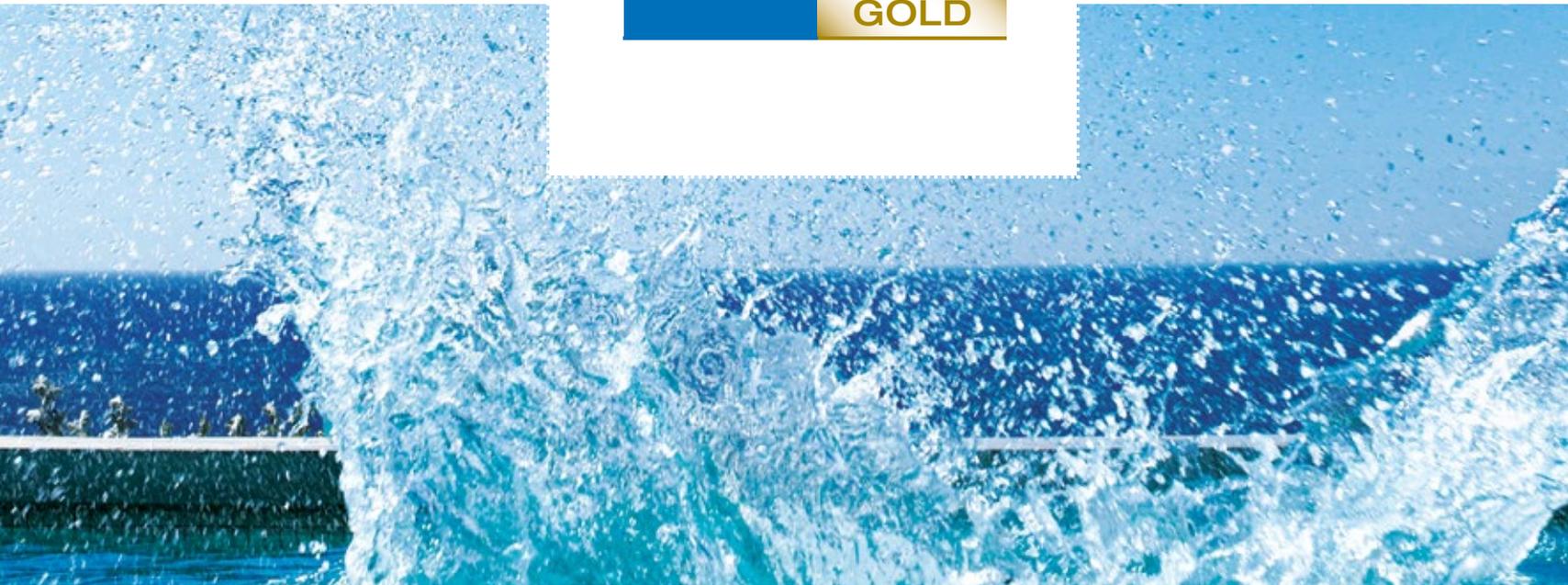


INTERVAL INTERNATIONAL



CLUB
interval
GOLD[®]



Contents

Club Interval Gold: The Ultimate in Exchange Flexibility.....	3
A Club Interval Exchange Overview.....	4
Points Usage Examples.....	6
How to Make a Club Interval Exchange: A Step-by-Step Guide to Exchanging With Points.....	8
How to Make a Club Interval Exchange: An Online Guide.....	10
A Points Primer.....	15
Points Values.....	16
Getaways.....	18
Additional Club Interval Gold Benefits.....	20
More Membership Benefits.....	22
Terms and Conditions.....	24
Contact Information.....	28



A tropical resort scene featuring several tall palm trees and a clear blue sky. In the foreground, there is a swimming pool with two lounge chairs on the edge. The water in the pool is crystal clear, reflecting the sky and the palm trees. The overall atmosphere is serene and luxurious.

Welcome to

CLUB INTERVAL GOLD: THE ULTIMATE IN EXCHANGE FLEXIBILITY

Congratulations on joining families worldwide who have selected vacation ownership. Because your home resort participates in the Club Interval Gold® program, you have the ability to deposit your week in exchange for points, which you can use for an entirely new vacation experience in over 80 nations around the world. You'll have the flexibility to redeem points for full or partial vacation weeks, and a variety of accommodation sizes and travel seasons. You can even apply your points toward a cruise, hotel, tour, golf, or spa exchange, or a unique Interval Experiences adventure! You can also trade on a traditional week basis.

As a Club Interval Gold member, you'll get \$25 off every Getaway you book, in addition to other great benefits such as a Hertz Gold Plus Rewards® membership, hotel discounts, 24/7 personalized service with VIP Concierge™, Dining and Leisure Discounts Powered by Entertainment®, and much more.

So, turn the page and see all the amazing opportunities that are available to you right now!

CLUB
interval
GOLD®



A CLUB INTERVAL EXCHANGE OVERVIEW



Through Interval International®, you can trade your points or week for vacations at hundreds of resorts around the world. Exchange is a great way to give your family a refreshing change — to visit exciting new destinations, or travel at a different time.

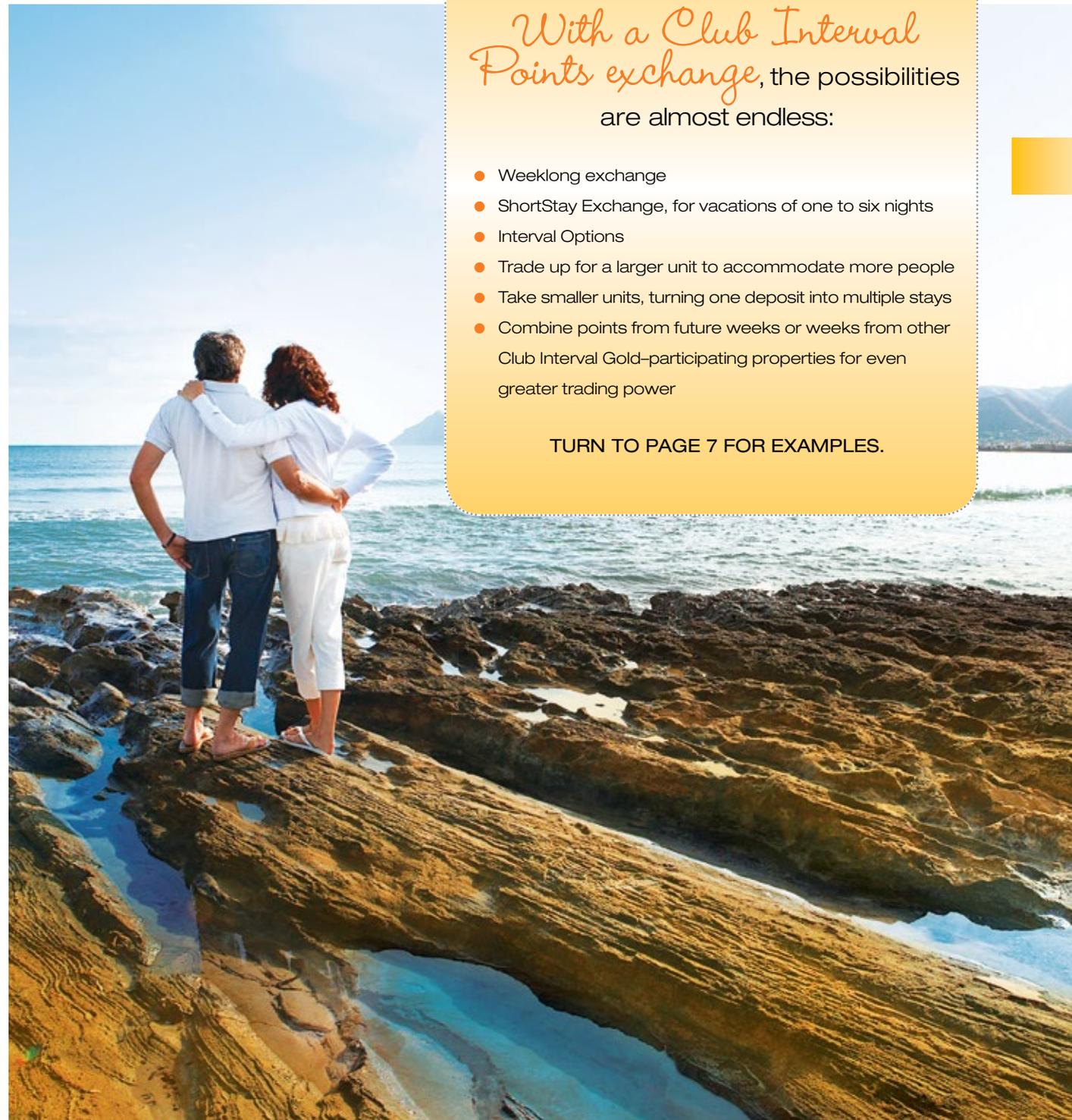
Fixed-week owners can relinquish their week directly to Interval for an allotment of Club Interval Points. Generally, floating-week owners must first contact their home resort to secure a reservation and then relinquish that week to Interval for their allotment of points.

All points will expire two years from the checkout date of the relinquished week. Deposit at least 120 days prior to your check-in date to receive the maximum number of points. Once you have received your points, you can use them for full-week (seven-night) vacations, ShortStay Exchange®, or toward Interval Options® cruise, hotel, tour, golf, or spa exchanges, or a unique Interval Experiences adventure. Interval International exchange fees apply to all transactions.* For more information on points, see pages 8 and 16.

If you wish to trade your Club Interval-designated week on a traditional week basis for a full-week vacation, a ShortStay Exchange, or an Interval Options exchange, or if you'd like to make an exchange using a non-Club Interval-designated week, please refer to page 12 of your *Travel Planner*. If you'd like to convert your week to points and exchange, turn to page 8 of this brochure.



*Interval Options exchanges also require the payment of a supplemental fee.



With a Club Interval Points exchange, the possibilities are almost endless:

- Weeklong exchange
- ShortStay Exchange, for vacations of one to six nights
- Interval Options
- Trade up for a larger unit to accommodate more people
- Take smaller units, turning one deposit into multiple stays
- Combine points from future weeks or weeks from other Club Interval Gold-participating properties for even greater trading power

TURN TO PAGE 7 FOR EXAMPLES.



POINTS USAGE EXAMPLES

YOUR WEEK

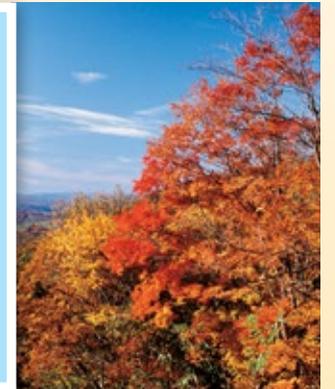
Traditional week-based exchange

Trade for another week of comparable value.

Convert to Club Interval Points. Make as many exchanges as your points allow. Some examples:



Take the Kids: Week in Orlando for 55,250 points and
Leaf-Peeping With Friends: Three nights in the Poconos for 12,909 points



Just the Two of You: Week in Las Vegas for 40,000 points and
Golf Outing: Two nights in Palm Springs for 10,400 points and
Set Sail: Use 15,000 points toward a cruise



*And keep the change!
Unused points can be applied toward future exchanges.*





HOW TO MAKE A CLUB INTERVAL EXCHANGE

A Step-by-Step Guide to Exchanging With Points

Making an exchange is easy. If you elect to convert your week to points, follow these simple steps:

1 SHOP FIRST OR DEPOSIT

Prior to depositing your week, you can shop around for an exchange at intervalworld.com. If your search is successful, you'll relinquish your points and receive an instant confirmation. If you'd rather use our Deposit First exchange method, you can do so at intervalworld.com or by calling 866-763-7570 toll-free.

2 DEPOSITING? DO IT EARLY AND GET MORE POINTS

The sooner you deposit your week for Club Interval Points, the longer you have to use the points allotted. What's more, if you deposit a week at least 120 days before your check-in date, you will receive the maximum number of points available for your particular week. (See the chart below for the percentage of points awarded for deposits inside of 120 days.) Keep in mind that you can deposit your week for points as early as two years before the check-in date of your home resort week, giving you the flexibility of up to a four-year travel

window — exchange anytime from two years before to two years after the first day of your deposited week. Travel dates may be requested up to 24 months in advance.

3 LET US DO THE WORK FOR YOU

After you deposit, place a request and let us search for you. If your selection becomes available, you will be confirmed automatically. Availability changes daily, and the week you want may become available at any time. If you do not place a request, the vacation you seek could be confirmed to someone else who has.

- Be sure to place an exchange request as soon as possible, providing us with as many resort-and-date combinations as you can. Availability changes daily, so the week you want may become available at any time. Also, remember to select the smallest unit that can accommodate your party. Many resorts have more small

units than large ones, and this tip can go a long way toward helping you get matched. If you have points left over after your exchange, you can use them for future vacations.

4 EVEN MORE VACATION FLEXIBILITY

Can't break for a week? Use ShortStay Exchange. Club Interval Gold members can redeem their points for as many shorter vacations as their available points allow — from one night to as many as six.

- Want an out-of-the-ordinary vacation experience? Interval Options allows you to use your points toward a cruise, hotel, tour, golf, or spa vacation, or a unique Interval Experiences adventure. For cruise, tour, golf, spa, or Interval Experiences exchanges, call 866-763-7570. Cruise exchanges can also be booked online; hotel exchanges are online only.

5 YOUR EXCHANGE IS COMPLETE

You'll receive a vacation confirmation (via email, phone, or the postal service) that includes details about the unit, resort, and surrounding area.

LEAD TIMES FOR DEPOSITS AND CONFIRMATION CANCELLATIONS

Timing is everything, and so it goes with vacation planning. The sooner you deposit your week, the more points you will be allotted. If you need to cancel an exchange, you must do so within 24 hours of confirmation to receive a fee and points refund. For more information on timeframes associated with deposits and cancellations, see the charts at right.

DEPOSIT LEAD TIME (BEFORE CHECK-IN DATE)	PERCENTAGE OF POINTS ALLOTTED
120 days or more	100%
119 – 60 days	75%
59 – 30 days	50%
29 – 14 days	25%
Less than 14 days	Not accepted

CONFIRMATION CANCELLATION LEAD TIME (BEFORE CHECK-IN DATE)	PERCENTAGE OF POINTS REFUND	FEE REFUND
Within 24 hours of confirmation	100%	Yes
120 days or more	100%	No
119 – 60 days	75%	No
59 – 30 days	50%	No
29 – 1 day(s)	25%	No



With **E-Plus**®, you can retrade up to three times for a low, one-time fee. Purchase E-Plus within five days of receiving your initial confirmation, and switch destinations, resorts, and/or travel dates — until 24 hours before check-in.*

*E-Plus is not available for ShortStay Exchanges or Interval Options transactions.



HOW TO MAKE A CLUB INTERVAL EXCHANGE

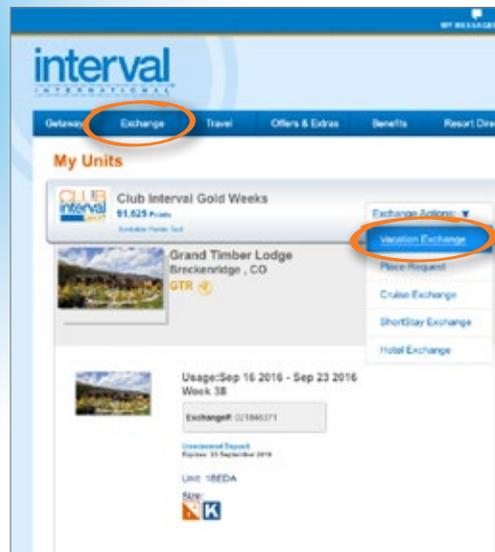
An Online Guide

Exchanging at intervalworld.com is easy for Club Interval Gold members. On this and the following four pages, we show you how to shop for an instant confirmation, exchange with our Deposit First method, check availability, and use the ShortStay Exchange and Interval Options benefits.



SHOP FOR AN INSTANT CONFIRMATION

Go to the **Exchange** tab and click **My Units**. The **Available Points Tool** (below) breaks down your points by deposit and tells you when they will expire. Click **Vacation Exchange** under **Exchange Actions** to continue. To find out how to check for exchange availability, turn to page 12.



Available Points Tool

91,625 Available Points

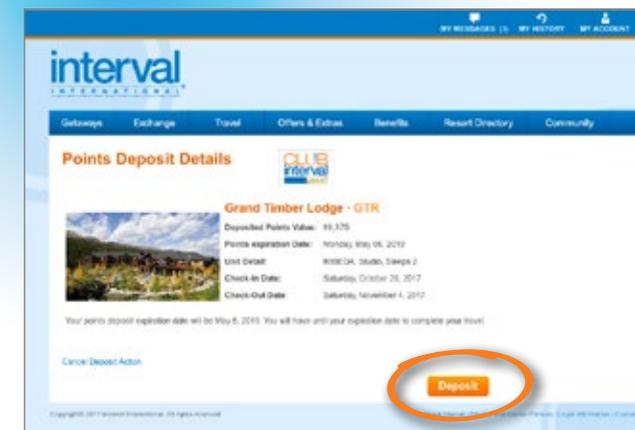
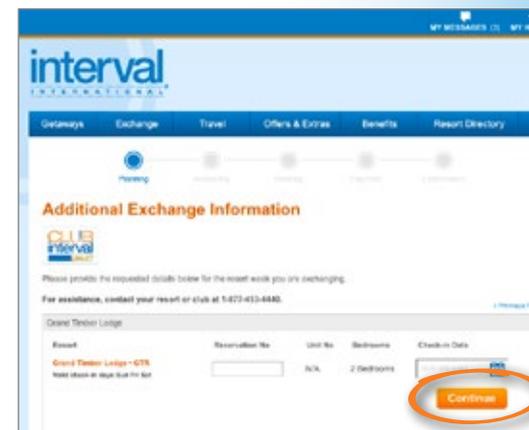
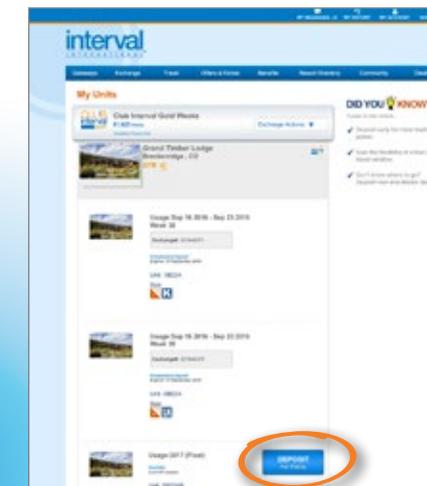
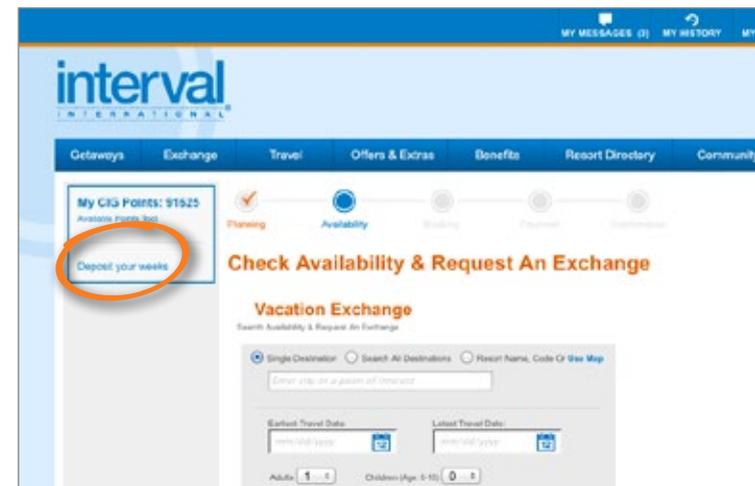
Points as of: 4/6/2017

If no date is selected the Available Points Balance displayed is based on today's date.

Points	Expiration Date	Points Earned by:
38,750	Sep 23 2018	EXCH
52,875	Sep 23 2018	EXCH

DEPOSIT FIRST

Take the same steps as on page 10, but after selecting **Vacation Exchange** under **Exchange Actions**, click the **Deposit your weeks** link. Choose the week that you want to deposit, then click the **Deposit For Points** button. Input the reservation number (if required), and select the check-in date, then click **Continue**. Make sure the points expiration date, check-in date, and checkout date are correct, then click **Deposit**. To find out how to check for exchange availability, turn to page 12.



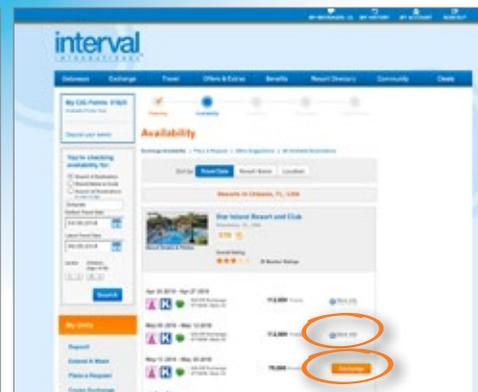


HOW TO MAKE A CLUB INTERVAL EXCHANGE

An Online Guide

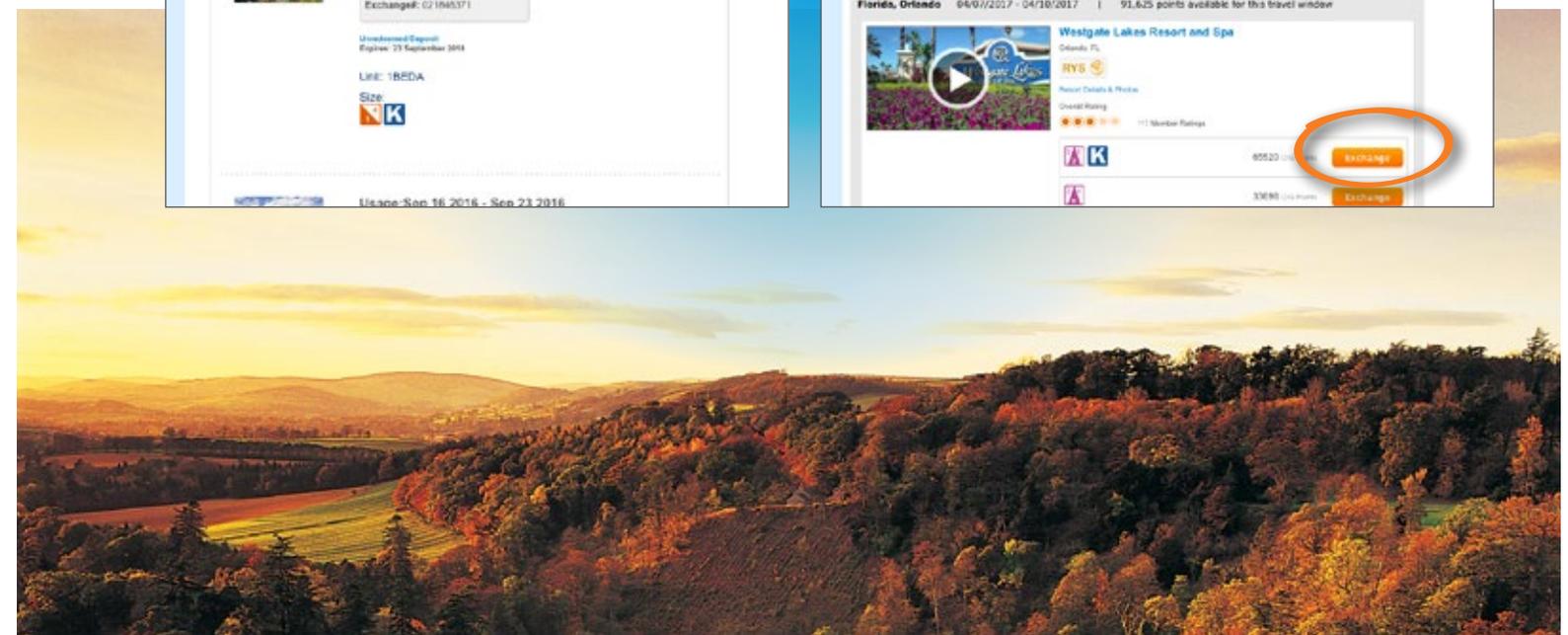
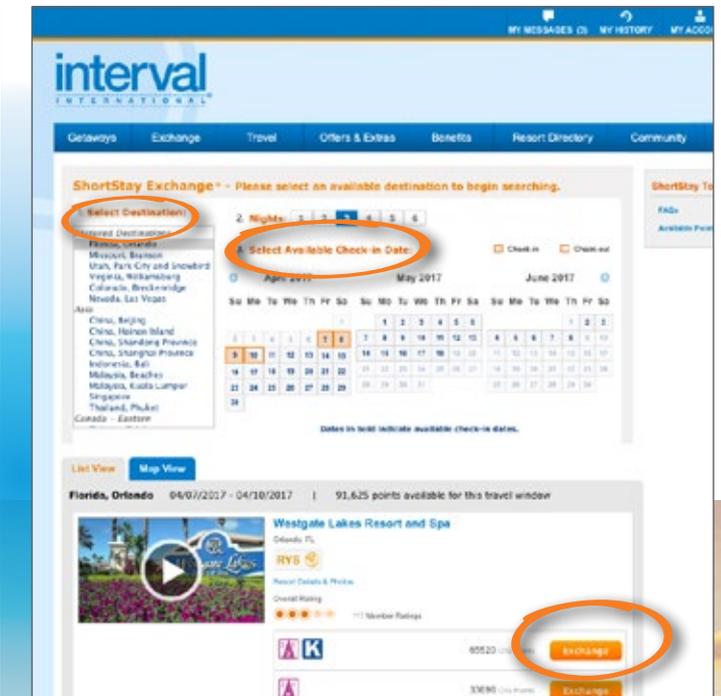
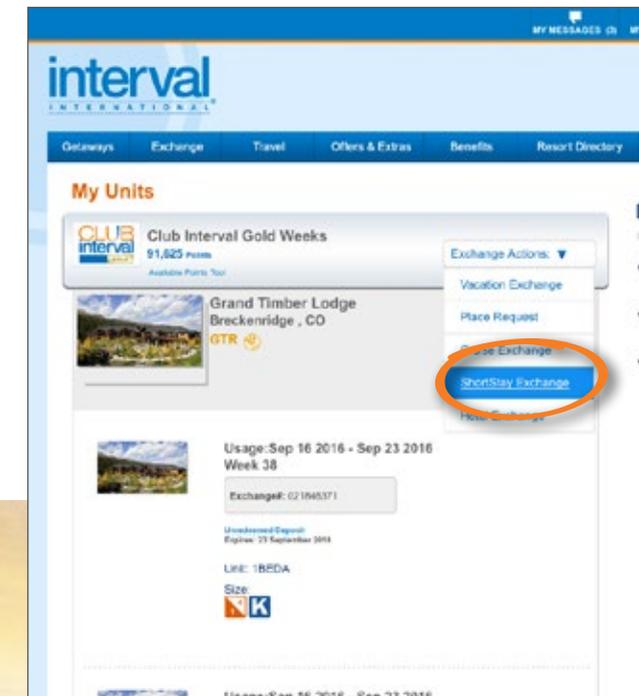
CHECK AVAILABILITY

Whether you shop for an instant confirmation or use the Deposit First exchange method, go to the **Exchange tab**, search for availability, click **Continue**, then select **Vacation Exchange** under **Exchange Actions**. Review all available resort weeks that meet your search criteria; if you have enough points to make an exchange, you will see an **Exchange** button next to the required points value. Click the **Exchange** button to start booking. If you don't have enough to make your desired exchange, scroll over the **More Info** button, and you will be prompted to add points to your account. And keep in mind that you can shop for an exchange even before deciding whether or not to convert your week into points.



SHORTSTAY EXCHANGE

Click **ShortStay Exchange** under **Exchange Actions**. Select where you want to go, for how long (from one to six nights), and when. Availability and the required points will show instantly. After you click **Exchange**, the confirmation process will commence.





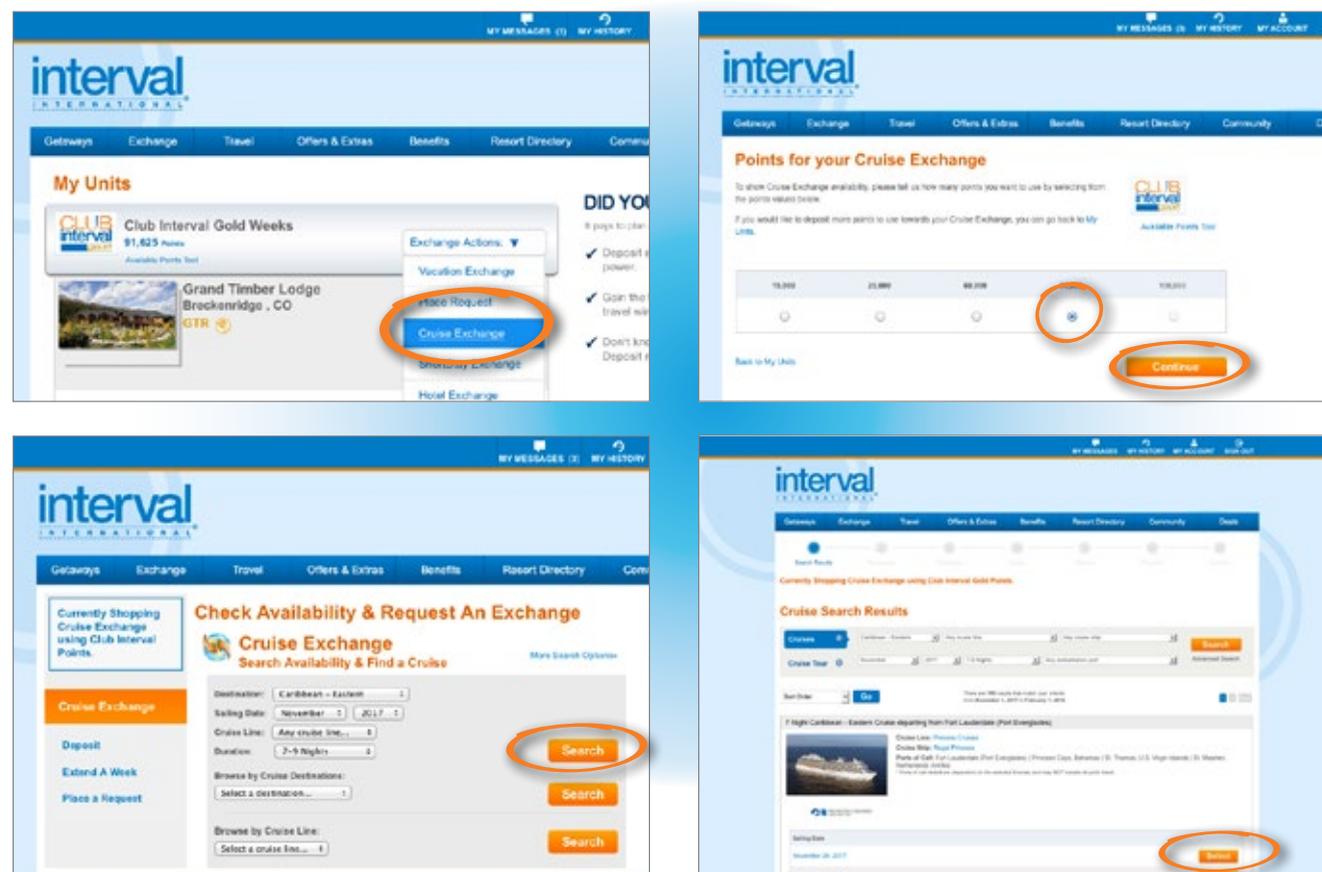
HOW TO MAKE A CLUB INTERVAL EXCHANGE

A POINTS PRIMER

An Online Guide

INTERVAL OPTIONS — CRUISE EXCHANGE

Click **Cruise Exchange** under **Exchange Actions**. Select how many of your available points (from the five possible choices shown) you would like to use, then click **Continue**. Submit search criteria, then choose the date that works for you. A per-person supplemental fee will be assessed based on the choice of stateroom category selected. If you'd like to use your points toward a tour, golf, spa, or Interval Experiences exchange, contact a vacation advisor at 866-763-7570. For information on hotel exchange, turn to page 17.



Interval International assigns a points value — based on unit type, season of the year, Resort Recognition tier, and other factors — to every vacation week in its network. See page 16 for points values.

UNIT TYPE, SLEEPING CAPACITY

You will note that more points are assigned to larger unit types. Sleeping capacity is determined on the basis of two people per private sleeping area — not maximum occupancy.

TRAVEL DEMAND INDEX

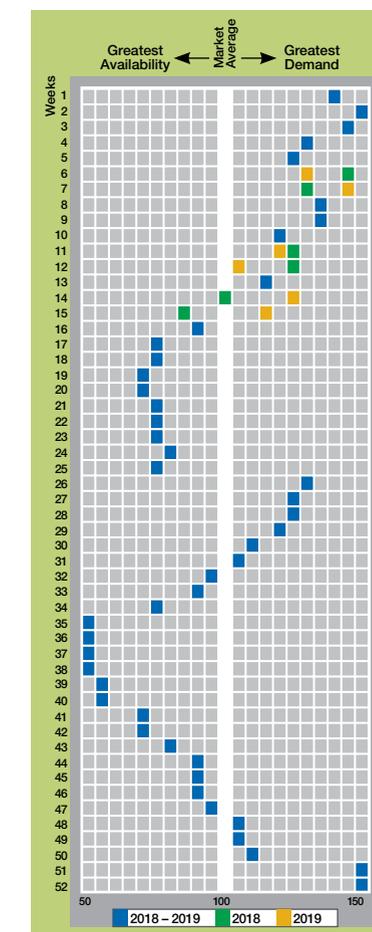
With the differences in worldwide travel patterns, it is often difficult to know when the best travel opportunities exist in a particular destination. To assist you in planning exchanges and other vacations, Interval International has developed the Travel Demand Index (TDI). The Travel Demand Index consists of seasonal indexes presented in each of the features in your *Travel Planner*. They can also be found online at intervalworld.com.

RESORT RECOGNITION TIER

Based on research, resort inspections, and your Vacation Evaluation forms, the Resort Recognition program is a valuable vacation-planning tool that can help you choose resorts in our network that meet or exceed your expectations.

By meeting our already-high affiliation standards and being accepted into our network, all of Interval's member resorts are recognized for their quality. Those recognized as an Interval International Elite ResortSM, Interval International Premier Resort[®], and Interval International Select Resort[®] are identified by their respective lotus, laurel, and pineapple icons, providing you with an easy reference point as you search for exchanges. The Resort Recognition program is available for viewing in the Resort Directory at intervalworld.com.

SAMPLE TRAVEL DEMAND INDEX



HOW TO READ THE TRAVEL DEMAND INDEX
To use the Travel Demand Index when you are ready to plan your next vacation, consider the seasonal index above. In this example, the index indicates that the best prices and availability historically are found during weeks 35 through 38. During weeks 2, 51, and 52, prices will likely be higher than average and availabilities more limited. Demand is expected to fluctuate from 2018 to 2019 during weeks 6, 7, 11, 12, 14, and 15.



POINTS VALUES

Points are subject to change. In addition to Travel Demand Index and unit type, the following factors are used to determine points values: private occupancy, quality, and whether the unit has a full or limited kitchen, or no kitchen. The values in the chart below represent points ranges for weeks deposited at least 120 days prior to check-in. Please note that points values may fall outside of these ranges for less-common unit configurations.

WEEKLY POINTS VALUES

TRAVEL DEMAND INDEX (TDI) RANGES	4-BEDROOM UNIT FULL KITCHEN SLEEPS 10 PRIVATELY	3-BEDROOM UNIT FULL KITCHEN SLEEPS 8 PRIVATELY	2-BEDROOM UNIT FULL KITCHEN SLEEPS 6 PRIVATELY	1-BEDROOM UNIT FULL KITCHEN SLEEPS 4 PRIVATELY	STUDIO UNIT FULL KITCHEN SLEEPS 2 PRIVATELY
135 – 150	123,750 – 181,500	101,250 – 148,500	78,750 – 115,500	67,500 – 99,000	45,000 – 66,000
115 – 130	103,125 – 151,250	84,375 – 123,750	65,625 – 96,250	56,250 – 82,500	37,500 – 55,000
90 – 110	82,500 – 121,000	67,500 – 99,000	52,500 – 77,000	45,000 – 66,000	30,000 – 44,000
65 – 85	61,875 – 90,750	50,625 – 74,250	39,375 – 57,750	33,750 – 49,500	22,500 – 33,000
50 – 60	41,250 – 60,500	33,750 – 49,500	26,250 – 38,500	22,500 – 33,000	15,000 – 22,000

POWER POINTS

From time to time, Interval may offer weeklong Club Interval exchanges at a 25-percent to 60-percent points discount. With Power Points, you can:

- Make an exchange now, and save some points for a later exchange.
- Trade up to a bigger unit to accommodate the whole extended family.

Destinations available through Power Points may include popular vacation hotspots such as Las Vegas, Orlando, Atlantic City, Williamsburg, and Cancún. Look for Power Points banners at intervalworld.com, or go to the Deals tab, which features current promotions.



In addition to weeklong exchanges, you can make the most of your Club Interval Gold membership with a variety of flexible exchange benefits.

SHORTSTAY EXCHANGE

For ShortStay Exchange, the number of points necessary to complete the transaction is derived from the weekly values, and varies, based on the days of the week you are traveling. Each night of a Sunday-through-Thursday stay requires approximately 10 percent of the points required for the corresponding full-week stay; each Friday or Saturday stay requires approximately 25 percent.

INTERVAL OPTIONS: CRUISE, TOUR, GOLF, SPA, OR INTERVAL EXPERIENCES EXCHANGE

For a cruise, tour, golf, spa, or Interval Experiences exchange, the number of points you choose to relinquish affects the supplemental fee you will pay at the time of booking. For these exchanges, choose from the five points relinquishment values shown below:

Club Interval Gold members can select from the following relinquishment values only:				
15,000	25,000	60,000	90,000	150,000

INTERVAL OPTIONS: HOTEL EXCHANGE

The latest addition to the Interval Options benefit, hotel exchange lets you trade your points toward a hotel stay or condo-style accommodations sourced directly by Interval, available in a wide range of destinations around the world. With hotel exchange, you can choose from a variety of points-relinquishment options — based on the total number of points in your account — to determine your supplemental fee.



Getaways

AMAZING DEALS ON RESORT VACATIONS, WITHOUT EXCHANGING



Getaways are one-week resort accommodations that you can book at discounted rates, without using your points or week. They're available in fabulous destinations worldwide, during every season, and offer you the opportunity to vacation more often, for less. Now you can experience the warm Caribbean sunshine or an exciting theme park adventure throughout the year.

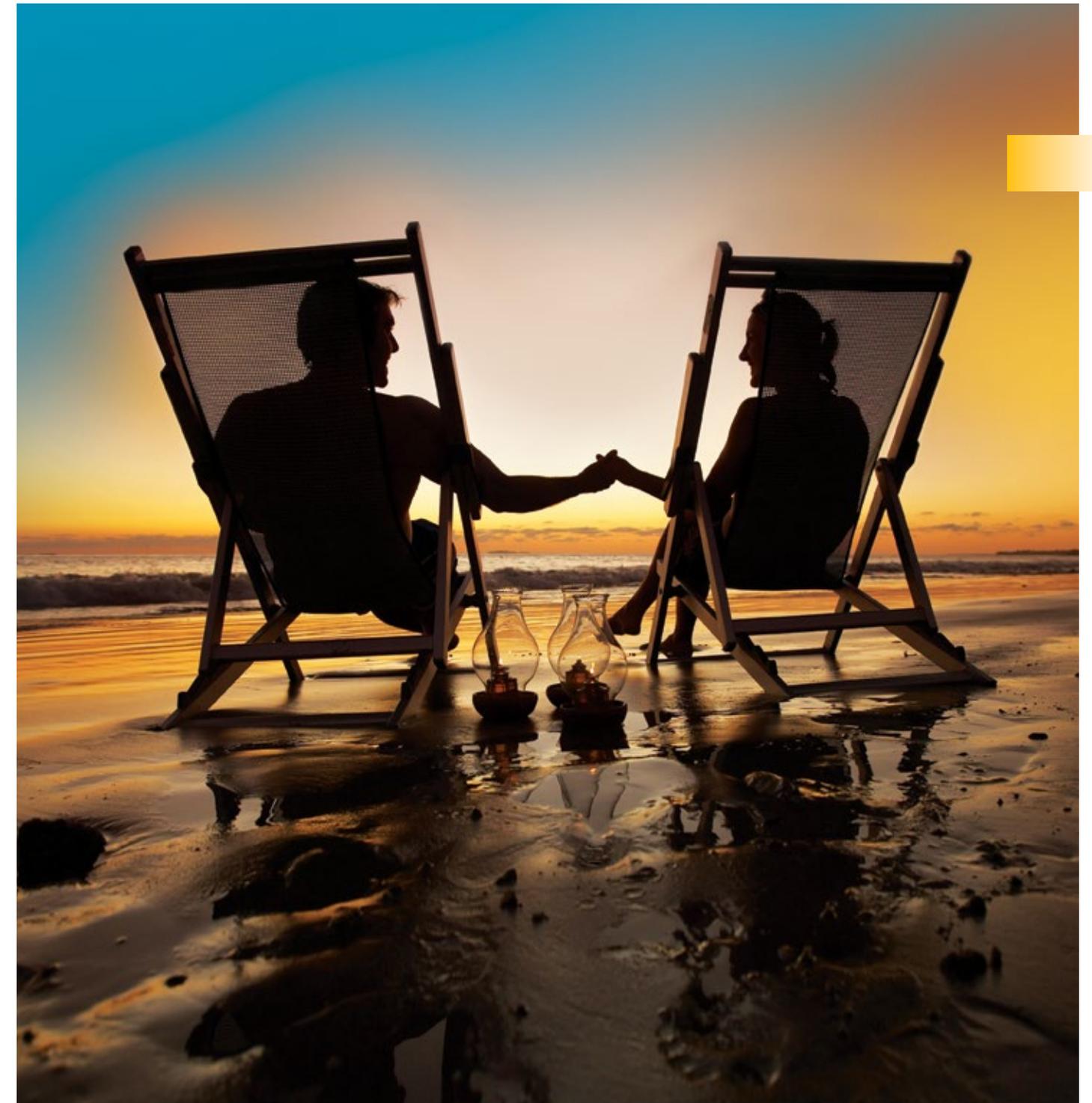
Getaways are priced so right that they're often less expensive than spending a few nights at a hotel. And you can book a Getaway up to 18 months in advance of travel. In addition, Club Interval Gold members receive **\$25 off every Getaway booked**. And new Interval members receive an extra \$25 off every Getaway purchased within the first year of membership for a total \$50 discount! Visit intervalworld.com to check out all the great Getaway destinations available.

GREAT RATES. AND WE BACK IT UP.

As The Quality Vacation Exchange Network®, Interval International stands by the products and services offered to members. With our Best Price Guarantee on Getaways, there's no need to shop around for a better rate. In fact, if you find a lower price within 24 hours of booking your Getaway, for the same unit size and resort, for the same time period you reserved, we'll refund the difference. Guaranteed!*



*For complete terms and conditions of the program, please go to intervalworld.com.



Additional Club Interval Gold Benefits

SETTING A NEW STANDARD

As a Club Interval Gold member, you have a wide array of valuable benefits available to you right now. And many can be used whether you're at home or away.

SHORTSTAY EXCHANGE

Looking to travel, but for less than a week? You can make as many ShortStay Exchanges of one to six nights as your available points allow. Visit intervalworld.com or contact your Club Interval Gold advisor to explore the ShortStay Exchange opportunities available today. See page 13 for details on how to confirm a ShortStay Exchange online.

INTERVAL OPTIONS

Break out of your routine and experience a new way to vacation. Interval Options allows you to trade your points toward the purchase of a cruise, hotel, tour, golf, or spa exchange, or a unique Interval Experiences adventure.* See page 14 for details on how to use your points toward a cruise exchange at intervalworld.com.

\$25 GETAWAY DISCOUNTS

Getaways are the ultra-affordable way to travel more often. As a Club Interval Gold member, you get \$25 off every Getaway, no matter where or when you book. What's more, new Interval members receive an additional \$25 discount for a total of \$50 off every Getaway purchased during their first year of membership. It really does pay to travel. See page 18 for more information.

TWO FREE DAYS WITH HERTZ GOLD PLUS REWARDS

Enroll in Hertz Gold Plus Rewards, earn bonus points on qualifying car rentals, and use the points for up to two free weekend rental days (a \$100 average value). With Hertz Gold Plus Rewards, you also get Carfirmation™ text confirmations, Counter Bypass, and Hertz Gold Choice®.

*Requires Interval Options transaction fee and supplemental fee.



VIP CONCIERGE

Access a 24/7 personal-assistance service for everything and anything — from securing theater tickets to reserving a table at a trendy restaurant. VIP Concierge can also assist with all of your travel-planning needs.

GOLF CONNECTION

Play like a member, with access to nearly 900 private courses across the U.S. and Canada. Plus, take 15 percent off golf equipment available through Golf Connection and search in real time for available tee times at more than 1,900 public courses.

DINING CONNECTION

Eat like a celebrity, with special amenities such as private kitchen tours, when you reserve in advance through Dining Connection. Enjoy a magnificent dining experience at more than 170 partner restaurants in 22 top international markets.

CITY GUIDES

Discover hot restaurants, shopping opportunities, exciting nightlife, sightseeing musts, not-to-be-missed museums, relaxing spas, and more. Plus, get in-depth travel tips and advice on top destinations worldwide.

DINING AND LEISURE DISCOUNTS POWERED BY ENTERTAINMENT®

Unlock your discounts at participating restaurants and retail outlets across the U.S. and Canada. Receive up to 50 percent off, and enjoy two-for-one offers and other special values when you travel or right in your neighborhood. Search for and redeem SaversGuide® offers from your mobile device with the Entertainment® mobile app. Go to the Benefits section at intervalworld.com to download the app and enjoy these great deals.



More Membership Benefits

OTHER OPPORTUNITIES



DIGITAL TOOLS

Intervalworld.com is a website with a lot of power. Create a web profile and access your Club Interval Gold benefits whenever you want, 24 hours a day, seven days a week. You can manage your account, deposit your week, convert it to points, place a request and confirm a points- or week-based exchange, search the **Resort Directory**, purchase Getaways, arrange a cruise, and buy airline tickets — and you can do it in several languages.

Looking for travel-planning assistance? Get tips from **Community**, and view resort, destination, and helpful videos on **Interval HD**. On the go? With the **Interval International app** for iPhone, iPad, and Android devices, you can search the Resort Directory, book a Getaway, set Getaway Alerts, and more, from virtually anywhere. And if you want to make an exchange on your smartphone, the **mobile version of intervalworld.com** makes it easy.

TRAVEL PLANNER

Exclusively for Interval members, this guidebook includes more than 100 features highlighting destinations around the globe. The *Travel Planner* includes essential activities, day-trip recommendations, advice for members traveling with children, alternative destinations, Community tips from fellow members, ideas on how to use upgraded benefits, resort information, and more.

INTERVAL WORLD MAGAZINE

Your members-only magazine delivers what's new in the world of travel and vacation ownership right to your door. You'll read about exchange hotspots, cruise news, Flexchange® availability, exciting destinations, and so much more. Each issue is full of amazing travel offers, including Getaways and cruises, to help you see more, for less. And you can access all of the magazine's great features from your computer, tablet, or smartphone with the online edition of *Interval World*®.

HOTEL DISCOUNT

Club Interval Gold members save 5 percent on the best hotel rates. This discount is especially for Club Interval Gold members, and is only available on the Hotels page at intervalworld.com.

COMING SOON

For those on the go, the going is about to get really good. Soon you'll be able to exchange with the Interval International app. Go to intervalworld.com and download the app today.



GUEST CERTIFICATES

Assign the use of your exchange or Getaway accommodations to friends and family members with the purchase of a Guest Certificate.

E-PLUS

Put more change in your exchange. With E-Plus, you can retrade up to three times for a low, one-time fee. Change destinations, resorts, and/or travel dates — until 24 hours before check-in. Book E-Plus within five days of receiving your confirmation to take advantage of the flexibility this benefit offers.*



GLOBAL EMERGENCY TRAVEL SERVICES

Take 70 percent off medical-evacuation services. Go to the Benefits tab at intervalworld.com to learn more and enroll.

TRAVEL SERVICES

Let Interval Travel® help you with all the details of your next trip. With just the click of a mouse, you can make travel arrangements to your vacation destination and book sight-seeing activities, hotels, car rentals, airline tickets, and more — often at rates unavailable to the general public. And with our Best Price Guarantee on cruises, you know you're going to get a great deal the next time you set sail. Visit intervalworld.com today and see all that you can do.



OFFERS & EXTRAS

Stretch your vacation budget with discounts on travel and leisure products, at intervalworld.com. As an Interval member, you have access to special pricing on everything from apparel to travel extras to attraction tickets. When you make a qualifying transaction with Interval, a one-year subscription to your choice of *Condé Nast Traveler*, *Allure*, *GQ*, *Bon Appétit*, *Golf Digest*, *Glamour*, *Architectural Digest*, *Vanity Fair*, or *Vogue* is included (a \$12 value).** Plus, you can get big discounts on other Condé Nast magazine subscriptions for yourself, friends, or family members.

INTERVAL INTERNATIONAL VISA SIGNATURE® CARD WITH WORLDPOINTS® REWARDS

Earn points on purchases and redeem them for cash, or apply points toward your annual Interval International membership fee, resort accommodations, travel, and more. To learn more about rates and fees or to apply, visit intervalworld.com.

*E-Plus is not available for ShortStay Exchanges or Interval Options transactions.

**Offer good for U.S. subscribers only (no Canadian or overseas orders). Title selections are subject to change. If you have an existing subscription to the magazine you choose, then your existing subscription will be extended for an additional year. Offer is valid when the member conducts a qualified transaction, including new membership, membership renewals, and exchange or Getaway transactions. First issue will arrive in six to eight weeks. Only one annual subscription per year per member may be received.

Terms and Conditions

For questions about your Club Interval Gold benefits, visit intervalworld.com or call Membership Services at 866-763-7570.

TERMS AND CONDITIONS OF CLUB INTERVAL GOLD BENEFITS

Introduction

The Club Interval Gold upgraded membership program is offered by Interval International, Inc. ("Interval"), to purchasers of Vacation Interests at Interval Member Resorts that participate in the Club Interval Gold program. Some benefits of Club Interval Gold are administered by Worldwide Vacation & Travel, Inc., d/b/a Interval Travel ("WVT"). Both are Florida corporations with a place of business at 6262 Sunset Drive, Miami, Florida 33143. The programs and benefits of Club Interval Gold are currently provided by Interval, WVT, and the third-party service providers described in the section entitled Providers, all of whom shall be collectively referred to herein as the "Providers."

Terms, Conditions, and Rescission Rights

These terms, Interval's Terms and Conditions of Individual Membership and Exchange, Interval's Privacy Policy, any state-specific rescission right applicable to you, as well as the terms and con-

ditions specifically applicable to the products and services purchased by you are hereinafter collectively referred to as the "Terms." You should carefully note and read these Terms, as they form your membership agreement with Interval as to Club Interval Gold. Except where indicated to the contrary, Interval's Terms and Conditions of Individual Membership and Exchange set forth in Interval's annual Disclosure Statement and the *Travel Planner* shall apply to govern your rights and obligations as a member of Club Interval Gold.

By signing a membership application, completing a membership registration, or otherwise enrolling in Club Interval Gold, you are agreeing to abide by and be bound by the Terms. If you are in doubt or confused as to any of the Terms, please call 866-763-7570 for clarification. We encourage you to retain a copy of all of the documents composing the Terms for reference and your personal records.

THOSE PERSONS RESIDING IN ARIZONA, CALIFORNIA, FLORIDA, GEORGIA, IOWA, KENTUCKY, MINNESOTA, MISSOURI, NEW HAMPSHIRE, NORTH CAROLINA, TENNESSEE, OR VIRGINIA HAVE STATUTORY RESCISSION RIGHTS THAT ARE DISCUSSED IN DETAIL IN THE STATE-SPECIFIC RESCISSION RIGHTS SECTION AT intervalworld.com.

Interval reserves the right to change, modify, substitute, or eliminate any of the Terms. All such changes shall be posted at intervalworld.com. Your continued participation in Club Interval Gold following the date of the posting will indicate your acceptance of any such changes. If any change is unacceptable to you, your only recourse is to notify us that you wish to cancel your membership.

Eligibility to Participate and Enrollment in Club Interval Gold

To be eligible to participate in Club Interval Gold, a person must be at least 18 years of age and own or purchase an Eligible Vacation Interest. A Vacation

Interest is deemed "Eligible" if Interval and the developer or association of the applicable Member Resort have agreed as to such Vacation Interest's participation in the Club Interval Gold program.

Once an owner of a Vacation Interest is enrolled in Club Interval Gold, the owner's membership with Interval becomes a Club Interval Gold membership, meaning that all Vacation Interests owned by such person, both Eligible Vacation Interests and other Vacation Interests, shall be included in such membership account, although only Eligible Vacation Interests will be allowed to be deposited in exchange for Club Interval Points. Notwithstanding the foregoing, where a member owns a Vacation Interest at a Member Resort participating in a corporate membership program, as well as an Eligible Vacation Interest, said member must maintain his or her Club Interval Gold membership separate and distinct from his or her participation in the corporate membership program.

For all information related to the Interval Exchange program, including Club Interval, the points-based exchange service that allows participating Club Interval Gold members to deposit their fixed-time or floating-time home resort accommodations with Interval in exchange for Club Interval Points, please refer to the Terms and Conditions of Individual Membership and Exchange, which are incorporated in these Terms.

Providers

Club Interval Gold's Dining and Leisure Discounts Powered by Entertainment® program is provided by HSP EPI Acquisition, LLC, (dba Entertainment®) 1401 Crooks Road, Suite 150, Troy, Michigan 48084. The VIP Concierge service is provided by Aspire Lifestyles (Americas) Inc., 324 North Fairfax Street, Alexandria, Virginia 22314. The Hertz Gold Plus Rewards and related benefits are provided by The Hertz Corporation, 225 Brae

Boulevard, Park Ridge, New Jersey 07656. The Golf Access® international golf directory is provided by Access Development, 1012 West Beardsley, Salt Lake City, Utah 84119. The Global Emergency Travel Services program is provided by SkyMed International, Inc., 13840 North Northsight Boulevard, Suite 109, Scottsdale, Arizona 85260. The hotel discount is provided by Orbitz Partner Network, Orbitz Worldwide, LLC, 500 West Madison, Chicago, Illinois 60661.

WVT is a travel agency bonded and certified by the Airline Reporting Corporation and by the International Association of Travel Agents to represent all domestic and international airlines and to issue ticket documents on their behalf.

Seller-of-Travel Registrations

WVT is registered with the State of California as a Seller of Travel, Registration Number 2030985-50 (registration as a Seller of Travel in California does not constitute approval by the State of California); the State of Washington as a Seller of Travel, Registration Number 601 765 244; and the State of Iowa as a Travel Agency, Registration Number 837. WVT is exempt from registration as a Seller of Travel with the State of Florida (ST-10224). California and Washington law requires certain sellers of travel to have a trust account or bond. WVT has bonds issued by Fidelity and Deposit Company of Maryland in the amount of \$50,000 each in the State of California and the State of Washington. WVT does not participate in the Travel Consumer Restitution Fund in California.

Discount Buying Bonds

WVT maintains certain bonds in compliance with discount buying statutes, as described online at intervalworld.com.

Goods and Services Available

Interval and the other Providers shall make available to you, during the term of your Club Interval Gold membership, the categories



of goods and services set forth herein, as modified from time to time by Interval at its sole discretion. The Providers reserve the right to change, modify, substitute, or eliminate products, services, manufacturers, vendors, or suppliers from their programs. The products and services listed in this portfolio are available at time of printing. No guarantee is made that all of the products and services detailed in the portfolio will be available at some later time. However, Interval agrees to notify you of any significant changes to the Club Interval Gold program. All such changes shall be posted at intervalworld.com.

Where discounts are made available through the Providers, whether these discounts represent

prices below the actual general market price for these goods and services depends entirely on the pricing policies of the sellers. These same discounts may be available to groups or individuals other than Club Interval Gold members, depending on the policies of the particular seller of goods and services.

Limitation of Liability of the Providers

Interval, WVT, and certain of the Providers act as distributors only and, as such, do not assume responsibility for any damage, expense, or inconvenience or for the loss, injury, or damage to or of any person or property from or related to the use of any product or service in transit to or from any resort, hotel, motel, movie theater, or restaurant from any



Terms and Conditions

cause whatsoever. Further, the Providers do not assume any responsibility for any participating hotel, restaurant, or other individual or entity providing goods or services in the program.

The Providers shall have no liability to you as a seller of any products or services including, without limitation, any liability for any defective product, or any liability for those products or services supplied by participating merchants, vendors, and/or suppliers. No warranty expressed or implied, including any warranty of merchantability or fitness for a particular purpose, is made by the Providers with respect to any products ordered, any information provided or delivered, and/or any services available through participating merchants, vendors, or suppliers. A Provider's liability to you in any event is limited to the amount that you have paid to the Provider for your membership, product, or service, and a Provider shall, in no event, be liable for consequential or incidental damages.

Interval, WVT, and the other Providers shall not have any liability for any errors, omissions, or misrepresentations regarding information, rates, or tour itineraries provided by resorts, cruise lines, airlines, tour operators, or other providers thereof. The Providers arrange travel accommodations and render other services in connection therewith, as an intermediary or an agent for the individual desiring such travel accommodations, upon the express condition and agreement that the Providers shall not be liable for any injury, loss, damage, accident, delay, irregularity, inconvenience, or expenses arising from strikes, war, weather, quarantines, sickness, government restrictions or regulations, or from any act or omission of any individual, firm, or corporation furnishing accommodations, rental cars, transportation, or any other service in connection therewith, or for any additional cost or expense due to disruption or change of advertised schedules, rates, or services, delays, cancellations, mechanical breakdown, strikes, war, terrorist acts, acts of God, or for any other cause beyond

their control. Payment in full for such services shall be deemed to constitute an acceptance of this limitation of liability.

Neither WVT nor Interval is involved in the sale of real estate, and nothing in these terms is a solicitation or an offer to purchase real estate. Some resorts to which you may be confirmed may have ongoing sales of full or partial ownership of real estate or other vacation ownership interests, and neither you nor your guests are required to participate in any such sales presentations.

Terms and Conditions of Interval Options

Except where indicated to the contrary herein, all Terms and Conditions of Individual Membership and Exchange shall apply to your use of these services through the Interval Options program.

Through the Interval Options program, Interval Gold, Club Interval Gold, and Interval Platinum members may exchange their Home Resort accommodations for a credit against the purchase of cruise, golf, or spa vacation packages, or hotel reservations, as well as tours and certain other services such as Interval Experiences. Due to restrictions by select Home Resorts, the Interval Options program may not be available to all Interval Gold, Club Interval Gold, and Interval Platinum members.

Interval Options exchange requests for a cruise, golf, or spa vacation package must be placed using the Request First exchange method at least 90 days prior to the initial occupancy date of the Home Resort unit relinquished for such Interval Options exchange. Additionally, for such vacations, the initial occupancy date of your Interval Options exchange may be prior to or subsequent to the occupancy date of the Home Resort unit relinquished, but shall be no later than the advance booking date of the vacation supplier.

For Interval Options hotel exchange requests, an existing deposit may be used, and the exchange

request must be placed at least 60 days prior to the initial occupancy date of the Home Resort unit relinquished for such Interval Options exchange. Your hotel exchange booking date must be at least 14 days prior to the check-in date, but shall be no later than the advanced booking date of the vacation supplier.

For all Interval Options exchange requests, the Home Resort unit relinquished may not be more than 12 months after the confirmed vacation package occupancy date.

The exchange criteria of the Home Resort unit may not necessarily represent the fair rental value of such unit. Only one Home Resort unit may be used for each cruise, golf, or spa vacation package, or hotel reservation regardless of the number of occupants.

For all Interval Options exchange requests, an exchange transaction fee shall be paid at the time of placing the exchange request. For cruise, golf, or spa vacation packages, a supplemental fee, which varies according to the vacation selected and unit or points relinquished, will be charged at the time of confirmation. For cruise exchanges, the supplemental fee will be based on many factors, including the cruise line selected, itinerary, length of the cruise, season and travel dates, and cabin and deck choices. For golf and spa exchanges, the supplemental fee will be based on factors that include the facility or location selected, length of vacation package, season and travel dates, and package components or services selected. For the exchange of accommodations for tours, the factors include the tour destination, length of tour, season and travel dates, accommodations, and tour package components or services. For Interval Experiences, the factors include the experiences selected, location, and date of the experience. The supplemental fee does not include port charges for cruises, governmental fees, taxes, transfers, or other surcharges, including, but not limited to,

energy surcharges levied by some resorts. All supplemental fees are based on double occupancy. Third or fourth guests sharing the same cabin or room are additional. Single supplements are an additional fee.

For hotel exchange reservations, an additional payment may be required and will be paid at the time of confirmation. The additional payment required will be based on many factors, including the number of nights confirmed, the hotel selected, room type, and travel dates.

Incidental services, such as spa treatments, ground transportation, golf rounds, etc., that are included in the package price, will be specified on confirmation. Other such services available may be at an additional charge. Use of signature golf courses may also require additional fees.

Promotional or discount coupons may not be applied toward cruises, vacation packages, or hotels booked through Interval Options.

Interval Options exchange confirmations may not be sold, bartered, or exchanged for other consideration. However, in limited situations, Interval Options exchange confirmations may be assigned by using a Guest Certificate, which is available to Interval Platinum members without the payment of a fee.

All Interval Options exchange requests shall be subject to such reasonable procedures as Interval may specify from time to time. All requests will be confirmed on a space-available basis; no guarantee is given that any specific request will be

confirmed. Cruises will be made available through major cruise providers. Interval Options is limited to certain decks, cabins, and availabilities, and certain other restrictions apply. Golf and spa vacation packages will be made available through golf and spa operators or individual properties. Hotel exchange inventory will be made available through a third-party distributor or sourced directly by Interval. During peak travel and holiday weeks, cruise, hotel, golf, and spa opportunities will be limited and additional surcharges including, but not limited to, energy surcharges and minimum-stay requirements may apply. Certain blackout dates may apply and rates may vary by season.

Interval's Exchange Cancellation Policies do not apply to Interval Options Confirmations. Upon relinquishment, your Home Resort week is immediately available to Interval for use. Therefore, if you cancel, your week will not be returned to you. If you are a points owner, your points will be refunded based on your membership's specific cancellation policy window. The exchange fee associated with an Interval Options exchange request will be refunded only if an exchange cannot be confirmed, or if cancellation of the applicable exchange request is received by Interval prior to confirmation. For cruise, golf, or spa vacation packages, the supplemental fee shall be refunded in accordance with the refund policies of the provider(s) of the alternative vacation component(s).

Hotel exchange reservations made through a third-party distributor will be subject to the cancellation policy stated in the booking process for the specific hotel. Hotel exchange reservations made at an Interval-sourced resort are final and nonrefundable. Once a hotel exchange is confirmed, if the Home Resort unit relinquished toward the hotel exchange is unavailable because the member is not in good standing as stated in Interval's Terms and Conditions of Individual Membership and Exchange, the member will be required to pay the entire amount due for the hotel exchange reserva-

tion (without offset for the value of the exchange), or will be subject to the cancellation policy for the specific hotel, which may include payment of a cancellation penalty. Further, if the value of the Home Resort week or points relinquished changes upon verification, the additional payment required to be made by the member may be increased.

Terms and Conditions of Dining and Leisure Discounts Powered by Entertainment®

For the terms and conditions of the Dining and Leisure Discounts Powered by Entertainment® program, refer to the Benefits section at intervalworld.com.

Terms and Conditions of Hertz Gold Plus Rewards

For terms and conditions applicable to enrollment in Hertz Gold Plus Rewards and qualification for bonus points, refer to the Benefits section at intervalworld.com.

Terms and Conditions of VIP Concierge, Golf Connection, Dining Connection, and City Guides

For the terms and conditions of VIP Concierge, Golf Connection, Dining Connection, and City Guides, refer to the Benefits section at intervalworld.com.

Terms and Conditions of Global Emergency Travel Services

For the terms and conditions of Global Emergency Travel Services, refer to the Benefits section at intervalworld.com.

Terms and Conditions of Hotel Discount

For the terms and conditions of the hotel discounts offered through the Orbitz Partner Network, refer to the Benefits section at intervalworld.com.



Contact Information



INTERVALWORLD.COM

● Exchange ● Getaways ● Travel ● Benefits ● Resort Directory ● Community



TELEPHONE NUMBERS

● Exchange ● Getaways ● Membership Services ● Interval Options and Cruises

866-763-7570

305-925-3053

● Telecommunications Device for the Deaf (TDD)

800-822-6522

"800" and "866" numbers are toll-free from the U.S., Canada, Puerto Rico, and the U.S. Virgin Islands.



FIND US ON



INTERVALWORLD.COM