



Personal Choice Owner Fact Sheet

Personal Choice is a benefit within the Privileges by Wyndham program. It is exclusive to Privileges Diamond, Platinum and 100 Club members and allows you to convert your Privileges Qualified Credits towards travel options through Travel by Wyndham such as flights, accommodation, tours, travel packages, cruises, car hire, travel insurance and transfers.

Personal Choice Access

Can Personal Choice be used towards family and friends bookings?

Yes, however you (as the Privileges member) must make the booking on behalf of your family or friends, or complete an Owner Authority form to allow Travel by Wyndham to discuss travel options using Personal Choice. This is to ensure compliance and privacy policies are met.

Can Privileges or Privileges Elite members access Personal Choice?

No. Owners who are not Privileges Diamond, Platinum or 100 Club members do not have access to this benefit.

Trialing Privileges Diamond and Platinum

How can a Privileges member trial the Privileges Diamond or Platinum tier?

Bonus WorldMark Credits may be offered to Privileges members during the purchase of Vacation Credits, and will count towards a Privileges members' tier for a period of 18 months from purchase date.

In the instance where a Privileges member acquires enough Bonus WorldMark Credits to elevate them to a higher Privileges tier, the Privileges member has access to the temporary tier's benefits for the life of the Bonus WorldMark Credits only. When the Bonus WorldMark Credits expire, the Privileges member will revert back to their original tier.

How long does it take for a trial member to access Personal Choice?

Once the Privileges member's purchase of Vacation Credits has been processed and the sale has transmitted in company systems, the Privileges member can access Personal Choice through Travel by Wyndham. If members wish to book travel before the account reflects the purchase, they will be required to pay cash for the travel and when the account has been updated the cash payment will be refunded and the required number of Credits will be processed.

How long does a trial member have access to Personal Choice?

Trial Privileges Diamond and trial Privileges Platinum members have access to Personal Choice for the life of the Bonus WorldMark Credits, which is 18 months from date of purchase. When the Bonus WorldMark Credits expire, the Privileges member will revert to their original tier and will no longer have access to Personal Choice, unless the trial period is also dependent on a previous award of Bonus Credits which have an earlier expiration date. In this case, the trial will cease when the original Bonus Credits expire.

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How long can a trial member travel with Personal Choice?

The dates of use and limitations apply to the **travel date** and not the booking date. Travel may take place after the trial has ended provided the booking has been transacted and confirmed (i.e. final payment received, booking made and Privileges Qualified Credits deducted) while in the 18 month trial. Further, it is important to note that Privileges Diamond members are not able to redeem the Personal Choice benefit in consecutive years. For example:

Anniversary Year	Privileges Tier	Can Redeem Personal Choice?
Anniversary Year #1:	Permanent Privileges Diamond member	Redeems Personal Choice
Anniversary Year #2:	Trial Privileges Platinum member	Redeems Personal Choice
Anniversary Year #3:	Diamond member drops back to a permanent Privileges Diamond member	May not redeem Personal Choice (as a Privileges Diamond member, they are not able to redeem Personal Choice in consecutive years)
Anniversary Year #4:	Permanent Privileges Diamond member	Eligible to redeem Personal Choice (as Personal Choice was not redeemed in the prior Anniversary Year)

Can a Privileges member extend their trial of Personal Choice?

Privileges members cannot extend a trial of Personal Choice as a standalone benefit however, if they purchase more Vacation Credits and are offered Bonus WorldMark Credits which elevate them to trial Privileges Diamond or Platinum again, they will gain access to the benefit.

Personal Choice Payment Types

What type of Credits can be used towards Personal Choice?

Only Privileges Qualified Credits can be used towards Personal Choice. The Privileges Qualified Credits may only be sourced from your WorldMarkSP account in the first instance and cannot be transferred from other Privileges member's accounts.

Do Privileges Qualified Credits require a minimum validity period when using Personal Choice?

Privileges Qualified Credits used for this benefit must have at least 45 days validity from date of booking.

Can I use borrowed Privileges Qualified Credits towards Personal Choice?

Yes.

Can I use Bonus or Incentive Credits towards Personal Choice?

No.

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Can I use Wyndham Reward points towards Personal Choice?

No.

How is Personal Choice calculated?

To determine the value of Privileges Qualified Credits required to pay for the travel item requested, Travel by Wyndham divide the cash price by AU 0.06 cents.

Why are the Credit calculations so low?

The calculation/conversion rate for Personal Choice is determined by the Developer. Travel by Wyndham is a service offered by Wyndham Vacation Clubs Asia Pacific, therefore the Developer sets this conversion rate. Travel by Wyndham provides travel services by using third party travel suppliers such as airlines, touring and cruise companies, car hire companies etc. to provide holiday arrangements. The cost of these additional travel services are then converted into Credit values.

When booking Personal Choice, do I have to pay cash first and am then reimbursed with Credits?

No. You can book and pay using Credits in the first instance. Cash payment is an additional option if requested.

Do I need to pay cash towards a Personal Choice booking?

A cash component is only required if there are not enough Privileges Qualified Credits available on your account and the cash component would be required to cover the difference.

If I do not have enough Credits, can I pay with cash and then be reimbursed later when Credits are available?

Yes as long as travel hasn't taken place. Travel by Wyndham can process payment via credit card and refund the cash payment when Credits are available to use towards the Personal Choice reservation. It is important to note that if a credit card is used, the 0.9% credit card fee is not refunded as that is a fee which the bank imposes and the bank doesn't refund it to Travel by Wyndham.

Do I pay additional fees when booking Personal Choice through Travel by Wyndham?

In some instances Travel by Wyndham may apply service fees to bookings which will be advised at the time of booking.

Frequency of Use

How often can I use Personal Choice?

- Privileges Diamond** members may take advantage of this benefit once every other Anniversary Year. In effect, this is every second year, but you may use it in the first year of qualifying as a Privileges Diamond member – it is then every second year after that.
- Privileges Platinum** members may exchange Privileges Qualified Credits towards this benefit once every Anniversary Year.

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- **100 Club** members may exchange Privileges Qualified Credits towards this benefit three times every two Anniversary Years, with a maximum of two exchanges every Anniversary Year.

Is the frequency of use for Personal Choice based on Credit amount owned or Privileges tier?

The frequency of use for Personal Choice is based on Privileges tier as shown in question “**How often can I use Personal Choice?**” Your annual Credit amount owned does not change the frequency you can use Personal Choice. For example, if a 100 Club member owns 200,000 Privileges Qualified Credits, you can still use Personal Choice three times every two Anniversary Years – the Personal Choice frequency does not double based on Credits.

Personal Choice Uses

Can Personal Choice be used towards any travel item?

Personal Choice can be used for anything that is bookable through Travel by Wyndham, including products such as flights, accommodation, tours, travel packages, cruises, car hire, travel insurance and transfers. Travel by Wyndham can book anything that other accredited travel agencies can.

What can't Personal Choice be used towards?

Personal Choice cannot be used towards bookings made through other travel agencies, Wyndham Rewards, any exchange partners or online suppliers such as Booking.com or Expedia. Only travel companies that are based in Australia and accredited in Australia can be utilised for bookings.

Can fees, taxes and incidental charges be covered by Personal Choice?

Yes, if these costs are part of the travel package booked through Travel by Wyndham, Personal Choice can be used for payment and transacted by Travel by Wyndham.

Can I use Personal Choice towards theme park tickets?

No.

Booking

Is Personal Choice based on fixed travel dates?

You select your travel dates within the guidelines of your frequency of use. However, if you wish to book one of the Travel by Wyndham packages advertised, in some instances, these travel periods are for a limited period of time or advertised dates only.

What website do I view to browse Personal Choice options?

Personal Choice is designed to be flexible to meet your holiday desires; therefore, you simply contact Travel by Wyndham to make your request. However, Travel by Wyndham provides package suggestions on the WorldMark South Pacific Club website at www.wyndhamap.com

Can I use Personal Choice towards Club Tours?

Yes.

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How do I make a booking using Personal Choice?

Personal Choice bookings can only be made by contacting Travel by Wyndham. Personal Choice is not available to book online, however Personal Choice travel packages can be viewed online at www.wyndhamap.com

What is the difference between Personal Choice and WorldMarkSP To/From?

Personal Choice is only available to Privileges Diamond, Platinum and 100 Club members who can nominate how many of your available and borrowed Credits you wish to use to book any travel product offered through Travel by Wyndham. There is no requirement for a Personal Choice booking to be in conjunction with a WorldMarkSP reservation, whereas a WorldMarkSP To/From booking allows Owners to use Credits for flights/car hire/travel insurance as long as it is in conjunction with a reservation at a WorldMarkSP Club resort with a minimum 3 night stay.

Why do I have to use Personal Choice to book Bali, Hawaii & Thailand instead of WorldMarkSP To/From?

WorldMarkSP To/From is only available for South Pacific Club resorts in Australia, New Zealand and Fiji. As Bali, Hawaii & Thailand are in exotic locations, Owners are unable to use WorldMarkSP To/From. For this reason, Personal Choice is an option to book these destinations.

Can Personal Choice be used to book Associate Resorts?

Yes.

Can I book one component of the trip now, and the rest later?

Yes. For example, you can book flights now and book accommodation later, as long as the components are part of one trip, this is permitted.

Can I make forward Personal Choice bookings? If so, how far in advance can I book?

You can make a reservation using Personal Choice as long as the bookings are made within the validity of the Credits i.e. if you have Credits due to expire in 45 days but are not ready to make a reservation, Travel by Wyndham can deduct those Credits and use them as a holding deposit, however the actual travel booking must be made prior to the expiration date of the Credits. Travel does not have to take place by then, just the reservation. Therefore you cannot plan travel for two to three years' in advance, as the Credits would have expired, however if the Credits are valid, you can book multiple Personal Choice bookings in advance.

Can I book a hotel, tour, airline of my choice?

Travel by Wyndham partner with a range of travel suppliers and in most cases your request can be met, however not all travel suppliers or products are available through Travel by Wyndham, particularly offshore companies. If you have a travel preference, Travel by Wyndham will explore your request and do their best to accommodate.

What are the Cancellation fees?

Cancellation of Personal Choice may be available, however cancellation policies vary based on the Qualified Travel Option selected and these will be provided at the time of booking. Cancellation fees

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vary depending on booking.

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Can I view my Personal Choice frequency of use online?

No, however you can contact Travel by Wyndham to review Personal Choice bookings and frequency of use.

What quantifies a Personal Choice booking? When does it start and end?

One use of Personal Choice is counted as one consecutive stay. For example, you can book two resort stays, flights and transfers which would count as one Personal Choice, as long as the booking is a continuous stay.

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