Personal Choice is a benefit within the Privileges 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 your (as the Privilege’s member) purchase of Vacation Credits has been processed and the sale has transmitted in company systems, you can access Personal Choice through Travel by Wyndham. If you wish to book travel before your account reflects the purchase, you 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

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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.

**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:

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

**Can a Privileges member extend their trial of Personal Choice?**
Privileges members cannot extend a trial of Personal Choice as a standalone benefit.

**Personal Choice Payment Types**

**What type of Credits can be used towards Personal Choice?**
Only Privileges Qualified Credits (WMTS) can be used towards Personal Choice. The Privileges Qualified Credits may only be sourced from a Privileges member’s current year’s allotment in their WorldMarkSP account. 100 Club members have the benefit to utilize their borrowed Credits from the preceding year and their current year’s allotment in their WorldMark SP account. Members cannot transfer 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 and may only be sourced from your current year’s allotment. 100 Club members have the benefit to utilize their borrowed Credits from the preceding year and their current year’s allotment in their WorldMark SP account.

Can I use borrowed Privileges Qualified Credits towards Personal Choice?
No. However 100 Club members have the benefit to utilize their borrowed Credits from the preceding year and their current year’s allotment in their WorldMark SP account.

Can I use my borrowed Privileges Qualified Credits from the preceding year towards Personal Choice?
Only 100 Club members have the benefit to utilize their borrowed Credits from the preceding year and their current year’s allotment in their WorldMark SP account.

Can I use Bonus or Incentive Credits towards Personal Choice?
No.

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.

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**Frequency of Use**

**How often can I use Personal Choice?**

**Privileges Diamond** - Every other year (Every 2 years) Privileges Diamond can use their current Privileges Qualified Credits. This will exclude any borrowed Privileges Qualified Credits from the preceding or subsequent year

**Privileges Platinum** - Once a year Privileges Platinum can use their current Privileges Qualified Credits. This will exclude any borrowed Privileges Qualified Credits from the preceding or subsequent year

**100 Club** - Three times in any two year period with a maximum of two bookings per year 100 Club members can use their current Privileges Qualified Credits and they can use any borrowed Privileges Qualified Credits from the preceding year

<table>
<thead>
<tr>
<th>Member Levels</th>
<th>Limits of Use</th>
<th>Excludes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Privileges Diamond</td>
<td>▪  Every other year (Once every two years) Must be current WMTS Credits available to use</td>
<td>▪  Borrowed WMTS Credits from the preceding or subsequent year</td>
</tr>
<tr>
<td></td>
<td>▪  Must be current WMTS Credits available to use</td>
<td>▪  Bonus/Incentive Credits</td>
</tr>
<tr>
<td>Privileges Platinum</td>
<td>▪  Once every year (Once a year)</td>
<td>▪  Borrowed WMTS Credits from the preceding or subsequent year</td>
</tr>
<tr>
<td></td>
<td>▪  Must be current WMTS Credits available to use</td>
<td>▪  Bonus/Incentive Credits</td>
</tr>
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Personal Choice
Owner Fact Sheet

| 100 Club | • Three times in any two year period with a maximum of two bookings per year  
• Current WMTS Credits available to use and any borrowed Credits from preceding year | • Borrowed WMTS Credits from the subsequent year  
• Bonus/Incentive Credits |

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**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.

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**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](http://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 Privileges Qualified 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. This is also based on current Personal Choice guidelines where borrowed Privileges Qualified Credits from the subsequent year are not permitted for 100 Club members and borrowed Privileges Qualified Credits from the preceding and subsequent year are not permitted for Diamond and Platinum members.

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. This is also based on current Personal Choice guidelines where borrowed Privileges Qualified Credits from the subsequent year are not permitted for 100 Club members and borrowed Privileges Qualified Credits from the preceding and subsequent year are not permitted for

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Diamond and Platinum members.

**Can I book a hotel, tour, airline of my choice?**
Travel by Wyndham partners 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 vary depending on booking.

**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.