travel for up to 50% off Point values.

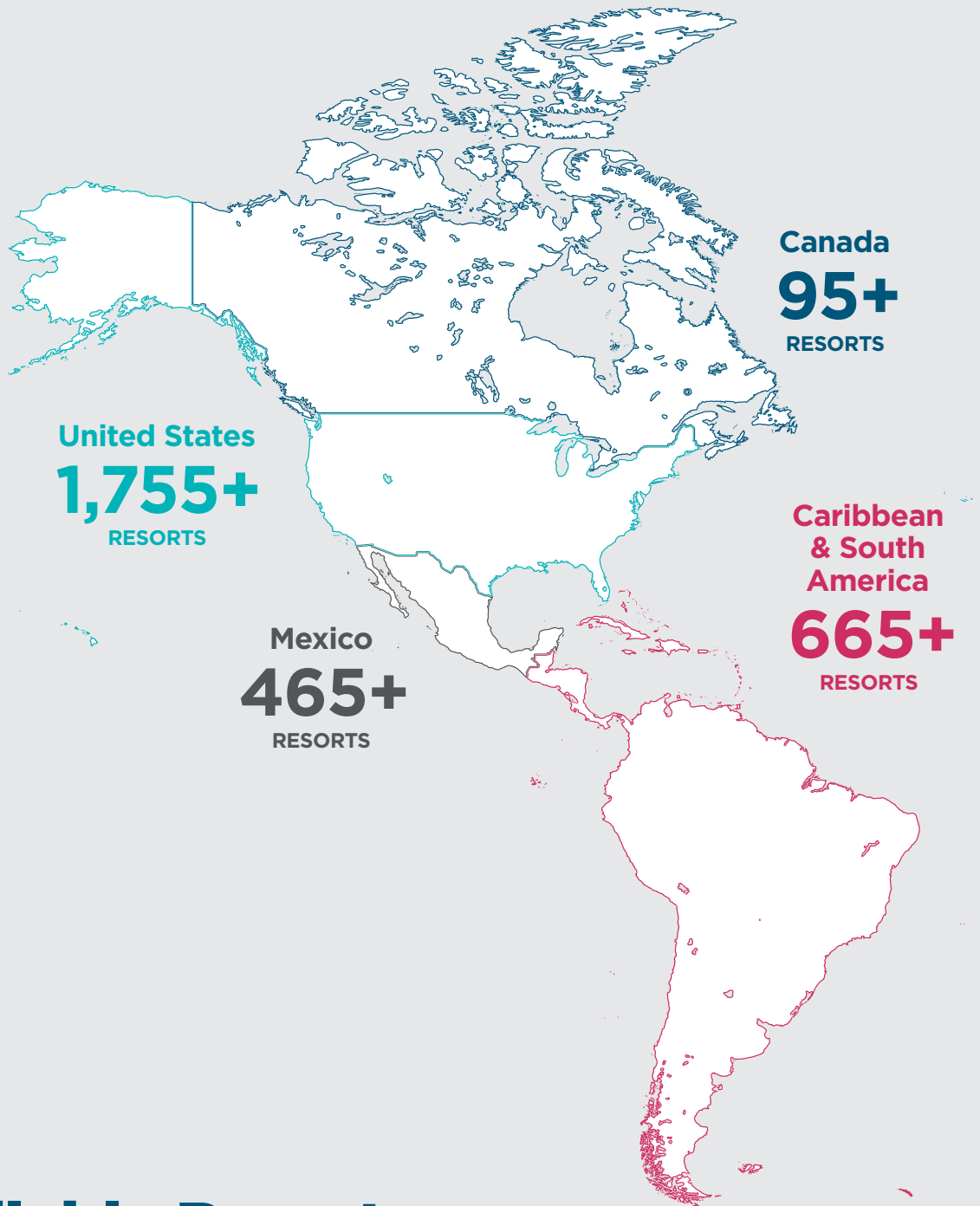
Destination Xtras **COMING SOON!**

Enjoy vacations at highly discounted cash rates (no Points required) starting at \$299 for 7 nights.

Travel Flexibility

Help protect your Points when you need to cancel with the DEX Protection Plan.

All reservations, exchanges and bookings are first-come, first-served and subject to availability.



Available Resorts Around the World

The number of resorts and locations are subject to change without notice.

Europe
1,095+
RESORTS

Asia
285+
RESORTS

Africa
210+
RESORTS

Australia
155+
RESORTS

Book your reservations now.

Exchanging with Destination Xchange



Destination Xchange gives you the opportunity to book a 7-night exchange through either the 5-Year Advantage Xchange or Instant Xchange.

5-Year Advantage Xchange

You can deposit your Points into Destination Xchange using the 5-Year Advantage Xchange. Deposited Points are converted into a Tier Credit as indicated on the Points and Tier Chart on page 11. This allows you to book reservations 24 months in advance for accommodations within that Tier (or any lower Tier) using Tier Credits. Tier Credits are valid for up to 5 years from the date Points are deposited.

Instant Xchange

The Instant Xchange allows you to utilize your Points to book reservations instantaneously for up to 24 months in advance. This option gives you the ability to use all or a portion of your Points in an instant. Refer to the Points and Tier Chart on page 11 for the Points equivalent of a 7-night stay for each given Tier.

For both the 5-Year Advantage Xchange and Instant Xchange, payment of the Standard Exchange Fee is required for reservations and bookings made. Points will be deducted from your current year's Points allocation up through October 31, thereafter Points will be deducted from your following year's Points allocation. You can request a Destination Xchange reservation up to 24 months before your chosen dates of travel. There is also an option to borrow Points from the following year's Points allocation to book an Instant Xchange or deposit a higher Tier Credit for the 5-Year Advantage Exchange. Multiple Tier Credits are allowed but cannot be combined for higher Tier stays. Points cannot be returned, withdrawn or removed once they are converted into a Tier Credit.

Points and Tier Chart

How it works

Each 7-night resort stay has a Points value and an equivalent Tier assigned to it. Tiers are designated 1 through 6 with 6 being the high-demand locations and times of the year in the larger sized accommodations.

As a Member, you can use the Instant Xchange, which allows you to instantaneously book using your Points, or you can convert your Points into a Tier Credit to reserve accommodations at a later date. Tier Credits made with the 5-Year Advantage Xchange are valid to book accommodations up to 5 years from the date you create the Tier Credit.

Each week is assigned a Points value and

a Tier which are determined by a number of factors including resort destination and location, availability, seasonal demand and size of accommodations. So what does this mean? You can expect larger accommodations to be valued at a higher Tier /more Points than smaller accommodations. Higher demanded times of the year such as holidays and peak vacation times (i.e. summer and school holidays) will also be valued at a higher Tier/more Points than off-peak and low demanded times. Destinations with limited accommodations (i.e. ski resorts) will be valued at a higher Tier/more Points versus locations with an abundance of accommodations.

POINTS AND TIER CHART

SEASON	LOW	MID	HIGH	PEAK	ULTRA PEAK
Studio	TIER 1: 2,000 Points	TIER 1: 2,000 Points	TIER 2: 4,000 Points	TIER 3: 6,000 Points	TIER 4: 8,000 Points
1-Bedroom	TIER 1: 2,000 Points	TIER 2: 4,000 Points	TIER 3: 6,000 Points	TIER 4: 8,000 Points	TIER 5: 10,000 Points
2-Bedroom	TIER 2: 4,000 Points	TIER 3: 6,000 Points	TIER 4: 8,000 Points	TIER 5: 10,000 Points	TIER 6: 12,000 Points
3-Bedroom	TIER 3: 6,000 Points	TIER 4: 8,000 Points	TIER 4: 8,000 Points	TIER 5: 10,000 Points	TIER 6: 12,000 Points
4-Bedroom	TIER 3: 6,000 Points	TIER 4: 8,000 Points	TIER 5: 10,000 Points	TIER 6: 12,000 Points	TIER 6: 12,000 Points

In 2020/2021 the most popular exchange reservations were made into accommodation in High Season in all sizes of accommodation.

Please refer to the Points and Tier Chart below for details of the Points or Tiers required to book a Destination Xchange 7-night stay.

Upgrading a Tier Credit

If you decide to book into a higher Tier from your original Tier Credit, a Tier Upgrade Fee will be charged in addition to the Standard Exchange Fee. Tier Upgrade Fees can be paid with Points, cash or a combination of both and are determined by your loyalty level. A Tier Upgrade Fee is charged per Tier upgraded e.g. if redeeming a Tier 2 Credit and reserving a Tier 4 accommodation then 2 Tier Upgrade Fees will be payable.

Refer to the Fee Schedule on page 15 for the Tier Upgrade Fees.

If you choose to book a lower Tier stay using a higher Tier Credit, no refund or credit will be offered for the difference in Points.

Short Xchanges COMING SOON!

When you only have time for a quick getaway

Whether you need a little down time on the beach, romance in the mountains, or a quick golf getaway with friends, a Short Xchange gives you

the option to do it all. Destination Xchange offers you 2- to 6-night stays at selected destinations within 30 days of travel using Points. Shorter travel means fewer Points used. These reservations offer exceptional value for those with flexible travel plans. Refer to the Fee Schedule and additional terms and conditions on page 15.

This Destination Xchange benefit is not currently available. Additional details will be provided when it can be accessed. These reservations are limited and offered on a first-come, first-served basis, and subject to availability. A DEX Protection Plan cannot be purchased for this program. Otherwise all Instant Xchange terms and conditions apply.

SHORT XCHANGE POINTS TABLE

ACCOMMODATION TYPE	SUN-THU	FRI & SAT
Studio	500	1,150
1-Bedroom	600	1,500
2-Bedroom	800	2,000
3-Bedroom	1,000	2,500
4-Bedroom	1,250	2,750

Points shown above are Points required on a per night basis.

Express Xcapes COMING SOON!

Let your wanderlust guide you

When the travel bug gets the best of you, Destination Xchange has you covered with Express

Xcapes. Destination Xchange understands it can be difficult to make last-minute, cost-saving travel plans, so we created Express Xcapes especially with you in mind. Whether you are busy at work or having a difficult time coordinating schedules with family and friends, Express Xcapes offers last-minute, easy to book, travel.

Book 7-night stays at up to 50% off the Points value within 30 days of arrival and as close as 72 hours prior to check-in.

This Destination Xchange benefit is not currently available. Additional details will be provided when it can be accessed. These reservations are limited and offered on a first-come, first-served basis, and subject to availability. These reservations are limited and offered on a first-come, first-served basis, and subject to availability. Points discount does not apply to any pending requests confirmed within 30 days of arrival. A DEX Protection Plan cannot be purchased for this program. Otherwise all Instant Xchange terms and conditions apply.

Destination Xtras **COMING SOON!**

Enjoy 7-Night Stays Starting at \$299

Destination Xtras are highly discounted vacations paid with cash, not Points. These discounted stays are often less than the cost of a hotel room per night for a fully furnished accommodation.

This Destination Xchange benefit is not currently available. Additional details will be provided when it can be accessed. These reservations are limited and offered on a first-come, first-served basis, and subject to availability. Destination Xtras reservations can be booked up to 12 months prior to the desired travel date. Access to Destination Xtras is limited and based on a Member's loyalty tier (see page 15 for more information). A debit or credit card is required for reservations. Full payment will be taken at the time of booking and is non-refundable if you fail to check-in or cancel. A DEX Protection Plan cannot be purchased for this program.

How Do I Exchange?

To book a Destination Xchange vacation, follow these simple steps.

1. Choose Your Stay

Select your preferred destination, travel dates, accommodation size, and the number of Points or Tier Credit you wish to use.

2. Create Your Reservation

Destination Xchange provides you with two ways to book your exchange — The 5-Year Advantage Xchange, which enables you to convert Points into a Tier Credit or Instant Xchange, which uses Points to reserve 24 months in advance. Once you have chosen your preferred booking method and you meet all necessary conditions, then you simply provide your desired stay details to confirm your exchange over the phone with a Member Services Specialist or by going online at theclub.hiltongrandvacations.com. If you decide to book a stay using the online booking method, you will automatically receive \$10 off the Standard Exchange Fee.

3. Reservation or Request Confirmation

A reservation confirmation will be sent to the email registered to your account.

Guest Stays

Give the gift of vacations

As a Member, you understand the importance of taking a break from your daily routine, from short weekend getaways to extended vacations. Share your joy of travel with friends and loved ones. You can purchase a Guest Certificate for friends and family for a fee. Simply book your guest's reservation and provide their name at the time of booking or by contacting Member Services to update the reservation with the guest's name. Refer to the Fee Schedule on page 15 for Guest Certificate Fees.

Guests must present the guest certificate or confirmation in his or her name at the time of arrival or the resort may refuse check-in. Additional guests may stay but the total number of guests must not exceed the maximum occupancy of the given accommodation. Guest Certificate Fees are charged per exchange reservation.

Check-in Procedures and Reservation Rules

Confirmation Letters

Once your reservation has been confirmed, an email will be sent to the email address registered to your account. Please review the content of the confirmation in its entirety. Be sure to bring your confirmation letter with you for check-in. If a late check-in is required, contact the resort as soon as possible or your room may be released due to a no-show.

Check-In After the Planned Arrival Date

If you are not intending to check in at the resort on the originally booked date of arrival, or your plans change and you are unable to arrive as previously scheduled, you must contact the resort at least 24 hours before your original arrival date and advise when you will be arriving. Failure to notify the resort may result in the cancellation of the reservation and the possibility that there may be no availability when you arrive.

Resort Specific Rules

Each occupant of an accommodation must comply with the rules of that resort and Destination Xchange at all times. No Member or guest is permitted to keep an animal, bird, fish or other livestock in a resort accommodation other than where resort rules allow, such as in the case of ADA service animals.

No Arrival

If you fail to check-in, you will be considered a no-show and your reservation canceled within 24 hours of your arrival date. Additionally, any Points or Tier Credits and Exchange Fees previously paid will automatically be forfeited.

Resort Fees, All-Inclusive Fees and Additional Charges

Be aware that you may incur additional fees or charges from the resort. Generally, they are detailed on the website and are reflected on your confirmation letter but we suggest contacting the resort directly to confirm.

Reservation Cancellation

You can cancel an exchange reservation within 24 hours of booking without penalty. Unless the DEX Protection Plan is purchased, any cancellation after 24 hours of booking will result in a forfeiture of Points and all Exchange Fees paid. The purchase of a DEX Protection Plan at the time of booking is advisable in order to safeguard your Points and avoid losing them.

Regardless of the notice of cancellation given when cancelling an exchange reservation, the Standard Exchange Fee and any applicable fees paid will not be refunded.

Cancelling a Short Xchange, Express Xcapes, or Destination Xtras Reservation

If you cancel your Short Xchange or Express Xcapes reservation you will lose any Points used and any applicable Exchange Fees paid. If you cancel your Destination Xtras reservation you will not receive a refund of the cash price paid.

DEX Protection Plan

Protect Your Exchange Reservations

When the unexpected happens, you can help protect your exchange reservations with the DEX Protection Plan.

The purchase of a DEX Protection Plan will reinstate an equivalent Tier Credit into your Destination Xchange account for cancellations up to 31 days prior to the arrival date for both 5-Year Advantage Xchange and Instant Xchange reservations. The Tier Credit will expire 5 years from the original deposit booking date.

If a Tier Upgrade Fee (Points, cash or a combination of both) was used for the reservation, an upgraded Tier Credit will be credited to your Destination Xchange account. The DEX Protection Plan is only available for purchase at time of booking either online or through Member Services.

The DEX Protection Plan fee is per reservation. Short Xchanges, Express Xcapes, Destination Xtras are not eligible for the DEX Protection Plan. The Standard Exchange Fee and any applicable fees paid are non-refundable with the purchase of the DEX Protection Plan.

DEX PROTECTION PLAN CANCELLATION TABLE

CANCELLATION LEAD TIME	TIER CREDIT REINSTATED*	STANDARD EXCHANGE FEE REFUNDED
Within 24 hours of confirmation	Yes	Yes
31+ days prior to arrival	Yes	No
0-30 days prior to arrival	No	No

*An upgraded Tier Credit will be reinstated when a Tier Upgrade Fee has been paid.

Destination Xchange Membership

Designated Members

Each membership has a designated Primary Member, to whom all communications will be sent. The Primary Member is the first named Member on the membership.

Duration of Membership

Membership in Destination Xchange is included with your membership in HGV Max. Each membership will last until terminated in accordance to the terms and conditions and rules of Destination Xchange.

Participation in Destination Xchange

You must be current on any association fees and Dues in HGV Max in order to participate in Destination Xchange. Please refer to the Destination Xchange legal documents for full terms and conditions and rules of Destination Xchange.

Loyalty Level

Your loyalty level within Destination Xchange is the same loyalty level as HGV Max.

Resorts Available

For the most up-to-date list of resorts available to book through Destination Xchange please go to theclub.hiltongrandvacations.com. Resorts affiliated with Destination Xchange are comprised of a variety of partner affiliations and will change regularly.

Availability of HGV Max's portfolio of resorts

At 6 months prior to arrival, you may have limited access to accommodations at HGV Max's portfolio of resorts available in Destination Xchange for 7-night stays.

HGV Max has reserved the right to allow restricted availability within 6 months prior to arrival to be reserved through Destination Xchange.

Number of resorts available worldwide

Destination Xchange is always looking to provide an array of resorts. There are approximately 4,800* resorts in 110 countries within Destination Xchange.

*Certain vacation exchanges are arranged through an affiliation between Destination Xchange and RCI.

Explanation of Fees

You can refer to the Fees At-A-Glance on page 15 for a complete list of fees.

Exchange Fees

You will pay an Exchange Fee for every exchange reservation booking made through Destination Xchange. The Exchange Fees collected are determined by the exchange type and your loyalty level.

Each exchange made using Instant Xchange, 5-Year Advantage Xchange, or Express Xcapes requires payment of the Standard Exchange Fee. An exchange using the Short Xchange requires payment of a Short Xchange Fee.

DEX Protection Plan Fee

If you chose to safeguard your stay through the DEX Protection Plan, you must pay the required fee at the time of booking as determined by your loyalty level.

Late Deposit Fees

If you want to deposit Points into Destination Xchange after the October 31 (November 30 for Centum + loyalty Members) deposit deadline, you will be charged a Late Deposit Fee. The Late Deposit Fee is applicable for depositing Points from the current year's allocation between November 1–30 (December 1–31 for Centum + loyalty Members).

Guest Certificate Fees

A Guest Certificate Fee will be charged for every Guest Stay reservation made.

Tier Upgrade Fees

A Tier Upgrade Fee will be charged if you decide to book into a higher Tier from your original Tier Credit. Tier Upgrade Fees may be paid in Points, cash or a combination of both.

Managing Your Points and Tiers

Points for Short Xchanges

You can use Points (not Tier Credits) to book stays of less than seven (7) nights. More information on Short Xchanges can be found on page 11.

Depositing Points

In order to take advantage of the 5-Year Advantage Xchange, you will first need to

deposit your Points into Destination Xchange in set amounts to be converted into a Tier Credit. The Tier Credit can then be utilized to book accommodation within 5 years from the date of deposit. Refer to page 12 for more information on making an exchange using Tier Credits.

Borrowing Points

If you need more Points for a reservation than you have available in your current year's allocation, you can borrow up to the annual allocation of Points from next year's allocation by paying a deposit equal to 75% of the current year's maintenance fees. This amount will then be deducted from next year's allocation of Points and not from any year beyond that. Once Points have been borrowed they will expire in the year which they were borrowed unless they are used; they cannot be saved for use in the following year as outlined in your program documents.

Borrowed Points cannot be returned, withdrawn or removed once they are used for an exchange reservation or to create a Tier Credit. Once an exchange reservation is cancelled, an equivalent Tier Credit is reinstated into your Destination Xchange account as long as the DEX Protection Plan is purchased.

Using Saved Points

You can use Points that have previously been saved from the previous year's allocation without a deposit. Once Points have been borrowed they will expire in the year in which they were borrowed unless they are used; they cannot be saved for use in the following year.

Saved Points cannot be returned, withdrawn or removed once they are used for an exchange reservation or to create a Tier Credit. Once an exchange reservation is cancelled, an equivalent Tier Credit is reinstated into your Destination Xchange account as long as the DEX Protection Plan is purchased.

FEES-AT-A-GLANCE

Destination Xchange

POINTS LEVELS	MEMBER/ PREFERRED		PREFERRED+		PREMIER		PREMIER+		CENTUM+	
	CASH	POINTS	CASH	POINTS	CASH	POINTS	CASH	POINTS	CASH	POINTS
Standard Exchange Fee (Phone) ¹	\$169		\$159		\$149		\$139		\$129	
Standard Exchange Fee (Online) ¹	\$159		\$149		\$139		\$129		\$119	
Short Xchange Fee ²										
2 Nights	\$129		\$119		\$109		\$99		\$89	
3-4 Nights	\$139		\$129		\$119		\$109		\$99	
5-6 Nights	\$149		\$139		\$129		\$119		\$109	
Destination Xtras ² (starting at \$299/week)	2 stays per year		4 stays per year		6 stays per year		8 stays per year		10 stays per year	
Guest Certificate Fee (Phone)	\$79		\$79		\$79		\$79		\$79	
Guest Certificate Fee (Online)	\$59		\$59		\$59		\$59		\$59	
Guest Reservations	Unlimited		Unlimited		Unlimited		Unlimited		Unlimited	
DEX Protection Plan Fee ³	\$160		\$150		\$140		\$130		\$120	
Late Deposit Fee ⁴	\$309		\$309		\$309		\$309		\$309	
Tier Upgrade Fees ⁵										
	\$360	3,000	\$340	2,750	\$320	2,500	\$280	2,250	\$260	2,000

Subject to payment of a Late Deposit Fee, the final date you can book an exchange reservation or make a deposit within the current calendar year is October 31. All reservations are limited and offered on a first-come, first-served basis and subject to availability. The terms and conditions applicable to Points Members as outlined in this Membership Guide applies only to Points that are within the U.S., California or Hawaii Collections or at Cabo Azul. All Points values and Tiers for weeks in Destination Xchange and Exchange Fees are subject to change at any time at Destination Xchange Operating Company's sole discretion. Exchange Fees are charged per exchange reservation. See the Destination Xchange program documents at theclub.hiltongrandvacations.com for further terms and conditions.

Resorts may apply additional charge(s) at check-in or checkout for the use of certain resort facilities including, but not limited to, on-site leisure activities and Wi-Fi access. Facilities differ at each resort. Additional terms may apply. For more information on each individual resort, go to theclub.hiltongrandvacations.com.

1. The Standard Exchange Fee applies to Instant Xchanges, 5-Year Advantage Xchanges and Express Xcapes reservations.
2. This Destination Xchange benefit is not yet available.
3. The DEX Protection Plan is not available for Express Xcapes, Short Xchange or Destination Xtras reservations.
4. Late Deposit Fees apply November 1-30 for Member, Preferred, Preferred+, Premier and Premier+ loyalty Members and December 1-31 for Centum + loyalty Members.
5. The Tier Upgrade Fee is payable for each Tier level increase.

Frequently Asked Questions

How do I access my Destination Xchange account online?

Log in to your account at theclub.hiltongrandvacations.com for immediate access to Destination Xchange. On the left, you will see a Destination Xchange section with buttons allowing you access to searches and membership information.

What communication will I receive from Destination Xchange?

As a Member of Destination Xchange, you will receive reservation confirmation emails for every exchange booked. Be sure to keep your contact details current in order to receive reservation confirmation emails and other exclusive program communications. Your Member Area will always be current so you can enjoy your membership with the most updated benefits and resort offerings. You will also receive periodic newsletters highlighting any changes or additional benefits added to your membership.

How do I make an Xchange?

Destination Xchange offers two ways to book reservations: the 5-Year Advantage Xchange or Instant Xchange. Once you have chosen a booking method and meet all necessary conditions to utilize that method, simply provide your travel dates, desired location, and accommodation type in order to confirm your exchange over the phone with a Member Services Specialist or book online at theclub.hiltongrandvacations.com.

How does the Points and Tier Chart work?

The Points and Tier Chart helps to prepare you for the number of Points you can expect to pay for your exchange reservation or what Tier to deposit your Points into with the 5-Year Advantage Xchange.

What is the Instant Xchange reservation process for Destination Xchange?

Instant Xchange allows you to utilize your Points to instantaneously confirm a reservation up to 24 months in advance of the current date. Points will be deducted from your current year's Points allocation. Benefits of the Instant Xchange include the option to use all or a portion of your points.

How does the 5-Year Advantage Xchange work when booking an Xchange?

In order to take advantage of the 5-Year Advantage Xchange, you first need to deposit your Points into Destination Xchange as shown on page 11. Once deposited, your Points are then converted into a Tier Credit which can be used to book an exchange reservation in that Tier or a lower Tier within 5 years from the date of deposit. You can book into a higher Tier with payment of a Tier Upgrade Fee.

How do I know which Tier to deposit my Points into?

The number of Points you have available to use will help determine which Tier to deposit your Points into. Reviewing the Points and Tier Chart will also help you determine which Tier to deposit your Points into. In 2020/2021 the most popular exchange reservations were made into accommodation in High Season in all sizes of accommodation. Remember, you can always upgrade your Tier with a Tier Upgrade Fee, but if you chose to book a stay at a Tier below your original Tier Credit you will not be eligible for a refund.

What if I want to book a stay outside my original Tier Credit?

You can choose to stay in a week within or below your Tier Credit at no extra charge. If you chose to book a stay at a Tier below your original Tier Credit you will not be eligible for a refund. If you decide to book a stay during a week with a higher Tier, you will need to pay a Tier Upgrade Fee for each Tier level increase.

Example: If you are a Premier Member with a Tier 2 Credit and wish to stay in a Tier 4 Credit accommodation, you will need to upgrade by 2 Tiers. This means you will need to pay the Standard Exchange Fee and the required Tier Upgrade Fee of \$640 (\$320 per Tier increase x 2) or 5,000 Points (2,500 Points per Tier increase x 2).

What is my booking window?

The booking window is up to 24 months out from the current date for both the 5-Year Advantage Xchange and Instant Xchange for resorts outside HGV Max's portfolio. Resorts directly available through HGV Max may be made available to Destination Xchange but restricted to being booked within 6 months of the arrival date and being limited availability.

What is the final day to use or deposit my current year's Points allocation into Destination Xchange within the current calendar year?

The final day you may use or deposit your current year's Points allocation into Destination Xchange within the current year is October 31 (November 30 for Centum + loyalty Members). Thereafter, Points will be deducted from your following year's Points allocation. You will have the opportunity to deposit your current year's Points allocation during the month of November by paying the Late Deposit Fee (December 1-31 for Centum + loyalty Members).

When will I pay the Exchange Fee?

When you confirm your selected resort, you will pay the Exchange Fee (comprising of the Standard Exchange Fee or Short Xchange Fee and any applicable fees), either on the phone with an agent or online. Don't forget — all exchanges

made online receive a \$10 saving off the Standard Exchange Fee. The \$10 savings does not apply to the Short Xchange Fee. Exchange Fees are charged on a per exchange reservation basis.

Can I borrow Points to exchange into Destination Xchange?

If you need more Points for a reservation than you have available in your current year's allocation, you can borrow up to the annual allocation of Points from next year's allocation by paying a deposit equal to 75% of the current year's maintenance fees. This amount will then be deducted from next year's allocation of Points and not from any year beyond that. Once Points have been borrowed, they will expire in the year which they were borrowed unless they are used — they cannot be saved for use in the following year as outlined in your program documents.

Borrowed Points cannot be returned, withdrawn or removed once they are used for an exchange reservation or to create a Tier Credit. Once an exchange reservation is cancelled, an equivalent Tier Credit is reinstated into your Destination Xchange account as long as the DEX Protection Plan is purchased.

Can I use saved Points to exchange into Destination Xchange?

You can borrow Points that have previously been saved from the previous year's allocation without a deposit. Once Points have been borrowed they will expire in the year which they were borrowed unless they are used — they cannot be saved for use in the following year.

Saved Points cannot be returned, withdrawn or removed once they are used for an exchange reservation or to create a Tier Credit. Once an exchange reservation is cancelled, an equivalent Tier Credit is reinstated into your Destination Xchange account as long as the DEX Protection Plan is purchased.

When will I receive my reservation confirmation?

Once your reservation is booked, you will immediately receive a reservation confirmation email.

Can I book a reservation for a guest?

Friends and family are welcome to stay at one of the resorts through the purchase of a Guest Certificate. Guest Certificate Fees are outlined on page 15. Guests must present a Guest Certificate or confirmation letter in his or her name at the time of arrival or the resort may refuse check-in. Additional guests may stay but the total number of guests must not exceed the maximum occupancy of the given accommodation.

How do I cancel my reservation?

If you need to cancel a confirmed Destination Xchange reservation, you can do so online in the Member Area in Confirmed Reservations under My Reservations or you can contact a Member Services Specialist over the phone.

Depending on whether you purchased the DEX Protection Plan and the notification period, you could lose all of your Points or Tier Credit and the Exchange Fees paid.

You have the opportunity to purchase a DEX Protection Plan to better safeguard your Points or Tier Credit.

What is the cancellation policy on a Instant Xchange or 5-Year Advantage Xchange?

You can cancel an exchange reservation within 24 hours of booking without penalty. Unless the DEX Protection Plan is purchased, any cancellation after 24 hours of booking will result in a forfeiture of Points and all Exchange Fees paid. It is highly recommended that the DEX Protection Plan be purchased to safeguard Points.

What is the cancellation policy on a Short Xchange, Express Xcapes, or Destination Xtras reservation?

If you cancel your Short Xchange or Express Xcapes reservation you will lose any Points used and any applicable fees paid. If you cancel your Destination Xtras reservation you will not receive a refund of the cash price paid.

Can I protect my Points if I need to cancel my reservation?

You are encouraged to purchase a DEX Protection Plan at the time of booking.

The purchase of a DEX Protection Plan will ensure that you receive an equivalent Tier Credit into your Destination Xchange account for reservations cancelled up to 31 days prior to arrival for both 5-Year Advantage Xchange and Instant Xchange reservations. The Tier Credit will expire 5 years from the original deposit date.

If a Tier Upgrade Fee (Points, cash or a combination of both) was used for the reservation, an upgraded Tier Credit will be credited to your Destination Xchange account.

The DEX Protection Plan does not apply to Short Xchanges, Express Xcapes and Destination Xtras.

What if I can't make my arrival date?

You must contact the resort at least 24 hours before your planned arrival date and advise when you will be arriving. Failure to notify the resort prior to arrival, may result in the cancellation of the reservation within 24 hours of arrival and the possibility that there may be no room availability upon arrival.

2022 Weeks Calendar

WK	FRI	SAT	SUN	MON	TUES	WED	THU
1	Jan 07	Jan 08	Jan 09	Jan 10	Jan 11	Jan 12	Jan 13
2	Jan 14	Jan 15	Jan 16	Jan 17	Jan 18	Jan 19	Jan 20
3	Jan 21	Jan 22	Jan 23	Jan 24	Jan 25	Jan 26	Jan 27
4	Jan 28	Jan 29	Jan 30	Jan 31	Feb 01	Feb 02	Feb 03
5	Feb 04	Feb 05	Feb 06	Feb 07	Feb 08	Feb 09	Feb 10
6	Feb 11	Feb 12	Feb 13	Feb 14	Feb 15	Feb 16	Feb 17
7	Feb 18	Feb 19	Feb 20	Feb 21	Feb 22	Feb 23	Feb 24
8	Feb 25	Feb 26	Feb 27	Feb 28	Mar 01	Mar 02	Mar 03
9	Mar 04	Mar 05	Mar 06	Mar 07	Mar 08	Mar 09	Mar 10
10	Mar 11	Mar 12	Mar 13	Mar 14	Mar 15	Mar 16	Mar 17
11	Mar 18	Mar 19	Mar 20	Mar 21	Mar 22	Mar 23	Mar 24
12	Mar 25	Mar 26	Mar 27	Mar 28	Mar 29	Mar 30	Mar 31
13	Apr 01	Apr 02	Apr 03	Apr 04	Apr 05	Apr 06	Apr 07
14	Apr 08	Apr 09	Apr 10	Apr 11	Apr 12	Apr 13	Apr 14
15	Apr 15	Apr 16	Apr 17	Apr 18	Apr 19	Apr 20	Apr 21
16	Apr 22	Apr 23	Apr 24	Apr 25	Apr 26	Apr 27	Apr 28
17	Apr 29	Apr 30	May 01	May 02	May 03	May 04	May 05
18	May 06	May 07	May 08	May 09	May 10	May 11	May 12
19	May 13	May 14	May 15	May 16	May 17	May 18	May 19
20	May 20	May 21	May 22	May 23	May 24	May 25	May 26
21	May 27	May 28	May 29	May 30	May 31	Jun 01	Jun 02
22	Jun 03	Jun 04	Jun 05	Jun 06	Jun 07	Jun 08	Jun 09
23	Jun 10	Jun 11	Jun 12	Jun 13	Jun 14	Jun 15	Jun 16
24	Jun 17	Jun 18	Jun 19	Jun 20	Jun 21	Jun 22	Jun 23
25	Jun 24	Jun 25	Jun 26	Jun 27	Jun 28	Jun 29	Jun 30
26	Jul 01	Jul 02	Jul 03	Jul 04	Jul 05	Jul 06	Jul 07
27	Jul 08	Jul 09	Jul 10	Jul 11	Jul 12	Jul 13	Jul 14
28	Jul 15	Jul 16	Jul 17	Jul 18	Jul 19	Jul 20	Jul 21
29	Jul 22	Jul 23	Jul 24	Jul 25	Jul 26	Jul 27	Jul 28
30	Jul 29	Jul 30	Jul 31	Aug 01	Aug 02	Aug 03	Aug 04
31	Aug 05	Aug 06	Aug 07	Aug 08	Aug 09	Aug 10	Aug 11
32	Aug 12	Aug 13	Aug 14	Aug 15	Aug 16	Aug 17	Aug 18
33	Aug 19	Aug 20	Aug 21	Aug 22	Aug 23	Aug 24	Aug 25
34	Aug 26	Aug 27	Aug 28	Aug 29	Aug 30	Aug 31	Sep 01
35	Sep 02	Sep 03	Sep 04	Sep 05	Sep 06	Sep 07	Sep 08
36	Sep 09	Sep 10	Sep 11	Sep 12	Sep 13	Sep 14	Sep 15
37	Sep 16	Sep 17	Sep 18	Sep 19	Sep 20	Sep 21	Sep 22
38	Sep 23	Sep 24	Sep 25	Sep 26	Sep 27	Sep 28	Sep 29
39	Sep 30	Oct 01	Oct 02	Oct 03	Oct 04	Oct 05	Oct 06
40	Oct 07	Oct 08	Oct 09	Oct 10	Oct 11	Oct 12	Oct 13
41	Oct 14	Oct 15	Oct 16	Oct 17	Oct 18	Oct 19	Oct 20
42	Oct 21	Oct 22	Oct 23	Oct 24	Oct 25	Oct 26	Oct 27
43	Oct 28	Oct 29	Oct 30	Oct 31	Nov 01	Nov 02	Nov 03
44	Nov 04	Nov 05	Nov 06	Nov 07	Nov 08	Nov 09	Nov 10
45	Nov 11	Nov 12	Nov 13	Nov 14	Nov 15	Nov 16	Nov 17
46	Nov 18	Nov 19	Nov 20	Nov 21	Nov 22	Nov 23	Nov 24
47	Nov 25	Nov 26	Nov 27	Nov 28	Nov 29	Nov 30	Dec 01
48	Dec 02	Dec 03	Dec 04	Dec 05	Dec 06	Dec 07	Dec 08
49	Dec 09	Dec 10	Dec 11	Dec 12	Dec 13	Dec 14	Dec 15
50	Dec 16	Dec 17	Dec 18	Dec 19	Dec 20	Dec 21	Dec 22
51	Dec 23	Dec 24	Dec 25	Dec 26	Dec 27	Dec 28	Dec 29
52	Dec 30	Dec 31	Jan 01	Jan 02	Jan 03	Jan 04	Jan 05

2023 Weeks Calendar

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11	Mar 17	Mar 18	Mar 19	Mar 20	Mar 21	Mar 22	Mar 23
12	Mar 24	Mar 25	Mar 26	Mar 27	Mar 28	Mar 29	Mar 30
13	Mar 31	Apr 01	Apr 02	Apr 03	Apr 04	Apr 05	Apr 06
14	Apr 07	Apr 08	Apr 09	Apr 10	Apr 11	Apr 12	Apr 13
15	Apr 14	Apr 15	Apr 16	Apr 17	Apr 18	Apr 19	Apr 20
16	Apr 21	Apr 22	Apr 23	Apr 24	Apr 25	Apr 26	Apr 27
17	Apr 28	Apr 29	Apr 30	May 01	May 02	May 03	May 04
18	May 05	May 06	May 07	May 08	May 09	May 10	May 11
19	May 12	May 13	May 14	May 15	May 16	May 17	May 18
20	May 19	May 20	May 21	May 22	May 23	May 24	May 25
21	May 26	May 27	May 28	May 29	May 30	May 31	Jun 01
22	Jun 02	Jun 03	Jun 04	Jun 05	Jun 06	Jun 07	Jun 08
23	Jun 09	Jun 10	Jun 11	Jun 12	Jun 13	Jun 14	Jun 15
24	Jun 16	Jun 17	Jun 18	Jun 19	Jun 20	Jun 21	Jun 22
25	Jun 23	Jun 24	Jun 25	Jun 26	Jun 27	Jun 28	Jun 29
26	Jun 30	Jul 01	Jul 02	Jul 03	Jul 04	Jul 05	Jul 06
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32	Aug 11	Aug 12	Aug 13	Aug 14	Aug 15	Aug 16	Aug 17
33	Aug 18	Aug 19	Aug 20	Aug 21	Aug 22	Aug 23	Aug 24
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