

<u>Dream Vacation Club - Top Up Points Terms & Conditions</u>

- A Member can only purchase top up points to a maximum limit of 1500 points per annum. This is within a normal calendar year. In other words, the Member can only purchase 1500 points between 1 January and 31 December each year.
- The Booking dates can relate to a future period.
- The Member may use their 1500 point's allocation in increments throughout the year as long as the accumulated total does not exceed 1500 points in a calendar year.
- The price of the points will be determined annually by the trustees so the price per points needs to be a variable amount
- The use of Top-up points is not restricted or limited to any resorts or time of the year
- The Member needs to be an "up-standing" Member of the Club. In other words, the Member needs to be up to date with their loan and subscription account in order for the purchase of top-up points to be allowed to transact.
- For clarity sake, a Member will be able to make a booking using a combination of normal, bonus or top-up points
- Any top-up points purchased but not used must be retained on the Members account like normal points. They will thus be subject to the normal points' rules (i.e., expiry after 3 x calendar years). The top-up points are however not subject to subscription fees. In other words, they should be treated the same as bonus points in the fact that they are not subject to any fees.
- Top-up points are non-refundable should the booking be cancelled or not utilized.
 The points will remain on the Members account for future use subject to the above
 normal rules. There are no refunds of top-up points cash to Members should their
 points not be utilized in full or part thereof.
- Should the Member cancel or delay occupation start date on their Membership, the funds received for Top-up points cannot be transferred to the Members loan account or subscription account. These points will be forfeited at this point.
- Should the Members account be cancelled and later reinstated, the top up points will not be reinstated and will be forfeited.

