



Hilton Grand Vacations

CLUB MEMBERSHIP ESSENTIALS: WEBINAR HANDBOOK



INTRODUCTION

Welcome to the Hilton Grand Vacations Club Member Education Webinar.

Our goal is to drive the highest level of Club Member engagement and help you take charge of your lifetime of travels.

So we've simplified the Club user experience by breaking down its features and benefits into four main categories, making it easier to understand what you can do and where you can go with your Club membership.

At its core, your Club membership is made up of four main pillars:



TRAVEL



EXTEND



PROTECT



SHARE

By assigning each Club offering under one of these pillars, navigating your Club membership is designed to be more intuitive and seamless.

We hope this new roadmap will help you tune in to all the valued features and benefits of your Club membership and get you to all the places you want to go.

Thank you for joining us!



GENERAL INFORMATION – This Club Member Essentials: Webinar Handbook is based on the 2019 Hilton Grand Vacations Club Rules and is for general information purposes only. Club Rules are subject to change. Please visit club.hiltongrandvacations.com for a copy of current Club Rules.

USING GOTO WEBINAR



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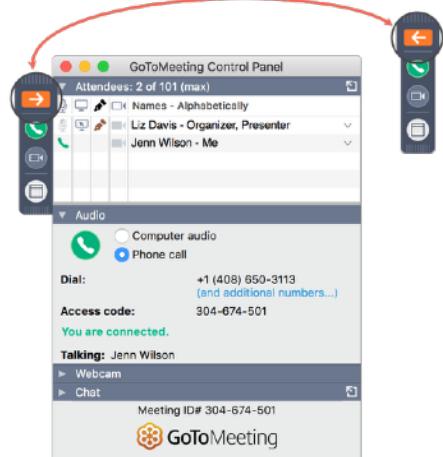
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When the organizer clicks on the 'Play' button you will see the organizers screen. If the organizer stops the webinar at any time you will be sent back to the waiting room

Here are some top tips to get the most out of your webinar experience:

The orange arrow is the grab tab - this allows you to hide or expand the control panel. Any pane from the control panel can be detached and expanded. The grab table also has some shortcuts on it that make attending the webinar easier.



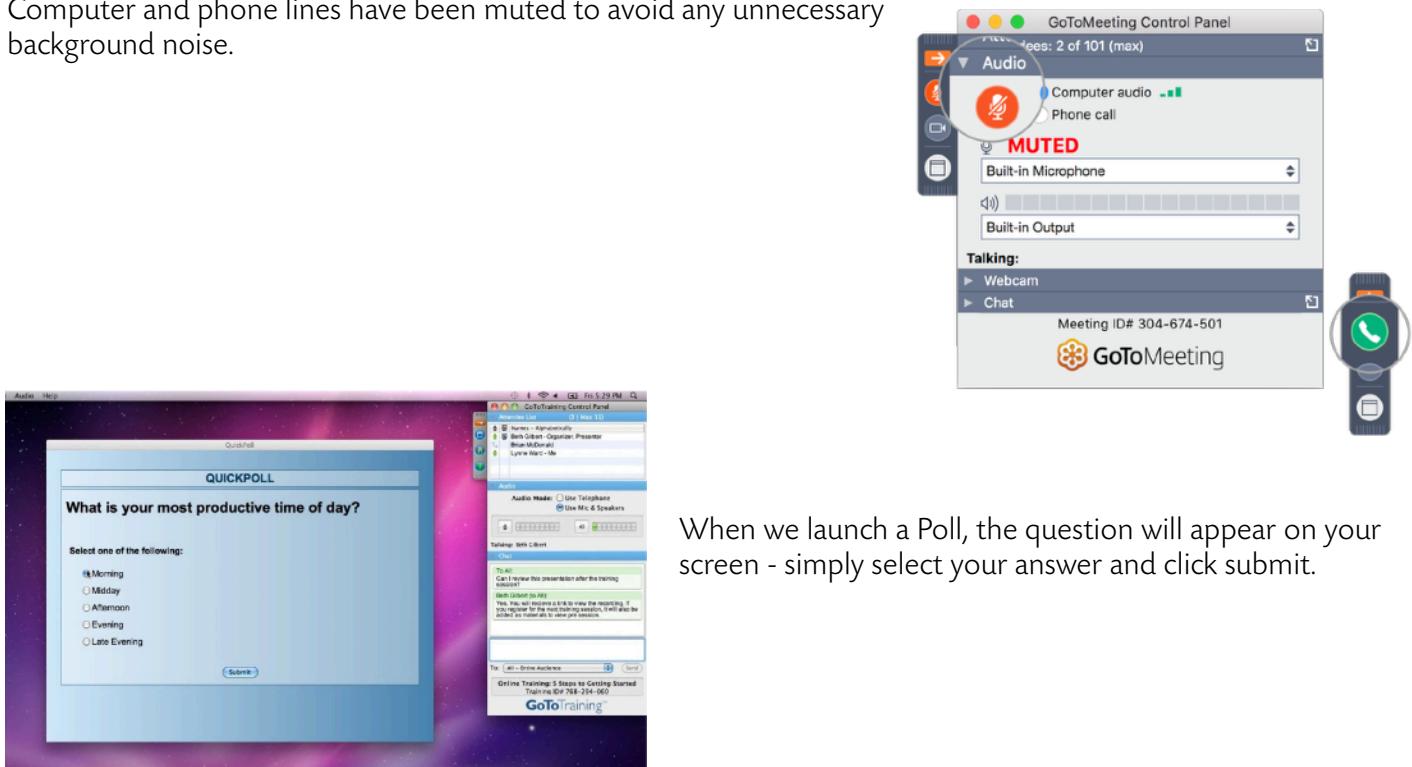
During the Webinar you will be able to use the 'Question' function. You can use this feature to either ask specific questions to our HGV Club Experts, or it can be used to share your comments when we ask for your participation during discussions. Any comments or questions that are shared will only be seen by the HGV Experts delivering the webinar - other Club Members cannot see them.

USING GOTO WEBINAR

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Computer and phone lines have been muted to avoid any unnecessary background noise.



When we launch a Poll, the question will appear on your screen - simply select your answer and click submit.

Technical Difficulties

If you have any technical difficulties during the webinar, visit: <https://support.logmeininc.com/gotowebinar>

Or call 24/7:

United States

Toll-free: 877-582-7011

Long Distance: 1-805-617-7370

WEBINAR OBJECTIVES

The objectives of the Club Membership Essentials: Webinar are for Club Members to understand:

- The Member Dashboard
- What Members own
- Club Currency
- How to make reservations
- Point stretching
- RCI
- ClubPartner Perks
- Homeowners Association (HOA)
- Elite Membership

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THE BASICS



THE BASICS | HOW THE PROGRAM WORKS

Hilton Grand Vacations Club is a points-based reservation system.

- At Hilton Grand Vacations Club, you receive an allotment of ClubPoints based on your ownership at your Home Resort
- Your allotment of ClubPoints is added to your account each calendar year
- The flexibility of the Club program enables you to access your points well in advance of each calendar year, and provides you with options to stretch points beyond their original expiration date
- You get the most out of vacation planning when you arrange your travels or stretch your ClubPoints prior to their expiration at the end of the year
- You maximize your benefits by planning ahead and vacationing every year

THE BASICS | WHAT YOU CAN DO WITH YOUR OWNERSHIP

- Feel at home with one of the most beloved and trusted hospitality brands in the world
- Reap the benefits of vacation ownership interest without the responsibilities of traditional home ownership
- Enjoy prepaid vacations for life
- Gift or will your vacation ownership to future generations
- Vacation around the world in unforgettable destinations, including:

| | |
|------------|------------------|
| Barbados | Mexico |
| California | Nevada |
| Colorado | New York |
| Florida | Portugal |
| Hawaii | Scotland |
| Illinois | South Carolina |
| Italy | Utah |
| Japan | Washington, D.C. |

- Stay at more than 5,500 properties with over 894,000 rooms in 109 countries and territories
- Gain exclusive access to thousands of RCI-affiliated resorts in more than 100 countries
- Relax in spacious accommodations, which range from studios with kitchenettes to multi-bedroom suites appointed with fully equipped kitchens, all complimented by exceptional resort experiences and services
- Earn elevated status in the Hilton Honors guest loyalty program
- Plan an endless combination of vacation adventures to suit your travel preferences
- Travel when it's best for you with a variety of locations, unit sizes, and travel dates to choose from all year long

THE BASICS | UNDERSTANDING CLUB CURRENCY

There are three types of Club currency that can be used to enhance your vacation experiences:

CLUBPOINTS

What they are: Basic Club currency

How they're accrued: Allotments of yearly ClubPoints are determined by your ownership (resort location, season and accommodation type you own)

Lifespan: Awarded January 1 and expire December 31 of each calendar year

Uses: ClubPoints can be redeemed for:

- Reservations at HGV and affiliated resorts
- Exchange reservations through RCI
- ClubPartner Perks
- Or converted to Hilton Honors points

BONUS POINTS

What they are: Additional or "bonus" Club currency

How they're accrued: Awarded with your purchase of a vacation ownership interest or through Club affiliated programs and ClubPartner Perks relationships

Lifespan: Valid for a maximum of two years

Uses: Bonus Points can be redeemed for:

- Reservations at Club resorts during Home Resort and Club reservation windows
- ClubPartner Perks
- Reservations at participating hotels and resorts in the Hilton portfolio of brands
- RCI exchange vacations
- Specialty merchandise and gift certificates
- Hilton Honors points conversion
- Annual maintenance fees

THE BASICS | UNDERSTANDING CLUB CURRENCY

HILTON HONORS POINTS

What they are: Hilton Honors program currency

How they're accrued: Earned with each hotel stay within the Hilton portfolio of brands, at participating restaurants, and by using the Hilton Honors credit card

Lifespan: Hilton Honors points don't expire, as long as you remain active within the Hilton Honors program

Uses: Hilton Honors Points can be redeemed for:

- Reservations at hotels and resorts within Hilton's 16 distinct brands
- Redemption Experiences, including concerts and excursions
- On-property rewards, including spas, golf, etc.
- Transportation, including air miles, car rentals and cruises
- Shopping, dining, and more

TRAVEL





TRAVEL OPTIONS

There are several travel options and reservation-planning windows available, each offering unique advantages to help you plan your trip effectively.





CLUB RESERVATIONS

For travel throughout our collection of Club properties, the Club Reservation window enables you to make plans well in advance at the resort of your choice during any season and in any unit size available.

| | Current-Year Points | Borrowed or Saved Points | Bonus Points | Hilton Honors Points |
|-------------------|---------------------|--------------------------|--------------|----------------------|
| Club Reservations | ✓ | ✓ | ✓ | ✗ |

Key Features

- For travel throughout the Club network of resorts
- Book 276 days before check-out and up to one day before check-in (may vary at some resorts)
- Book 59 days before check-out for The Residences, The District, and West 57th Street
- Reservations at any Club resort during any season, and in any unit type available
- Three-night minimum stay required
- Offered on a first-come, first-served basis
- Reservation fee applies



HOME WEEK

What is 'Home Week'?

Home Week is your designated vacation ownership interest based on what you purchased when you joined Hilton Grand Vacations Club.

It specifically defines the resort, unit type, size, season (Platinum, Gold, Silver or Bronze) and number of nights you own, as well as how often you own – annually or biennially. Your ownership also determines the number of ClubPoints you are allocated for use in the Hilton Grand Vacations Club Exchange Program.

What types of Home Weeks are available?

There are two types of Home Weeks:

- **Floating Home Weeks:** When you can choose from a range of weeks (or "season") in which to confirm your Home Week Reservations based on Hilton Grand Vacations Club Rules.
- **Fixed/Event Home Weeks:** When your selected Home Week is confirmed for you for the specific week or event in which you own. If you don't wish to vacation during your allotted Home Week, then it's your responsibility to cancel the auto-confirmed reservation to gain access to the ClubPoints associated with your account based on Hilton Grand Vacations Club Rules.

Where can I find information on my Home Week?

Your Home Week ownership interest can be found in your Purchase Agreement. This document specifically details the resort, unit type, size and season in which you own, plus the number of ClubPoints your ownership is worth. You can also find this information on your Member dashboard on the Club Member website.

Do I pay a Club transaction fee if I confirm a Home Week Reservation?

No. Home Week reservations are complimentary.



HOME WEEK RESERVATIONS

When you prefer to visit the resort where you own, you can take advantage of the exclusive advance reservation benefits offered during the Home Week reservation window. The specifics of your Home Week include a home resort, a season, check-in day(s), number of days, unit type, and number of ClubPoints.

| | Current-Year Points | Borrowed or Saved Points | Bonus Points | Hilton Honors Points |
|------------------------|---------------------|--------------------------|--------------|----------------------|
| Home Week Reservations | ✓ | ✗ | ✗ | ✗ |

Key Features

- Exclusive advance-reservation window at the resort where you own
- Number of days owned (3, 4, or 7, depending on location)
- Ability to book in your priority period 365 to 276 days before check-in for most resorts (may vary at some resorts)
- Booked for the same resort, unit size, and season in which you own
- Resort's standard check-in day
- Applicable annual allotment of ClubPoints required
- Reservation fee doesn't apply



OPEN SEASON RESERVATIONS

If you have a more spontaneous spirit of travel, you may want to consider Open Season reservations. Open Season reservations are ideal for last-minute getaways and grant exclusive Member rates at our Club properties for Member occupancy only.

Key Features

- Ideal for last-minute getaways
- For travel throughout HGV resorts (subject to HGV rules)
- Book 30 days before check-out and up to one day before check-in at most resorts
- Exclusive Member rates
- Two-night minimum stay required (may vary at some resorts)
- Only available to Club Members for personal use
- Offered on a first-come, first-served basis
- Reservation fee doesn't apply



HOME RESORT RESERVATIONS

Home Resort reservations are a priority reservation window currently offered exclusively to Owners at West 57th Street by Hilton Club, The Residences by Hilton Club, and The District by Hilton Club. Home Resort reservations may be made at the resort where you have an ownership interest for any number of nights, in any unit type available, outside of Home Week.

| | Current-Year Points | Borrowed or Saved Points | Bonus Points | Hilton Honors Points |
|--------------------------|---------------------|--------------------------|--------------|----------------------|
| Home Resort Reservations | ✓ | ✓ | ✓ | ✗ |

Key Features

- Priority reservation window for Owners at West 57th Street by Hilton Club, The Residences by Hilton Club, and The District by Hilton Club only
- Reservations at the resort where you own, for any number of nights, in any unit type, and during any season outside of Home Week
- Book 276 to 75 days before check-out for The Residences or The District
- Book 276 to 60 days prior to the check-out date for West 57th Street
- No minimum stay required
- Reservation fee applies



BY HILTON CLUB PRIORITY RESERVATIONS

By Hilton Club Priority reservations are a reciprocal 15-day exchange window where Owners at The Residences or The District may exchange into their property 75 days to 60 days before check-out using ClubPoints. By Hilton Club Priority exchange reservations may only be made using ClubPoints.

| | Current-Year Points | Borrowed or Saved Points | Bonus Points | Hilton Honors Points |
|--------------------------------------|---------------------|--------------------------|--------------|----------------------|
| By Hilton Club Priority Reservations | ✓ | ✓ | ✗ | ✗ |

Key Features

- Reciprocal 15-day exchange window for Owners at The Residences by Hilton Club and The District by Hilton Club only
- Book 74 to 60 days prior to check-out for The Residences and The District
- Only available using ClubPoints



| | Current-Year Points | Borrowed or Saved Points | Bonus Points | Hilton Honors Points |
|---------------------------|---------------------|--------------------------|--------------|----------------------|
| Partner Perk Reservations | ✓ | ✓ | ✓ | ✗ |

ClubPartner Perks Highlights

Check off your travel bucket list by using your ClubPoints, Bonus Points, saved and borrowed points to add these novel adventures to your itinerary.

Adventure Travel | Whatever adventure travels you crave, we have plenty to satisfy your desire for action amidst extraordinary natural wonders from the Arctic to the Amazon.

Cruises | When you yearn to spend some time on the high seas, take off on a cruise vacation.

Guided Journeys | Explore the essence of each destination through first-hand experience and exclusive access to the area's history, culture and cuisine with guided tours and excursions.

Houseboat and Yacht Charters | Captain a deluxe houseboat appointed with all the amenities of home, or pamper yourself with a private yacht experience tailored to casual travelers and experienced boaters alike.

RV and Motorcycle Expeditions | If your idea of a life-changing trip is the freedom of the open road, indulge your desire aboard a well-appointed RV or on a premium motorcycle.

Urban Attractions | Trade Discover the iconic attractions of a dozen cities across the United States with Smart Destinations Go City Cards and Explorer Passes.

ClubPartner Perks are among the most innovative advantages of Club membership, providing you with the opportunity to enjoy unique vacation experiences, including cruises; RV, motorcycle, and houseboat rentals; yacht charters; airline reservations; and first-class adventure tours.



How to book ClubPartner Perks

- Visit club.hiltongrandvacations.com and click Club Membership > ClubPartner Perks for a full list of ClubPartner Perks
- Review the website frequently for details on the latest vacation enhancements
- Select your preferred style of travel, destination and vacation dates (allow for a 30-day advance booking requirement)
- Decide if you prefer to use points, pay with cash, or both (a ClubPartner Transaction Fee may apply)
- Determine the size of accommodations needed for the number of people traveling
- Call a Club Counselor to discuss your vacation goals and order your travel certificates, soon available online (call-backs may be required)
- Obtain required documentation (valid through the dates of your vacation and for six months thereafter) well in advance of international travel

Visit club.hiltongrandvacations.com
and click Club Membership > ClubPartner Perks
for a full list of possibilities.



ClubPartner Perks Grand Adventures Highlights

Every year, ClubPartner Perk Grand Adventures enable Members to travel to amazing destinations along with fellow Club Members.

A limited number of staterooms for these extraordinary cruises are offered at special Members' Only pricing, based upon availability.

Prices are per stateroom based upon two travelers and include government taxes and fees.

Visit club.hiltongrandvacations.com
and click Club Membership > Club Member Exclusives >
ClubPartner Perks > ClubPartner Perk Grand Adventures



THE BENEFITS OF HILTON HONORS

Perks

- Access to more than 5,500 resorts and hotels in the Hilton portfolio of brands around the world
- Featured travel opportunities and exclusive amenities including:
 - ▶ Travel packages
 - ▶ Discounted rates at hotels and resorts in the Hilton portfolio of brands
 - ▶ Car rentals
 - ▶ Amazon Shop with Points
 - ▶ Bank your Diamond status
 - ▶ Points and Money
 - ▶ Pooling Points
 - ▶ Airline miles exchanges
 - ▶ Experience Rewards
 - ▶ Specialty gift items

Value

You can earn Hilton Honors points:

- By converting ClubPoints or Bonus Points
- With qualifying stays at participating hotels and resorts in the Hilton portfolio of brands
- By participating in points programs
- By making purchases with Hilton credit cards from leading credit card companies

Frequent travelers can also earn elevated status in the award-winning Hilton Honors guest loyalty program.

For more information on the Hilton Honors program, please visit
hiltonhonors.com



CONFIRMING RESERVATIONS

Using ClubPoints or Bonus Points

- Contact Club by phone to convert your ClubPoints to Hilton Honors Points for Immediate Hilton Honors Reservations
- Hilton Grand Vacations ClubPoints will be converted to Hilton Honors Points at a rate of 1:20 for use when booking hotel reservations
- Visit hiltonhonors.com to explore options to use your Hilton Honors Points for hotel reservations and other experiences

Using Hilton Honors Points

- Visit hiltonhonors.com or call Hilton Honors Reservations to book reservations with Hilton Honors Points
- Use the Hilton Honors mobile app to book, check in, and choose your hotel room

Cancellations

- Transactions are final once ClubPoints or Bonus Points are converted to Hilton Honors Points; Hilton Honors Points can't be converted back into ClubPoints or Bonus Points

Hilton Honors Conversion Rates

| RESORT | IMMEDIATE HILTON HONORS RESERVATIONS | | FUTURE YEAR | |
|---|--------------------------------------|--|-------------------------------------|--|
| | NO. OF POINTS NEEDED FOR CONVERSION | RATIO OF CLUBPOINTS TO HILTON HONORS POINTS* | NO. OF POINTS NEEDED FOR CONVERSION | RATIO OF CLUBPOINTS TO HILTON HONORS POINTS* |
| General Hilton Grand Vacations Club Resorts | Any number | 1:20 | Full allotment | 1:25 |
| The Grand Islander by Hilton Grand Vacations Club - Penthouse | | 1:20 | | 1:50 |
| Grand Waikikian by Hilton Grand Vacations Club - Penthouse | | 1:20 | | 1:50 |
| West 57th Street by Hilton Club | | 1:20 | | 1:50 |
| The District by Hilton Club | | 1:20 | | 1:50 |
| The Residences by Hilton Club | | 1:20 | | 1:50 |



EXCHANGING WITH RCI

| | Current-Year Points | Borrowed or Saved Points | Bonus Points | Hilton Honors Points |
|------------------|---------------------|--------------------------|--------------|----------------------|
| RCI Reservations | ✓ | ✓ | ✓ | ✗ |

Pursue new vacation horizons each year through our affiliation with RCI, where you have exchange privileges at thousands of RCI resorts in more than 100 countries.

Your Club Membership enables you to request reservations for nightly and weekly stays at participating RCI resorts:

Weekly Exchange

- 7-night stays
- Ongoing search request offered

Nightly Exchange

- Can be booked 10 months from your check-in date

| UNIT SIZE | POINTS REQUIRED PER NIGHT | POINTS REQUIRED FOR A 7-NIGHT STAY |
|-----------|---------------------------|------------------------------------|
| Studio | 120 to 480 | 1,200 to 2,400 |
| 1-Bedroom | 170 to 680 | 1,700 to 3,400 |
| 2-Bedroom | 240 to 960 | 2,400 to 4,800 |
| 3-Bedroom | 290 to 1,170 | 2,900 to 5,800 |

Visit club.hiltongrandvacations.com
and click Club Membership > Resort Vacation Exchange
to book an RCI resort stay online.



RCI Protection for Hilton Grand Vacations

- RCI offers Points Protection for all of your reservations confirmed with ClubPoints or RCI Deposited Points
- When you book a reservation, regardless of the number of nights, you will be given the option to purchase Points Protection for a fee of \$59. Points Protection allows all of your points to be returned to you in the event you need to cancel your reservation, even if it is the day of check-in
- Unlike Club Season Reservations through HGV, your RCI reservations are not changeable. If at any time you want to modify or change your reservation in RCI, you will have to cancel it, which means your exchange fee and points are forfeited
- If you purchased Points Protection, the points will be fully returned to your account

RCI Cancellation Policy

- When you book with RCI, you have until the close of business the day after you confirm the reservation to cancel or change the reservation and get your exchange fee and points back
- After the grace period ends, if you need to cancel or change your reservation, you will automatically forfeit the exchange fee
- If you purchased protection at the time of booking, or if you purchase protection right before canceling, you will retain all of your points
- The fee paid to purchase protection is always forfeit, even if you cancel the reservation while it is in the grace period
- If you choose not to purchase Points Protection and your cancellation occurs within 30 days of the check-in date, you will forfeit up to 100% of the points used. The point loss for an RCI reservation is the same as the HGV Club Season reservation cancel policy

EXTEND





WHAT YOU CAN DO WITH YOUR POINTS

Optimize your points in several ways:

Save*

- Save any or all of your current-year ClubPoints
- Hilton Grand Vacations Club Members: Use saved points for Home Resort, Club, By Hilton Club Priority, ClubPartner Perks, and RCI Exchange reservations in the current year

Save Expired Points*

- Members who missed the December 31 deadline to Save last year's Points have the added flexibility to Save Expired Points through January 31
- This enhancement is a safeguard for Members who were unable to Save by the December 31 deadline
- Members can elect to save into Hilton Grand Vacations Club or Deposit into RCI
- The cost to Save Expired Points is \$299
- There is no discount for Elite Members

RCI Deposit*

- Turn any or all of your current-year ClubPoints into RCI weekly and nightly exchange reservations
- Use any remaining "saved" Points for RCI weekly and nightly exchange reservations
- You can deposit current-year ClubPoints or Saved Points into RCI at any time. The points will be valid for two additional years
- If you are unable to use deposited points before the end of the second year, you will have the option to extend them into a third year. For RCI Deposited Points, there is a fee



Convert*

Conversion for Immediate Hilton Honors Reservations

- Hilton Grand Vacations Club Members: Convert your current-year and next year's ClubPoints into Hilton Honors Points on or before December 31 of the current year
- Converted at a 1:20 conversion rate when used immediately to book a Hilton Honors reservation. For example: 5,000 ClubPoints = 100,000 Hilton Honors Points

Conversion for Use in the Following Year

- Convert any of next year's points into Hilton Honors Points by December 31 of the current year
- Converted at a 1:25 conversion rate when deposited into your Hilton Honors account for use from January of next year. For example: 5,000 ClubPoints = 125,000 Hilton Honors Points

| RESORT | IMMEDIATE HILTON HONORS RESERVATIONS | | FUTURE YEAR | |
|---|--------------------------------------|--|-------------------------------------|--|
| | NO. OF POINTS NEEDED FOR CONVERSION | RATIO OF CLUBPOINTS TO HILTON HONORS POINTS* | NO. OF POINTS NEEDED FOR CONVERSION | RATIO OF CLUBPOINTS TO HILTON HONORS POINTS* |
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| West 57th Street by Hilton Club | | 1:20 | | 1:50 |
| The District by Hilton Club | | 1:20 | | 1:50 |
| The Residences by Hilton Club | | 1:20 | | 1:50 |

Borrow

- Use any number of next year's ClubPoints or deposited ClubPoints in the current year
- Hilton Grand Vacations Club Members: Apply them toward Home Resort and Club reservations, Hilton Honors conversions for immediate use, ClubPartner Perks, and RCI Exchange reservations

* Fees may apply

PROTECT





- At the time of reservation, cancellation protection is offered for Home Week, Home Resort Priority, by Hilton Club Priority, or Club reservations for a fee
- Cancellation protection, if offered, allows a Member to cancel a reservation using ClubPoints within thirty-one (31) days of scheduled arrival with no loss of ClubPoints
- Any transaction fees remain subject to applicable cancellation policies
- Cancellation protection is offered for RCI Exchange Reservations
- When you book a reservation, regardless of the number of nights, you will be given the option to purchase Points Protection for a fee. Points Protection allows all of your points to be returned to you in the event you need to cancel your reservation, even if it is the day of check-in
- When you book with RCI, you have until the close of business the day after you confirm the reservation to cancel or change the reservation and get your exchange fee and points back. After the grace period ends, if you need to cancel or change your reservation, you will automatically forfeit the exchange fee
- If you purchased protection at the time of booking, you will retain all of your points
- Cancellation protection is not available for reservations using Bonus Points or for any ClubPartner Perk reservation or transaction
- Up to thirty-one (31) days prior to scheduled arrival, Hilton Grand Vacations Club Members who own a fixed or event week may add cancellation protection to their automatic reservation for a fee by calling the Club
- Cancellation for any accommodations or benefits other than Affiliated Resorts, including RCI Exchange confirmations, ClubPartner Perk reservations, and reservations at Hilton portfolio of brands hotels, are subject to the separate cancellation policies of such providers



- Members can save themselves from the worry of remembering to Save Points before the end of the year by opting into Auto-Save Points
- Auto-Save Points ensures that any remaining Points are Saved automatically and roll over into Q1 of the following year

2019 Transaction Fees:

| Auto-Save | Cost |
|--|------|
| Auto-Save Points (Q1 only) - Phone | \$88 |
| Auto-Save Points (Q1 only) - Online | \$78 |
| Elite: Auto-Save Points (Q1 only) - Online | \$78 |
| Elite Plus: Auto-Save Points (Q1 only) - Online | \$58 |
| Elite Premier: Auto-Save Points (Q1 only) - Online/Phone | \$0 |

SHARE





- Guests not accompanied by a Member during a stay must obtain a Guest Confirmation prior to check-in
- Only Members may obtain Guest Confirmations via club.hiltongrandvacations.com or by contacting the Club and providing the guest name at least 24 hours prior to guest check-in
- Guests will be required to present valid government issued photo identification and a major credit card upon check-in
- Guest Confirmation fees are provided in the Club Fee Schedule
- No changes permitted to a Guest Confirmation once issued
- If a new Guest Confirmation is required, an additional fee may apply
- Guest Confirmation fees are non-refundable. Members deemed to be violating the prohibition on using the Club for commercial purposes may have Guest Confirmation requests denied or limited

Full terms and conditions of any such program are available
within the Member Rewards section at
club.hiltongrandvacations.com.

SHARE | REFERRAL PROGRAM



- From time to time, Hilton Grand Vacations and/or its affiliated entities may offer Members in good standing the opportunity to participate in a referral reward program
- Any such program is limited to Members who have purchased a vacation ownership interest from Hilton Resorts Corporation or an affiliate

OTHER



OTHER | HOMEOWNERS ASSOCIATION (HOA)

As a Hilton Grand Vacations Club Member or Owner, you're a part of a Homeowners Association (HOA) that maintains the quality and upkeep of our resorts.

UNDERSTANDING YOUR MAINTENANCE FEES

Operating Fee

Funds the day-to-day operating expenses of your property including costs related to:

- Building repair and maintenance
- Administration and management
- Utilities
- Security
- Housekeeping
- Recreational amenities
- Landscape maintenance

Reserve Fee

Funds capital reserves that need to be available for future replacement and refurbishment of your property, including:

- Furniture
- Painting
- Roofing

Club Dues

Annual dues for membership in the Hilton Grand Vacations Club or The Hilton Club - New York exchange program

Inventory Activation

A one-time fee per ownership interest

Real Estate Taxes

Taxes on property, determined by the county in which the property is located

OTHER | HOMEOWNERS ASSOCIATION (HOA)

ARDA

A voluntary contribution that supports the efforts of the American Resort Development Association (ARDA), the vacation ownership industry's trade association focused on promoting vacation ownership legislation

YOUR MAINTENANCE FEES AT WORK

Your maintenance fees are used carefully and considerately to enhance the vacation ownership experience. These fees specifically fund:

- Beautification and upkeep of our properties
- Insurance payments
- Support of management companies
- Utilities
- Refurbishment
- Taxes

The Breakdown

- Resort operations costs are allocated among all Owners per resort by way of an annual maintenance fee
- Most resorts require these fees on an annual basis, but some may require them monthly, quarterly, or biannually
- You can compare the cost of your timeshare maintenance fee to the costs of owning your home or car, both of which need regular maintenance and repairs
- If you own a condo or have owned one in the past, you may also be familiar with homeowners' association fees, which operate similarly to timeshare maintenance fees

WAYS TO GET INVOLVED

You can play an active role in your HOA by:

- Voting when the proxy arrives at your home for the Board of Directors elections
- Attending your Homeowners Association yearly meetings
- Participating in events and meetings happening at your Home Resort
- Reading and contributing to conversations in your HOA newsletters
- Completing all survey opportunities

OTHER | ELITE

HOW TO REACH ELITE STATUS

There are three Elite tiers you can aspire to reach:

- Elite: 14,000 ClubPoints
- Elite Plus: 24,000 ClubPoints
- Elite Premier: 34,000 ClubPoints

Your HGV Elite status also means you have elevated-tier status within the Hilton Honors program:

- Elite and Elite Plus Members receive Hilton Honors Gold Elite Membership
- Elite Premier receives Hilton Honors Diamond Elite Membership

OTHER | ELITE BENEFITS AT A GLANCE

| Benefits for Elite, Elite Plus and Elite Premier | Benefits for Elite Plus | Benefits for Elite Premier |
|---|--|--|
| <ul style="list-style-type: none"> • Dedicated team of Elite specialists to assist you • Exclusive Elite Experiential Offers • Dedicated check-in area and Elite room key at select Club properties • RFID wristband (where available) • Waived reservation fee for 7-14 night consecutive stays at HGV properties • Access to Kings' Land on-site amenities while staying at Kohala Suites or The Bay Club • Elite Advantage priority reservation window at Club affiliated resorts • 10% discount on open season reservations • Save \$10 on online reservations • 15% discount on merchandise at HGV online store • Discount up to 10% on luggage delivery service provided by Luggage Forward • Priority access to a selection of the most distinctive resorts in the RCI global portfolio through RCI Select Exchange • Exclusive access to the Villas of Distinction using ClubPoints, Bonus Points and cash • Exclusive access to Grand Mayan Properties in Mexico • \$50 onboard credit per cabin on cruises booked through hgvc.cruisesonly.com • Priority access to ClubPartner Perk exclusive cruise itineraries • Access to ClubPartner Perk Grand Adventures • Hilton Honors Gold Elite Membership | <ul style="list-style-type: none"> • All Elite benefits • Welcome gift at select properties upon check-in • 15% discount on Open Season reservations • Save \$20 on online reservations • Exclusive access to International Holiday Retreats • Exclusive access to Gulliver's Travel Associates • Exclusive access to Holiday Cottages Group • Ability to convert any number of annual allotment of current-year ClubPoints to Hilton Honors points at a 1:25 ratio • Complimentary upgrades to next-best available unit type, within the same suite size, for Club and Home Resort reservations (subject to availability) • Hilton Honors Gold Elite Membership | <ul style="list-style-type: none"> • All Elite and Elite Plus benefits • No reservation or transaction fees by phone or online • 100% discount on upgrade fee on additional vacation ownership purchases at select properties • 30% discount on Open Season reservations • Exclusive access to The Registry Collection featuring over 200 luxury properties worldwide. Use either ClubPoints and/or Bonus Points. Guest certificates available • Complimentary one-way airport or train station transfer from airport to select Club properties provided by GroundLink • Hilton Honors Diamond Elite Membership |

OTHER | SERVICE CHANNELS

As a Club Member, you have access to a comprehensive roster of services to help you navigate your membership.

Hilton Grand Vacations Club Member Services

For current service hours, please visit club.hiltongrandvacations.com

Telephone

Worldwide: 407-613-3141
U.S. and Canada (English only, toll-free domestic): 800-932-4482
Europe: 44-845-608-6385
Japan (toll free.): 0120-805-811
Outside Japan (mobile): 03-6866-4900
Asia-Pacific: 65-6324-9449

Email

input@hgvc.com
hgvclubjapan@hgvc.com (Japan)
input@myhiltonclub.com

Web

club.hiltongrandvacations.com

Hilton Grand Vacations Mobile App

Download in the Google Play Store for Android or Apple App Store for iPhone by searching for "Hilton Grand Vacations"

Fax

407-613-3177

Mail

Hilton Grand Vacations
Club Member Services
6355 MetroWest Boulevard
Suite 180
Orlando, FL 32835

Grand Vacations Title Services

Transfer ownership to a third party, and add or remove names from the title of your vacation interest

U.S. and Canada: 877-764-4482
gvt-resale@hilton.com

OTHER | CLUB MEMBER WEBSITE

The Hilton Grand Vacations Club Member website is an excellent resource, which you can access 24 hours a day, to help you plan your trip and manage your membership.

Member Dashboard

View all of your membership information in one place, including your current and future point balances, membership status, Hilton Honors account information, and a countdown to your upcoming vacations

Destinations

Explore the full Club resort collection by region, points and Open Season; learn more about each resort's unique features and accommodations; and check availability before booking

Club Membership

Explore the many enhancements available for Club Members including Hilton Honors benefits, the Elite program, and RCI Exchange privileges, plus ClubPartner Perks and Members-only offers

Points

View and manage all of your points, whether you want to save them for next year, deposit them with RCI, or convert them to Hilton Honors Points with just a few clicks

Ownership

Find your contracts and HOA information, including your 1098 statements, and pay your loans and annual fees

Club Navigator

A series of tools to help you manage your vacation ownership, including learning modules, FAQs, videos, a vacation planning calendar, and resort seasons guide

My Account

Manage your contact information and communication preferences, and view your reservations

Every time you use your online account, you save money on transaction fees associated with calling Club.

OTHER | HILTON GRAND VACATIONS MOBILE APP

The Hilton Grand Vacations mobile app is another great resource to help you plan your vacations and manage your membership while you're far from home.

My Trip

View a snapshot of your trip details, including reservation information, on-property activities and dining options, as well as any events or promotions offered on property or near you during your stay

Front Desk Messaging

Chat directly with the front desk during your stay at many Hilton Grand Vacations resorts. This feature allows you to quickly make requests and get answers to questions about your stay directly from our mobile app. The Front Desk Messaging feature will be available on the My Trip Dashboard throughout your stay at eligible HGV resorts

Mobile Booking

Search for the perfect vacation with our mobile-friendly booking engine. Choose "My Dates" if you know the exact dates you'd like to travel and only see availability for what you are looking for. If your dates are flexible, choose "Flex" and you can see availability across a range of dates. Choose "Open Season" to see just what's available during the Open Season rental window

Club Guide

Connect with fellow Club Members in an online community where you can post questions and make or read recommendations on what to do during your trip

Guest Feedback

Provide your thoughts and feedback regarding your stay while you're on vacation and once you return home

Push Notifications

Receive messages and alerts directly to your smartphone so you can stay informed and focused on enjoying your vacation

Member Dashboard

Make and manage reservations, points, membership details, and more...just like you would on the Club website

Visit the App Store for iPhone and iPad or Google Play for Android, then search for "Hilton Grand Vacations" and start your download.

OTHER | GLOSSARY

| TERM | DESCRIPTION |
|---|--|
| Affiliated Resort | Club Resorts and Club Eligible Resorts approved by Hilton Grand Vacations to be part of the Club. |
| ARDA | An acronym for the American Resort Development Association (ARDA). |
| Biennial Ownership | When an Owner makes a reservation for use and occupancy of a resort for a time period every other calendar year. <ul style="list-style-type: none">• An ownership that is deeded with usage available every other year• Usage in Even years or Odd years |
| Bonus Points | Additional currency awarded with the purchase of a vacation ownership interest, or through Club affiliated programs and ClubPartner relationships. |
| Borrowing | Use of any number of next year's ClubPoints or Saved ClubPoints in the current year to make select reservations. |
| Cancellation Protection | At the time of reservation, cancellation protection is offered for Home Week, Home Resort Priority, by Hilton Club Priority, or Club reservations for a fee. Allows all ClubPoints used for a reservation to be returned to the account upon cancellation of the reservation. |
| Club Dues | The costs and expenses of the Club assessable to each Club Membership account each calendar year. |
| Club or Hilton Grand Vacations Club Program | The name given to the variety of exchange and reservations services and vacation and travel benefits offered by Hilton Grand Vacations Club. |
| Club Reservation | Reservations made at Affiliated Resorts throughout the Club network during the designated Club Reservation Window. |
| ClubPartner Perks | Hilton Grand Vacations Club is affiliated with renowned travel partners offering Members a variety of exceptional travel experiences and benefits. |
| ClubPoints | Basic Club currency. Allotments of yearly ClubPoints are determined by Ownership (resort location, season and accommodation type) and are awarded January 1 and expire on December 31 of each calendar year. |
| Commercial use | Accommodations available through the Club are for the personal use and enjoyment of Members (and Members' immediate family and guests known by Members). Commercial use of the Club is strictly forbidden. |
| Guest Certificate | Guests not accompanied by a Member at check-in or during a stay must obtain a Guest Certificate prior to check-in. |
| Hilton Honors | Hilton Honors is Hilton's Loyalty Reward Program, where Members can enjoy hotel stays at Hilton's 16 distinct brands by converting their ClubPoints to Hilton Honors Points |

| | |
|-----------------------------------|--|
| Hilton Honors Conversion - Future | Convert next year's ClubPoints to Hilton Honors Points now for future year use. Once ClubPoints are converted to Hilton Honors Points, it is a final transaction. Points become available in the Member's Hilton Honors account the first week of January. |
| Hilton Honors Hotel Stay | When a Club Member uses their Hilton Honors Points to make a reservation at a hotel in the Hilton portfolio of brands. |
| Hilton Honors Points | A Hilton Grand Vacations Club currency used to make hotel reservations. |
| Homeowners Association | A group of homeowners, elected by the owners of that resort, at a particular resort whose purpose is to maintain and enhance the property. |
| Home Resort Priority Reservation | Reservations at a Member's Home Resort for any number of nights, in any unit type available subject to Member ClubPoint availability and accommodation availability. During the Home Resort Priority Reservation Window, Members will only compete for reservations with other Owners at that Resort. (Only applicable to By Hilton Club resorts) |
| Home Week | A Club Member's ownership interest(s) in an accommodation at their Home Resort. Home Week reservations are consecutive night reservations at the Home Resort in the season and unit type owned, for the number of days owned, and checking in on the resort's standard check-in day. |
| Home Week Reservation | Consecutive night reservations at the Home Resort in the season and unit type owned, for the number of days owned. |
| Maintenance Fee | Fees paid by the Owners for the upkeep of their accommodation at their Home Resort <ul style="list-style-type: none"> • Yearly assessment paid to the Homeowners Association (HOA) by each Owner • Includes cost for the operation of the resort, capital reserve, and real estate taxes • Amount of fees depends on size, location and amenities of the resort • Fees are determined by the budgetary requirements of each individual HOA |
| Member in Good Standing | The status assigned to a Member of Hilton Grand Vacations Club when he or she has remained current on fees and payments. |
| Open Season Rental | Two-night minimum reservations in any resort accommodations available within the Club by paying the Open Season rental rate during the Open Season Reservation Window. |
| RCI Deposited Points | On or before December 31 of the current year, Members may deposit current-year ClubPoints or previously Saved ClubPoints into the RCI Exchange Program for future weekly and nightly RCI reservations. |
| RCI Exchange | Members may use ClubPoints or Bonus Points to reserve accommodations in the RCI Exchange Program. |
| Real Estate Taxes | Property taxes on a Member vacation real estate. |
| Reservation Fees | Fees associated with making a reservation. |
| Saved Points | Members may save any or all current-year ClubPoints for Home Resort, Club, By Hilton Club Priority, ClubPartner Perks, and RCI reservations in the following year. |

