CLUB REFERENCE 2019

RULES AND FEES







(III) Hilton Grand Vacations

A vacation state of mind

(B) Hilton Grand Vacations



TABLE OF CONTENTS

TRAVEL

RESORT RESERVATIONS AT CLUB RESORTS

Home Week4
Home Resort Priority5
By Hilton Club Priority5
Club Reservations6
Open Season6
Changes to Reservations7
Cancellation of a Resort Reservation 7
ClubPoint Expiration8
Bonus Point Expiration

RCI EXCHANGE RESERVATIONS

RCI Weekly Reservations.	8
RCI Nightly Reservations	8
Cancellations of RCI Reservations	9

HILTON PORTFOLIO OF BRANDS RESERVATIONS

Hilton Honors Reservations10	0
Conversion for Immediate	
Hilton Honors Conversion10	0

EXTEND

POINT STRETCHING

Borrow12
Hilton Honors Conversion for
Following Year Use
Bonus Points Conversion12
Save Points
RCI Deposit13

PROTECT

Cancellation	Protection	13
--------------	------------	----

SHARE

Referral Program13
Guest Certificates14
No Commercial Use of Club
by Members or Guests14

ELITE

ELITE PRIVILEGES TERMS

Elite Qualification14
Elite Privileges10
Other Elite Terms10

OTHER

RESORT DETAILS

Check-in Requirements17
Accessible Accommodations 17
Accommodations Unavailability17
Resort Restrictions17
Occupancy Restrictions
Resort Amenities
Units
Housekeeping18

FEES

Hilton Grand Vacations Club	
Fee Schedule 24-	-25
RCI Exchange Fee Schedule	.25
Additional Charges	.25

VACATION PLANNING

CALENDAR		26-27
----------	--	-------

CLUB AFFILIATED	
RESORT SEASONS	28-31

Each purchaser of an ownership interest at a Hilton Grand Vacations Club Property is also a member ("Member") of The Hilton Grand Vacations Club exchange program (also referred to as the "Club"). The Hilton Grand Vacations Club Property at which a Member owns an ownership interest is known as that Member's "Home Resort."

Each year Club Members receive an allotment of ClubPoints symbolic of the reservation rights of the vacation ownership interest(s) owned in the Club program. Members who own biennial interests receive an annual allotment of ClubPoints every other year. The number of allotted ClubPoints is based upon the Home Week owned considering the particular resort, season and unit type owned. Assigned ClubPoints are automatically deposited into a Member's account and utilized to make reservations in accordance with the rules herein. If a Member does not use allotted ClubPoints during a given year, they shall expire at the end of the year. See club.hiltongrandvacations.com for the 2019 ClubPoints and Open Season Rates charts to determine how many ClubPoints are required to make a reservation at any particular Hilton Grand Vacations Club resort.

Reservation requests are processed on a first-come, first-served basis. The Club cannot guarantee that a specific reservation request will be confirmed; however, the earlier a reservation request is submitted, the better the chance that the preferred reservation may be confirmed. The best results are achieved by making reservations as far in advance as the reservation windows allow. Flexibility with travel dates and destinations will also impact the success of travel planning. Unless a Guest Certificate is obtained, all reservations shall be in the name of the Member and the Member must check-in and be an occupant during the reserved stay. Guest Certificates are available for Home Week, Home Resort Priority, by Hilton Club Priority, and Club reservations only. Guest Certificates are not permitted for Open Season rental reservations. Members found to be utilizing exchange reservations for commercial or residential purposes may be denied privileges. Guest confirmations are subject to fees as set forth in the Club Fee Schedule at **club.hiltongrandvacations.com**.

TRAVEL

RESORT RESERVATIONS AT CLUB RESORTS

There are five types of resort reservations within the Club:

1) Home Week reservations are consecutive night reservations at the Home Resort in the season and unit type owned, for the number of days owned, checking in on the resort's standard or available check-in day ("Home Week"). Members have a priority reservation period to reserve their Home Week during the "Home Week Priority Reservation Window" without competing for such reservation with other Members other than those owning the same suite configuration and season at the same resort. This window lasts approximately ninety (90) days beginning one (1) year (365 days) prior to the desired check-in date and ending nine (9) months (276 days) in advance of the desired check-in date.

After the Home Week Priority Reservation Window ends, Members will no longer have an exclusive window to book their Home Week, however, they may still make a Home Week reservation, subject to availability.

2) The Home Week Priority Reservation Window for BW Vacation Suites (also known as Hokulani Waikiki by Hilton Grand Vacation Club) and GI Vacation Suites (also known as The Grand Islander by Hilton Grand Vacations Club) lasts six months beginning one (1) year (365 days) prior to the start day of the desired check-in and ending six (6) months (186 days) in advance of the desired check-in date.

Home Week reservations may only be made using current year ClubPoints associated with the specific ownership interest associated with that Home Week. When a Home Week reservation is confirmed, the entire annual allotment of ClubPoints assigned to the Member for that ownership interest is used. Home Week Priority Reservation Windows may be extended during the first year that a resort is available for occupancy through the Club.

Members who own a designated fixed or event week shall automatically have their week reserved annually. In order to use a fixed or event week for other vacation options available, the Member may visit the website at **club.hiltongrandvacations.com** or contact the Club to cancel the automatic reservation. If ClubPoints are borrowed against a fixed or event week, the Home Week reservation rights appurtenant thereto are relinquished and no automatic reservation will be made.

Home Resort Priority reservations are made at a Member's Home Resort in any unit type available subject to Member ClubPoint availability, minimum booking requirements and accommodation availability. During the Home Resort Priority Reservation Window, Members will only compete for reservations with other owners at that resort. After the Home Resort Priority window ends, Members may still make Home Resort reservations subject to availability. Home Resort Priority reservations may only be made using ClubPoints associated with the specific ownership interest at that resort.

Home Resort Priority reservations are only available to owners at the below select resorts:

- At 57th Street Vacation Suites (also known as West 57th Street by Hilton Club) the Home Resort Priority window begins nine (9) months (276 days) prior to the check-out date and ends sixty (60) days in advance of the check-out date. One-night minimum booking required.
- At HC Suites (also known as The Residences by Hilton Club) and TD Suites (also known as The District by Hilton Club), the Home Resort Priority Window begins nine (9) months (276 days) prior to the check-out date and ends seventy-five (75) days in advance of the check-out date. One-night minimum booking required.

Home Resort Priority reservations may be offered at additional resorts in the future or during the first year that a resort is available for occupancy through the Club.

3) By Hilton Club Priority exchange is a reciprocal priority exchange window where owners at HC Suites and TD Suites (also known as The District by Hilton Club) may

exchange into each other's property during a fifteen (15)day reciprocal exchange window without competing with members who do not own an interest at those resorts. By Hilton Club Priority exchange reservations may only be made using ClubPoints. After the by Hilton Club Priority window ends, Members may still make a by Hilton Club Priority reservation, subject to availability.

 The Hilton Club Priority exchange window for HC Suites and TD Suites (also known as The District by Hilton Club) begins seventyfour (74) days prior to check-out and ends sixty (60) days prior to the check-out date. One-night minimum booking required.

4) Club reservations require a three (3) night minimum booking in any resort accommodations available within the Club using available ClubPoints during the "Club Reservation Window." Except for the resorts listed below, the Club Reservation Window commences nine (9) months (276 days) prior to the check-out date and ends 30 days prior to check-in. After the Club Reservation Window ends, Members may still make a Club reservation up to one (1) day prior to check-in, subject to availability.

- The Club Reservation Window for BW Vacation Suites (also known as Hokulani Waikiki by Hilton Grand Vacations Club) and GI Vacation Suites (also known as The Grand Islander by Hilton Grand Vacations Club) begins six (6) months (186 days) prior to the check-out date.
- The Club Reservation Window for 57th Street Vacation Suites, HC Suites and TD Suites (also known as The District by Hilton Club) begins fifty-nine (59) days prior to

the check-out date and the three-night minimum booking does not apply.

Bonus Points cannot be combined with ClubPoints for Club reservations.

5) Open Season rental reservations are two (2) night minimum reservations in any resort accommodations available within the Club (subject to the exclusions below) by paying the applicable Open Season rental rate during a period of time referred to as the "Open Season Reservation Window." The Open Season Reservation Window occurs thirty (30) days prior to the check-out date through one (1) day prior to check-in. Reservations may not be changed and the standard cancellation policy applies.

The Open Season Reservation Window for 57th Street Vacation Suites, HC Suites and TD Suites (also known as The District by Hilton Club) are limited to owners at each respective resort and the two night minimum booking does not apply. Notwithstanding the forgoing, the Club may permit persons who are not owners at "by Hilton Club properties" the opportunity to utilize Open Season rental rates to maximize occupancy levels at those properties for the benefit of both the Club and the respective properties.

The Open Season Reservation Window for penthouse accommodations at GW Vacations Suites (also known as Grand Waikikian by Hilton Grand Vacations Club) and GI Vacations Suites is limited to owners of penthouse units at each respective resort and the two night minimum booking does not apply.

Open Season rental reservations are available to Members for their personal use only.

Check-in dates may be restricted. Open Season rental rates are per night and must be paid in full at time of confirmation. From time to time, Open Season windows may be expanded to maximize occupancy, promote select resorts or similar purposes.

See **club.hiltongrandvacations.com** for the 2019 ClubPoints and Open Season Rates charts for specific reservation windows and Open Season rental rates.

Because certain high demand time periods like Christmas, New Years, Thanksgiving, Golden Week, Sundance and Obon are offered as Fixed Weeks or Event Weeks with the owners having an automatic reservation for those time periods, persons who do not own such Fixed Weeks or Event Weeks may only have an opportunity to reserve those Time Periods if the owners of those Time Periods cancel their reservation. **Changes to Reservations.** All Home Resort Priority, by Hilton Club Priority, and Club reservations using ClubPoints at Hilton Grand Vacations Club affiliated resorts may be changed without incurring additional transaction fees provided travel is completed during the same calendar year (not applicable to reservations using Bonus Points).

If the reservation change uses the same or a greater number of ClubPoints required for the stay, the change may be made up to one (1) day prior to check-in. If the reservation change decreases the number of ClubPoints required for the stay, the change may be made without penalty up to 31 days in advance of the check-in date.

Cancellation of a Resort Reservation:

• 31 days or more prior to check-in will result in forfeiture of the entire reservation fee, if any.

RESORT RESERVATION CANCELLATION CHART			
CANCELLATION	31+ DAYS	30–16 DAYS	15 DAYS OR LESS
Home Week (Including Fixed/ Event Weeks)	No penalty	Forfeiture of 50% of points used	Forfeiture of 100% of points used
Home Resort Reservations	Forfeiture of reservation fee	Forfeiture of reservation fee and 50% of points used	Forfeiture of reservation fee and 100% of points used
Club Reservations	Forfeiture of reservation fee	Forfeiture of reservation fee and 50% of points used	Forfeiture of reservation fee and 100% of points used
Open Season Rental	N/A	Forfeiture of 50% of rental rate paid	Forfeiture of reservation fee and 100% of rental rate paid
Bonus Point reservations canceled after the expiration date of the Bonus Points result in 100% forfeiture of			

applied Bonus Points.

- 30 to 16 days prior to the check-in date will result in forfeiture of 50% of the currency (Open Season rental rate, ClubPoints or Bonus Points) used to confirm the reservation and the entire reservation fee, if any.
- 15 or fewer days prior to the check-in date will result in 100% forfeiture of the currency used (Open Season rental rate, ClubPoints or Bonus Points) to confirm the reservation and the entire reservation fee, if any.

Bonus Point reservations canceled after the expiration date of the Bonus Points result in 100% forfeiture of applied Bonus Points.

Reservations booked with ClubPoints or Bonus Points and later canceled cannot be rebooked into the same resort for the same time period using Open Season rental rates. The Resort Reservation Cancellation Chart on page 7 further illustrates the Club cancellation policy.

To cancel a Home Week, Home Resort Priority, by Hilton Club Priority, Club, or Open Season reservation, Members must call the Club or visit **club.hiltongrandvacations.com**. (Note: not all reservations are eligible for online cancellation).

ClubPoint Expiration. In the event a Member fails to use any or all of their ClubPoints before expiration, the ClubPoints will expire and will not be available for use in succeeding years. The Member shall have no reservation, exchange, reinstatement or other point stretching options for any or all expired ClubPoints. ClubPoints are not transferable. Members should monitor their ClubPoint balances through **club.hiltongrandvacations.com**.

Bonus Point Expiration. Any unused Bonus Points expire two (2) years from the date of issuance and cannot be reinstated once expired. If a Member sells or transfers their timeshare interest and their Club Membership terminates, unused Bonus Points shall automatically expire. Bonus Point usage may be subject to additional terms and conditions. Available Bonus Point redemptions, rewards and terms and conditions may change from time to time.

POINT VALUES FOR RCI EXCHANGE RESERVATIONS			
UNIT SIZE	CLUBPOINTS OR BONUS POINTS REQUIRED PER 7-NIGHT STAY	CLUBPOINTS OR BONUS POINTS REQUIRED PER NIGHT	
Studio	starting at 1,200 to 2,400	starting at 120 to 480 (per night)	
1 Bedroom	starting at 1,700 to 3,400	starting at 170 to 680 (per night)	
2 Bedroom	starting at 2,400 to 4,800	starting at 240 to 960 (per night)	
3 Bedroom	starting at 2,900 to 5,800	starting at 290 to 1,160 (per night)	

RCI EXCHANGE RESERVATIONS

Members may use their ClubPoints or Bonus Points to reserve accommodations in the RCI Exchange Program. The RCI Exchange Program is an independent external exchange program operated by RCI, LLC and affiliated with the Club. Reservations through RCI may be made for weekly or nightly stays and are confirmed on a space-available basis. Please refer to the chart of Point Values for RCI Exchange Reservations on page 8 to determine the specific number of points required to confirm an RCI Exchange.

RCI Weekly Reservations. RCI Weekly Exchange reservations may be requested up to two (2) years in advance and as late as two (2) days prior to the desired check-in date. If the requested accommodation is not available, Members may request an ongoing search for the preferred accommodations and check-in dates, which may be confirmed in the event a request can be fulfilled. RCI searches may begin up to two (2) years in advance and as late as thirty (30) days prior to desired checkin dates.

RCI Nightly Reservations. RCI Nightly Exchange reservations may be made up to ten (10) months in advance of the check-in date and as late as the day of check-in. An ongoing search option is not available with nightly reservations.

Cancellations of RCI Reservations.

Cancellation of a weekly or nightly RCI reservation will result in forfeiture of the entire applicable exchange fee. Cancellation thirty (30) days to fifteen (15) days in advance of the check-in date will result in forfeiture of 25% of the points used to confirm the reservation. Cancellations fourteen (14) days to six (6) days in advance of the check-in date will result in forfeiture of 50% of the points used to confirm the reservation. Cancellation five (5) days or less in advance of the check-in date will result in forfeiture of 100% of the points used to confirm the reservation. Eligible ClubPoints will be returned to the Member's Club account if the points are from a current or future use year. ClubPoints from previous or expired use years may be deposited to RCI for a fee. Bonus Point reservation cancellations made after the expiration date of such Bonus Points will result in 100% forfeiture of the applied Bonus Points.

Bonus Point reservations cancelled after the expiration date of the Bonus Points result in 100% forfeiture of applied Bonus Points unless the member elects to deposit such Bonus Points into RCI for a fee.

CANCELLATION OF RCI RESERVATIONS				
FEES CLUBPOINTS OR BONUS POINTS				
Cancellation:	Any time after confirmation	30 to 15 days14 to 6 days prior5 days or lessprior to check-into check-inprior to check-in		
Result:	100% loss of exchange fee	25% loss of points	50% loss of points	100% loss of points
Bonus Point reservations canceled after the expiration date of the Bonus Points result in 100% forfeiture of applied Bonus Points unless the member elects to deposit such Bonus Points into RCI for a fee.				

MAKING RESERVATIONS WITH POINTS					
RESERVATION TYPE	CURRENT YEAR POINTS	BORROWED POINTS	SAVED POINTS	BONUS POINTS	HILTON HONORS POINTS
Home Week Reservations	\checkmark	x	x	x	×
Home Resort and Club Reservations	\checkmark	\checkmark	\checkmark	\checkmark	×
By Hilton Club Priority Reservations	\checkmark	\checkmark	\checkmark	x	×
Hilton Honors Rewards and Experiences	\checkmark	\checkmark	x	\checkmark	\checkmark
ClubPartner Perks Adventures	\checkmark	\checkmark	\checkmark	\checkmark	×
RCI Exchange Reservations	\checkmark	\checkmark	\checkmark	\checkmark	×

The RCI Exchange Program is an independent program separate from the Club. The benefits and services available through RCI including point values, participating resorts, transaction fees, services and accommodations, are subject to change, suspension or discontinuation at any time without prior notice. RCI Exchange Program reservations and services are subject to the terms and conditions of RCI. RCI Exchange reservations may be made online or by calling the Club.

ADDITIONAL EXCHANGE OPTIONS

Members may use their ClubPoints or Bonus Points to reserve accommodations available through third-party exchange programs affiliated with the Club from time to time such as San Francisco Exchange, ,Fiesta Americana, Harvest, and Direct stay opportunities. Reservations for accommodations available through such third-party programs are subject to the terms and conditions of such programs or available resorts including fees, check-in days, cancellation policies and minimum night booking requirements (and are nonchangeable).

HILTON PORTFOLIO OF BRANDS RESERVATIONS

Hilton Honors Conversion. All Members are automatically enrolled in the Hilton Honors program for the duration of their Club membership. Members may convert their ClubPoints into Hilton Honors points to make reservations at participating hotels in the Hilton portfolio as described below. If a Member sells or transfers their timeshare interest and their Club Membership terminates, any Hilton Honors privileges granted solely in connection with Club membership shall automatically expire. One upgraded Hilton Honors account may be established per Club Member account. Please refer to the Hilton Honors Program Terms and Conditions for further details governing the Hilton Honors program.

HILTON HONORS RESERVATION CHART		
REWARD TYPE CLUBPOINT REQUIREMENT		
Standard Rewards Nightly from 250		
Silver, Gold and Diamond tier Hilton Honors members receive every 5th night free on Standard Reward		

Stays of 5 consecutive nights or more

Conversion rates are subject to change without notice; however, such changes shall only apply toward future conversions. A Conversion Fee applies.

The Hilton Honors Reservation Chart above provides the number of points required to secure a standard reward certificate at a participating Hilton portfolio of brands hotel. These ClubPoints values represent 1:20 ratio and are subject to change and participating hotels may vary from time to time. Participating hotels may be located within the "find a hotel" section at HiltonHonors.com. Availability at certain hotels and/or timeframes may be limited.

Conversion for Immediate Hilton Honors Reservations. On or before December 31 of the current year, Members may convert any number of their current year or next year's allotment of ClubPoints into Hilton Honors points at the conversion ratio of 1 ClubPoint to 20 Hilton Honors points for a reservation at a Hilton branded hotel for immediate Hilton Honors Reservations. For example, 2,000 ClubPoints = 40,000 Hilton Honors points.

Please refer to HiltonHonors.com for equivalent Hilton Honors point values and for a complete listing of participating hotels, their corresponding categories and availability. All hotel reward reservations are governed by the Hilton Honors Program Terms and Conditions.

CLUBPARTNER PERK RESERVATIONS

Members may make ClubPartner reservations or order travel certificates utilizing ClubPoints and/or Bonus Points. Members must contact the Club to request reservations or travel certificates. Advanced booking requirements apply and may vary by ClubPartner.

Certain ClubPartner Perks may be limited to Members enrolling in the Club program from select Hilton Grand Vacations sales centers and otherwise be offered only on a promotional basis or to Members qualifying for Elite privileges as offered through the Club and participating ClubPartner from time to time.

The cancellation policy for ClubPartner Perk programs is at the discretion of, and varies by, each participating travel partner and points may not be returned to a Member's account.

ClubPartner Perks are independent programs made available by third parties. The benefits available through these programs, including point values, participating partners, programs, services and accommodations are subject to change, suspension or discontinuation at any time without prior notice. ClubPartner

reservation requests are confirmed based on space availability. Each respective ClubPartner governs all terms and conditions of ClubPartner programs. Please refer to the Club Fee Schedule for applicable fees.



POINT STRETCHING

Borrow. Members may borrow any number of their next year's ClubPoints to make Home Resort Priority, Club, by Hilton Club Priority, ClubPartner Perks, RCI Exchange reservations or Hilton Honors Hotel reservations for travel in the current year. Borrowed points may not be used to make a Home Week reservation. If ClubPoints are borrowed, Home Week reservation rights are relinquished from the year in which they were borrowed.

Hilton Honors Conversion for Following

Year Use. On or before December 31 of the current year, Members may convert any or all of the next year's allotment of ClubPoints into Hilton Honors points at the current ratio of 1 ClubPoint to 25 Hilton Honors points for a fee. For example, 5,000 ClubPoints = 125,000 Hilton Honors points. The converted points will be deposited into the Member's Hilton Honors account the first week of January of the following year.

Members converting the entire annual allotment of ClubPoints attributable to their Home Week at 57th Street Vacation Suites, The Residences by Hilton Club, The District by Hilton Club or owners of penthouse units at the GW Vacation Suites (also known as Grand Waikikian by Hilton Grand Vacations Club, Bay Forrest Odawara by Hilton Club and Gl Vacation Suites (also known as The Grand Islander by Hilton Grand Vacations Club), receive an increased conversion rate of 1 to 50. Conversions for less than the entire allotment may be made at the standard rate of 1 to 25.

Increased conversion rates may be offered to owners at select resorts or in connection with special promotions from time to time.

Once ClubPoints (or Bonus Points) are converted to Hilton Honors points, the transaction is final and Points may not be converted back to ClubPoints. The converted points are then subject to the Hilton Honors Program Terms and Conditions and all transactions using Hilton Honors points must be made by contacting the Hilton Honors Reservations and Customer Care.

Bonus Points Conversion. Members may convert any or all of their Bonus Points (prior to their expiration date) to Hilton Honors points at a ratio of 1 Bonus Point to 25 Hilton Honors points for a fee. For example: 5,000 Bonus Points = 125,000 Hilton Honors points. The converted points will be deposited into the Member's Hilton Honors account immediately upon conversion.

Save Points. On or before December 31 of the current year, Members may "Save" any of the remaining ClubPoints from expiring by depositing these ClubPoints into the following year's account. In addition, between January 1, 2019 and January 31, 2019, Members may Save 2018 expired ClubPoints. From January 1, 2019 to March 31, 2019 Members may elect to enroll in Auto-Save and automatically have their 2019 ClubPoints Saved at the end of the year. Saved points may only be used for reservations at Club Resorts during the Home Resort and Club reservation windows, for RCI Exchange Reservations, RCI deposits and for ClubPartner Perk Reservations. A non-refundable fee applies to all Save points. Additional point saving options may be offered for previously Saved ClubPoints.

RCI Deposit. 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 exchange reservations. RCI deposits are valid from the date of deposit through an additional two calendar years; travel must occur prior to points expiration. Once ClubPoints are deposited into the RCI Exchange Program, the transaction is final and ClubPoints may not be returned to a Member's Club account. An BCL Deposit Fee applies. In the event a member is unable to use the RCI Deposit before the end of the second year, for an additional fee. Members have the opportunity to extend the RCI Deposit into a third year. An RCI Exchange fee will be charged at the time of confirmation or the initiation of an RCI search request.

On or before December 31 of the current year, Members may deposit any remaining "Saved" ClubPoints into RCl for future weekly and nightly exchange reservations. Saved Points deposited into RCl are valid from the date of deposit through an additional calendar year. A fee applies to save points.

To Save, Deposit with RCI, Borrow, or Convert ClubPoints, Members must contact the Club via telephone or visit **club.hiltongrandvacations.com**.

6 PROTECT

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. 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. 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. 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.

🞁 Share

Referral Program. From time to time Hilton Grand Vacations and/or its affiliated entities may offer Members in good standing (i.e., mortgage payments, maintenance fees and Club Dues are current) 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.

Guest Certificates. Guests not accompanied by a Member at check-in or during a stay must obtain a Guest Certificate prior to check-in. Guest Certificates may not be issued without valid quest information including name, address. phone number and email address for the quest. Only Members may obtain Guest Certificates via club.hiltongrandvacations.com or by contacting the Club and providing the guest name at least 48 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 Certificate fees are provided in the Club Fee Schedule. No changes permitted to a Guest Certificate once issued. If a new Guest Certificate is required, an additional fee may apply. Guest Certificate fees are nonrefundable. Guest Certificates may not be used for commercial purposes, monetary or other consideration. Members deemed to be violating the prohibition on using the Club for commercial purposes may have Guest Certificate requests denied or limited. Guest Certificates are available for Home Week, Home Resort Priority, by Hilton Club Priority, and Club reservations only. Guest Certificates are not permitted for Open Season rental reservations.

No Commercial Use of Club by Members

or Guests. Accommodations available through the Club are for the personal use and enjoyment of Members, the Members' immediate family, and guests personally known and acquainted with Members. The Club strictly forbids the use of the Club for commercial purposes or monetary or other consideration by Members or their guests including the use of a confirmed reservation in an Affiliated Resort for any rental, resale or other commercial use (other than an owner's Home Week) including through the use of quest certificates. Failure to abide by this restriction may result in immediate cancellation of the applicable reservation(s) (without refund or credit), suspension of Club or Open Season reservation privileges, denial of access to any confirmed reservations, or other products or services offered through the Club and limitations on the number or type of transactions by a Member. Any lease or rental agreement for a Home Week shall be deemed to contain a provision requiring that any sums due to the Club as annual Club Dues or due to the Association as assessments must be deducted from the gross rentals and paid directly to the party for which such sums are owed.

CC ELITE

ELITE PRIVILEGES TERMS

Elite Qualification. Hilton Grand Vacations Club currently affords three tiers of "Elite" recognition privileges to its Members who acquire vacation ownership interests directly from Hilton Grand Vacations or such other resort sellers determined by Hilton Grand Vacations Club in its sole discretion. ClubPoints acquired through unrelated third parties do not qualify toward Elite.

Elite privileges are available upon qualification and cease immediately upon disqualification. To qualify for Elite status privileges, Members must maintain a designated minimum number of Qualifying ClubPoints annually. The minimum number of Qualifying ClubPoints may vary from year to year. Qualifying ClubPoints do not include any interests acquired from third party resellers or foreclosure processes. Qualifying ClubPoints must include ownership from one of the following resorts:

- 1. Hilton Grand Vacations Club at Tuscany Village (Tuscany Village Vacation Suites, Orlando, FL)
- 2. Hilton Grand Vacations Club at SeaWorld (Orlando Vacation Suites, Orlando, FL)
- 3. Parc Soleil by Hilton Grand Vacations Club (RL Vacations Suites, Orlando, FL)
- 4. Las Palmeras, a Hilton Grand Vacations Club (LP Vacation Suites, Orlando, FL)
- 5. Hilton Grand Vacations Club at McAlpin Ocean Plaza (South Beach Vacation Suites, South Beach, FL)
- 6. Lagoon Tower by Hilton Grand Vacations Club (Hawaiian Village Vacation Suites, Oahu, HI)
- 7. Kalia Suites by Hilton Grand Vacations Club (KT Vacation Suites, Oahu, HI)
- 8. Grand Waikikian by Hilton Grand Vacations Club (GW Vacation Suites, Oahu, HI)
- 9. The Grand Islander by Hilton Grand Vacations Club (GI Vacation Suites, Oahu, HI)
- 10. Kings' Land by Hilton Grand Vacations Club (WBKL Vacation Suites, Waikoloa, HI)
- 11. Hokulani Waikiki by Hilton Grand Vacations Club (BW Vacation Suites, Oahu, HI)
- 12. Kohala Suites by Hilton Grand Vacations Club (Kohala Coast Vacation Suites, Waikoloa, HI)
- 13. The Bay Club at Waikoloa Beach Resort (The Bay Club Vacation Ownership Program, Waikoloa, HI)
- 14. Hilton Grand Vacations Club at the Flamingo (FHRC Suites, Las Vegas, NV)
- 15. Hilton Grand Vacations Club on Paradise (Las Vegas Vacation Suites, Las Vegas, NV)
- Hilton Grand Vacations Club on the Boulevard (Las Vegas Boulevard Vacation Suites, Las Vegas, NV)
- 17. Elara, a Hilton Grand Vacations Club (LV Tower 52 Vacation Suites (Las Vegas, NV)

- Hilton Grand Vacations Club at Trump International Hotel Las Vegas (HTLV Vacation Suites, Las Vegas, NV)
- 19. Valdoro Mountain Lodge (Valdoro Mountain Lodge, Breckenridge, CO)
- 20. West 57th Street by Hilton Club (West 57th Vacation Suites, New York, NY)
- 21. The Residences by Hilton Club (The Residences HC Suites, New York, NY)
- 22. The Hilton Club New York (HNY Club Suites, New York, NY)
- 23. The District by Hilton Club (TD Suites, Washington, DC)
- 24. Sunrise Lodge, a Hilton Grand Vacations Club (Sunrise Lodge, Park City, UT)
- 25. Hilton Grand Vacations Club at Anderson Ocean Club (AOC Vacation Suites, Myrtle Beach, SC)
- 26. Ocean 22 by Hilton Grand Vacations Club (Ocean 22 Vacation Suites, Myrtle Beach, SC)
- 27. Ocean Oak Resort by Hilton Grand Vacations Club (MBV Vacation Suites (Hilton Head, SC)
- 28. Hilton Grand Vacations Club at MarBrisa (Grand Pacific MarBrisa Resort, Carlsbad, CA)
- 29. Hilton Vilamoura Vacation Club (Hilton Vilamoura as Cascatas Vacation Ownership Club, Portugal)
- Hilton Grand Vacations Club at Borgo alle Vigne (Borgo Alle Vigne Fractional Ownership Project, Italy)
- Hilton Grand Vacations Club at Coylumbridge (Lodges at Hilton Coylumbridge Hotel, Aviemore, Scotland)
- 32. Hilton Grand Vacations Club at Craigendarroch Suites (Craigendarroch Suites, Scotland)
- 33. Hilton Grand Vacations Club at Craigendarroch Lodges (Craigendarroch Lodges, Scotland)
- 34. Hilton Grand Vacations Club at Dunkeld (Lodges at Hilton Dunkeld House Hotel, Dunkeld, Scotland)
- 35. The Bay Forest Odawara by Hilton Club (Bay Forest Odawara by Hilton Club)
- 36. Hilton Grand Vacations at The Crane (Barbados Vacation Suites)
- 37. Ocean Tower by Hilton Grand Vacations (Ocean Tower Vacation Suites)

Elite privileges are provided to Club Members in good standing only and only available during a reserved stay at a Hilton Grand Vacations Club resort confirmed through Hilton Grand Vacations Club. Elite privileges are not available for reservations requiring a Guest Certificate.

Elite Privileges. Privileges are subject to availability and may be offered for limited or trial terms. Accrued or earned Elite privileges do not constitute property of Members. No reliance should be made by any Member that any privilege or the Elite program will continue to be available.

Elite levels, privileges, services, rules and qualification criteria may change, be suspended or terminated at any time at the sole discretion of Hilton Grand Vacations with or without notice.

There is no cash value or redemption available for unused privileges. Resorts accessible as an Elite privilege may have specific check-in days and reservations must be made in seven (7) night increments; event week reservations at such resorts are not available. Please refer to the current Club Fee Schedule for applicable reservations fees.

Resort and unit specific privileges, including discount Open Season rental rates, room upgrades, daily newspaper, private check-in, pre-assigned units, early/late check-in/out, if offered, are applicable only at select Hilton Grand Vacations Club resorts. Such benefits are not available at: Fiesta Americana Resorts, Grand Pacific Resorts, all South Florida resort properties, all European properties, Anderson Ocean Club by Hilton Grand Vacations Club Vacation Suites. Reservation or transaction fee discounts apply only to fees of \$118 or less and may not be combined with any other discount. Open Season rental discounts cannot be combined.

Other Elite Terms. All additional terms and conditions of Club membership published at club.hiltongrandvacations.com, apply in addition to any other terms and conditions of applicable programs and/or benefits or services offered by Hilton Grand Vacations, such as owner referral programs, bonus point redemption rules or third party programs. Elite privileges are non-transferable and may not be bartered, sold or exchanged. All interpretations of rules concerning Elite privileges rules shall be at the sole discretion of Hilton Grand Vacations.

All persons seeking Elite privileges are responsible for remaining knowledgeable as to applicable terms and conditions. Hilton Grand Vacations will not be responsible for any failure to do so and is not responsible for any inaccurate or incorrect information provided to any person from any third party.

Hilton Grand Vacations Club reserves the right to suspend or terminate Elite privileges for any Member who violates any Hilton Grand Vacations program rules, is not a Member in good standing or who appears to be using the Elite program in a manner inconsistent with the terms of the program including dishonest conduct, circumvention of rules, fraud or theft.

The Elite program has no pre-determined termination date and may continue until such time as Hilton Grand Vacations decides to terminate the program at any time with or without notice. Elite privileges are subject to all applicable laws and regulations. Elite privileges may be subject to income or other taxes. Such taxes and all disclosures related thereto are the sole responsibility of the Member or recipient.

OTHER

RESORT DETAILS

Check-in Requirements. At time of checkin, Members or guests staying in separate units must present a valid government issued photo identification. A major credit card and a copy of the confirmed reservation or Guest Certificate is also required. Persons checking in and presenting identification for the stay must be staving at the resort during the stay. Some resorts may place a credit hold on your credit card for incidental charges during your stay. Unless specific arrangements are made prior to check-in, no minor will be permitted to check-in unless accompanied by an adult. Minors shall be considered to be persons not of legal age, generally less than 18 years of age. Arrival and departure must comply with established check-in and check-out restrictions at the resort. Members who plan to arrive after a resort's designated check-in time must contact the resort directly in advance to determine whether late check-in is available or to request late check-in arrangements. Members who have not checked-in at least forty-eight hours after scheduled check-in and who have not notified the resort of such late arrival are considered a "no-show" and their reservation may be cancelled, and all points and fees shall be forfeited.

Accessible Accommodations. Accessibility at resorts is noted within the Resort Attributes highlights of each property in the Resorts section at club.hiltongrandvacations.com. For those properties that do not have wheelchair access throughout. "No wheelchair accessible accommodations/facilities" is noted. For properties with wheelchair accessible units, such units are available subject to the reservation procedures/ Club Rules applicable to such property. Communications kits for quests who are hearing impaired are available upon request. Unit assignments are based upon availability and therefore persons may be assigned an accessible unit even if not requested.

Accommodations Unavailability. In the event accommodations become unavailable during a stay or in connection with a future reservation due to a natural disaster, act of God, war, terrorism, civil unrest or any other event beyond the control of Hilton Grand Vacations, neither Hilton Grand Vacations nor its affiliates shall be liable for any resulting cancellations, evacuations or loss of services. All reservations shall be subject to the cancellation policy and alternative accommodations may not be available. Membership may be suspended or modified in the event the vacation ownership interest owned becomes unavailable for use.

Resort Restrictions. Members and their guests may not use resort property benefits or services except during a confirmed stay. If a Member cannot comply with restrictions established by a resort for which the Member has a confirmed reservation, the Member is responsible for contacting the resort to request special arrangements, if available. However, resorts have no obligation to

accommodate special requests. No more than twenty-nine (29) consecutive nights may be booked in the same accommodations. Members requesting reservations at their Home Resort may receive priority through advance booking windows over other Members who do not own at that resort.

Occupancy Restrictions. Each resort establishes occupancy restrictions for specific accommodations. Information concerning the recommended and maximum number of occupants per unit type, available check-in days and restrictions on the minimum number of nights per reservation is available at club.hiltongrandvacations.com. Failure to abide by occupancy restrictions may result in additional charges or denial of access. Except as may be permitted for Odawara Vacation Suites, no pets, other than service animals, subject to applicable law, are allowed at Affiliated Resorts managed by Hilton Grand Vacations Management, LLC. Affiliated Resorts are private property. As such, the Club reserves the right to restrict access to any persons; however, the Club has no obligation, duty or other requirement to screen or otherwise confirm the status of guests or prospective quests.

Resort Amenities. Amenities vary among resorts and may be operated or provided by third parties. Certain amenities such an owners' lounge may be limited to use by owners at that resort. Use of amenities are subject to the rules and regulations of the specific resort and may require a fee.

Units. Other than a fixed unit and fixed week reservation, the unit for which a Member receives a confirmed reservation may differ in unit size, features, design, furnishings,

amenities and access, including access for disabilities, from the vacation ownership interest owned and designated, if any, by the Member.

Housekeeping. Reservations at resorts managed by Hilton Grand Vacations using ClubPoints, Bonus Points or Open Season rental do not include daily housekeeping services. Housekeeping services vary by location and reservations of four (4) or more nights may include one mid-week clean. Daily housekeeping services may be available for an additional fee. Reservations for less than four (4) nights may incur a housekeeping fee.

ADDITIONAL TERMS

Affiliated Resorts. Affiliated Resorts include Club Resorts and Club Eligible Resorts approved by Hilton Grand Vacations to be a part of the Club. Club Eligible Resorts are those resorts for which Hilton Grand Vacations offers owners the option of becoming a Member in accordance with the Club Enrollment Agreement. Club Resorts are those resorts developed, marketed or sold by Hilton Grand Vacations or one of its affiliates in which membership in the Club is a condition of ownership.

Membership Qualification. Membership must be in the name of a lawful owner of the vacation ownership interest. Ownership is evidenced by a recorded deed or valid membership certificate or similar certificate as acceptable to HGV. Persons who do not provide information necessary to record their deed may not be granted membership or may otherwise have membership suspended. Select accounts may be permitted to appoint non-owners as "Additional Members. Such appointment may only be made in writing by the owner and if owned by more than one owner, by all owners. In making such appointment the owner shall grant, such Additional Members full access and authority to the Member account with equal access to the entire account and may utilize the Member account and all ownership interests on such account to confirm, change or cancel transactions, review any information on the account, including financial information or transaction history or change any contact information or security information. Members who share ownership of more than one interval may combine their membership account into one account so long as there is a common thread of ownership for the affected intervals. Joined accounts may qualify for Elite benefits, if offered, if the common thread of ownership is among parents and their children or grandparents and their grandchildren. Joined accounts shall gualify for only one related Hilton Honors account. Corporations, partnerships, trusts or other entities or organizations may not join accounts. Any corporation, partnership, trust or other entity or organization holding title to a vacation ownership interest shall be required to designate an authorized natural person (whether one or more) to act on its behalf as the exclusive beneficiary to exercise any and all rights of membership. Membership shall automatically terminate if a Member no longer owns a vacation ownership interest at an Affiliated Resort or if the resort in which a Member owns, is no longer contractually affiliated with Club. Once membership is terminated, benefits and privileges of Club membership automatically and immediately cease. If a Member transfers or sells their vacation ownership interest,

the new purchaser must provide Hilton Grand Vacations a copy of the recorded deed evidencing the new owner and applicable transfer fees.

Club Benefits for Members Only.

Membership benefits are only for the benefit of Club Members who own a vacation ownership interest at an Affiliated Resort. Members may be asked to answer security questions or otherwise verify identity prior to servicing. Members are responsible for the activity that occurs on their account, and must keep their account access information secure. Hilton Grand Vacations has no obligation to provide services or benefits to Member quests. Reservations booked through third party exchange, travel holiday clubs or any third-party rental or exchange site not affiliated with Hilton Grand Vacations including but not limited to AirBnB, VRBO, HomeAway, eBay, Craigslist, or similar may be denied by Hilton Grand Vacations in its sole discretion. Hilton Grand Vacations is not responsible for any loss, claim, demand or other injury, including, but not limited to, disclosure of private information, loss or rental proceeds, fraud, performance or non-performance of any transactions, or misapplication of funds. refunds, or credits, arising out of or related to the use of a Member account or reservation at an Affiliated Resort by any third party, including any third party rental or exchange program not affiliated with Hilton Grand Vacations, any designated or authorized user. authorized, permitted or provided access to the account by the Member, including any use rights granted through corporate, partnership, trust or other entity or organizations holding membership.

Participation and use of Club benefits is voluntary as it concerns the exchange of accommodations outside a Club Member's Home Week. However, reservations of a Home Week can only be made through the Club.

Bonus Points. From time to time, Members may have the opportunity to receive and redeem Bonus Points. Such points may be used:

- to make reservations during the Home Resort Priority and Club reservation windows at Affiliated resorts
- for ClubPartner Perks (such as cruises and other travel partner options)
- for RCI Exchange reservations
- as a credit toward maintenance fees owed
- for conversion to Hilton Honors points
- for various other options such shopping certificates offered from time to time

Bonus Points cannot be transferred or assigned and cannot be borrowed or saved into next year's account. Bonus Points cannot be used to reserve accommodations during the Home Week Priority Reservation window. Bonus Points cannot be combined with ClubPoints for reservations at Affiliated resorts. Bonus Point reservations are nonchangeable. Bonus Points may not be used to pay reservation or transaction fees. Bonus Points used toward maintenance fee payments are limited to the amount due only. Credits toward future maintenance fee payments are not permitted. Member remains responsible for payment of any portion of the maintenance fee not paid by the Bonus Points. Bonus Points have no redemption cash value, but when using Bonus Points toward maintenance fees, 2,500 Bonus Points are equivalent to approximately \$250 and are only calculated in U.S. Dollars. When using Bonus Points for

exchanges, each Bonus Point is equivalent to approximately one ClubPoint. Use of Bonus Points for Club or Home Reservations include an additional \$16 fee.

Any unused Bonus Points expire two (2) years from the date of issuance and cannot be reinstated once expired. If a Member sells or transfers their timeshare interest and their Club Membership terminates, unused Bonus Points shall automatically expire. Bonus Point usage may be subject to additional terms and conditions. Available Bonus Point redemptions, rewards and terms and conditions may change from time to time.

Program Changes. Club program use options. fees and rules, including but not limited to, the RCI Exchange Program, special exchanges, nightly point values, reservation windows, the Hilton Honors program, ClubPoint Saving, RCI Depositing, Borrowing, Converting, and ClubPartner Perks that may be offered from time to time, are subject to change, adjustment, suspension or discontinuation without notice. Any such changes will not apply to transactions confirmed prior to the effective date of any such change. In the event the point values for accommodations are adjusted, such adjustments shall not disturb the one-to-one purchaser to accommodation ratio, or a Club Member's ability to reserve their Home Week.

Loss or Suspension of Use. Use of ClubPoints, Bonus Points, external exchange privileges, Hilton Honors, ClubPartner Perks and other services and benefits offered through the Club, including occupancy or check-in at a resort, may be suspended or restricted if all applicable reservation fees, Club Dues, maintenance fees, mortgage payments, taxes or other charges or amounts properly due and owed to Hilton Grand Vacations or the applicable association or seller are not current or if a Member violates these rules, the terms of their Enrollment Agreement or any rules of an Affiliated Resort. A Member's right to reserve their Home Week may not be limited for failure to pay Club Dues.

In the event an Affiliated Resort's participation in the Club is suspended or terminated, Members who own interests at such suspended or terminated resorts may have their membership suspended or terminated.

Hilton Grand Vacations strongly supports a harassment-free workplace. Abusive verbal or written communications from Club Members to our employees will not be tolerated and may result in limitation or suspension of membership service privileges.

Any Member or guest: (1) identified on the list of "Specially Designated Nationals or Blocked Persons" maintained by the U.S. Department of the Treasury's Office of Foreign Assets Control; (2) is subject to an embargo or economic or trade sanctions by the United States government, (3) is acting on behalf of a government of any country that is subject to such an embargo; or (4) involved or otherwise engaged in transactions with countries subject to economic or trade sanctions imposed by the United States government, is subject to immediate suspension and/or termination of membership.

Hilton Grand Vacations and each Affiliated Resort reserve the right to restrict or prohibit use of accommodations to any person deemed a safety or security risk.

Use of Accommodations by HGV. Beginning the first day of the Open Season reservation window. Hilton Grand Vacations reserves the right to utilize accommodations for its own purposes including for exchange, inspection visits, promotions, rentals, special programs, or any other purposes in Hilton Grand Vacations' sole discretion. Additionally, when a Member exchanges their ClubPoints for benefits or services other than Affiliated Resort accommodations, such as ClubPartner Perk reservations or Honors points. Hilton Grand Vacations must pay the third party for the Member's use thereof. As such, Hilton Grand Vacations, in its sole discretion, may rent or otherwise use the accommodations relinguished by that Member or other unused inventory to cover the cost of such third party benefits and services. In renting accommodations as described herein, HGV may use historical reservation data for the property to forecast the accommodations projected to remain unused by Club Members or to be used by Club Members for other benefits and services requiring monetization by HGVC and rent such accommodations prior to the start of the Open Season reservation window in order to maximize occupancy levels at the property.

Additionally, inventory owned by a developer or an affiliated resort and not yet sold, may be made available for reservation by Members or used by the developer for any purpose including but not limited to, exchange, rental, Elite privileges and promotional purposes.

Contact. From time to time, Hilton Grand Vacations, and its affiliates, may offer products, services and Member benefits through mail, telephone (including wireless, cellular or VOIP accounts), mobile messaging,

SMS text, and e-mail or otherwise contact you regarding your account or to collect any amounts due. By participating in the Club program, Members expressly consent, request and agree to such contacts, including, but not limited to, solicitations using automated dialing equipment, pre-recorded messages, and/or cellular phones or service. Each Member acknowledges and agrees that in order to benefit from membership privileges and services available through the Club and its affiliates, it is necessary for Hilton Grand Vacations to contact Members from time to time. Communications to and from Hilton Grand Vacations representatives may be recorded for training and/or guality assurance. For more information about the privacy policies of Hilton Grand Vacations. go to club.hiltongrandvacations.com or hiltongrandvacations.com and select the privacy policy link.

Restriction on use of Hilton Materials. All names, logos, trademarks, service marks, trade dress and trade names of Hilton Grand Vacations and Hilton Grand Vacations Club are proprietary to Hilton International Holding Corporation and may not be used by anyone for any purpose, without the prior express written consent of Hilton. All materials contained at club.hiltongrandvacations.com and hiltongrandvacations.com including content and imagery are copyrighted property. No material from these sites or any Internet site owned by Hilton Grand Vacations or its affiliates, may be copied, reproduced, republished, uploaded, posted, transmitted, or distributed in any way. The use of any Hilton copyrighted material is prohibited. Hilton considers its trademarks and copyrighted property to be valuable assets, and takes infringement of them seriously.

Members who are also employees of Hilton Grand Vacations or its affiliates are bound by both these rules and the Hilton Grand Vacations Code of Conduct. Employees are prohibited from accessing internal systems directly for membership privileges and benefits and must call the Club or utilize the **club.hiltongrandvacations.com** for all purposes related to their membership account.

Third Party Services. Select services and benefits made available through the Club, including but not limited to cruise services and hotel accommodations, may be operated, owned, managed and/or marketed by third parties outside the control of Hilton Grand Vacations. These benefits and services are separate and distinct from the Club, and its affiliates, and are subject to separate terms and conditions. Hilton Grand Vacations may suspend, alter or terminate any such third party services and benefits at any time. Hilton Grand Vacations may share personal information about Members with such third parties so that such third parties may provide Members services, products and benefits to Members or Hilton Grand Vacations or its affiliated entities. For more information about the privacy policies of Hilton Grand Vacations, go to club.hiltongrandvacations.com or hiltongrandvacations.com and select the privacy policy link.

Third Party Information. Information about resorts, ClubPartner Perks, the Hilton Portfolio of Brands, RCI and other benefits and services is obtained from each provider. Reasonable efforts are made to ensure the information is accurate as of the date such information is published; however, Hilton Grand Vacations Club, LLC ("Hilton Grand Vacations") and its affiliates, are not responsible for and disclaim any liability for any inaccurate, incomplete or misleading information.

No Liability. Hilton Grand Vacations and its affiliates, and each of their officers, directors, employees and agents shall have no liability to Members or their quests for any loss, injury or damage, including death, occurring as a result of the Member, a resort or the Club's action or failure to act or otherwise related to any use or failure to use any benefits or services available through membership including any third party services or benefits made available to Members. Any liability will be limited to the transaction fees paid, if any, Hilton Grand Vacations is not liable or responsible for a Member's failure to make beneficial use of their ClubPoints or to receive a specific reservation outside of the Member's Home Week reservation during the Home Week Priority Reservation Window.

No Representations. Representations upon which a Member may rely concerning the Club are limited to those presented at club.hiltongrandvacations.com and the Club Disclosure Statement or otherwise supplied in writing from an authorized representative of Hilton Grand Vacations. No other representations are valid or binding on Hilton Grand Vacations. Hilton Grand Vacations makes no representation as to the income, sales or other tax consequences of or associated in any way with membership, including any referral program, the acquisition of Honors points through the Hilton Honors guest loyalty program or as to the deductibility of any related expenses.

Damages and Expenses. Any damage to personal property, resort property or

furnishings or expense caused or incurred by a Member or their guest is the sole responsibility of the Member.

Grievance. Concerns about accommodations or services provided at a resort or other provider should be directed to the accommodating party at the earliest opportunity. If a concern is not resolved, Members may contact Hilton Grand Vacations, Member Services at 6355 MetroWest Blvd., Suite 180, Orlando, Florida 32835.

Governing Law; Disputes. Membership is governed exclusively by the laws of the State of Florida without giving effect to any choice of law or conflict of law rules or provisions that would cause the application of other state laws. Any action at law or inequity by a Member regarding membership must be submitted to the Courts of Orange County, Florida and by participating in the Club, each Member consents to the personal jurisdiction of Florida. Claims may not be resolved through any form of class action. In the event any action at law or inequity is initiated by a Member and Hilton Grand Vacations prevails, the Member shall be required to pay all costs incurred by Hilton Grand Vacations in defending such action, including reasonable attorney fees.

The program terms and conditions herein supersede any prior terms and conditions.

Hilton Grand Vacations Club[®] and Hilton Club[™] are registered trademarks of Hilton International Holding LLC licensed to Hilton Grand Vacations Inc.

Hilton Honors ${}^{\rm TM}$ is a registered trademark of Hilton Honors Worldwide LLC

© 2019 Hilton Grand Vacations Inc.

The failure by Hilton Grand Vacations to exercise rights or enforce any violations hereunder will not constitute a waiver.

Hilton Grand Vacations Club Fee Schedule

Effective January 2019

Hilton Grand Vacations Club Fee Schedule. Each Membership account shall be liable for one annual Club Dues expense

Annual Club Dues are \$176 per Membership account for Club Members residing in the U.S. or Canada and \$209 for Members residing outside the U.S. or Canada. Additionally, certain reservations and transactions require a fee per reservation/transaction.

Owners at West 57th Vacation Suites (also known as West 57th Street by Hilton Club), HC Suites (also known as The Residences by Hilton Club) and TD Suites (also known as The District by Hilton Club) can pay "Inclusive Club Dues" that includes annual Club Dues, plus unlimited Home Resort Priority, by Hilton Club Priority, and Club reservation fees priced at \$83 or less. Inclusive Club Dues give owners of these resorts the opportunity to book Club Reservations for free. Inclusive Annual Dues are \$299 for Members residing in the U.S. or Canada and \$324 for Members residing outside the U.S. or Canada.

ACTIVATION FEES	
Enrollment / Activation fee Purchased through HRC or its Affiliates	\$377
Ownership Change Fee	\$409
Activation Fee Voluntary (1 Interval)*	\$399

TRANSACTION FEES

RESORT RESERVATIONS		
Home Week	Complimentary	
Home Resort Priority, by Hilton Club Priority or Club (Changeable) – Phone / Online	\$83 / \$67	
Club or Home Resort using Bonus Points – Phone / Online	\$99 / \$83	

CLUBPARTNER PERKS – Phone / Online	
------------------------------------	--

POINT STRETCHING		
Hilton Honors Conversion – Phone / Online	\$118 / \$108	
Saved Points Deposit – Phone / Online	\$118 / \$108	

\$108

TRANSACTION FEES, Continued		
POINT STRETCHING		
Cancellation Protection	\$64	
Extending RCI Deposited Points	\$129	
RCI Deposit – Phone / Online	\$118 / \$108	
Borrow	Complimentary	

GUEST CERTIFICATES		
Home Week	Complimentary	
Home Resort Priority, by Hilton Club Priority or Club Reservations – Phone	\$54	
Home Resort Priority, by Hilton Club Priority or Club Reservations – Online	\$54	
Open Season Cash	Not Available	
Reservations at select Hilton Grand Vacations resorts confirmed outside of the Club program (including through RCI) may incur a daily resort charge.		

RCI Exchange Fee Schedule Effective January 2019

RCI WEEKLY RESERVATIONS on a per reservation basis	\$239	
RCI NIGHTLY RESERVATIONS ¹		
1 Night	\$59	
2 Nights	\$79	
3 Nights	\$109	
4 Nights	\$139	
5 Nights	\$179	
6 Nights	\$199	
7 Nights	\$239	
RCI Guest Certificate	\$89	
¹ An additional Housekeeping Fee will be charged by the Resort.		

Additional Charges. Some resorts may require additional fees for the use of certain amenities, housekeeping services, utilities and facilities. These fees, where required, are determined and collected by the resort. In addition, some jurisdictions may require payment of a tax on the occupancy of resort accommodations. Payment of any transient occupancy tax is the responsibility of the Member or guest staying at the resort and is not part of any Club fee.

Vacation Planning Calendar

YEAR		2019	
WEEK	FRIDAY TO	SATURDAY TO	SUNDAY TO
NUMBER	FRIDAY	SATURDAY	SUNDAY
1	01/04 - 01/11	01/05-01/12	01/06-01/13
2	01/11-01/18	01/12-01/19	01/13-01/20
3	01/18-01/25	01/19-01/26	01/20-01/27
4	01/25-02/01	01/26-02/02	01/27-02/03
5	02/01-02/08	02/02-02/09	02/03-02/10
6	02/08-02/15	02/09-02/16	02/10-02/17
7	02/15-02/22	02/16-02/23	02/17-02/24
8	02/22-03/01	02/23-03/02	02/24-03/03
9	03/01-03/08	03/02-03/09	03/03-03/10
10	03/08-03/15	03/09-03/16	03/10-03/17
11	03/15-03/22	03/16-03/23	03/17-03/24
12	03/22-03/29	03/23-03/30	03/24-03/31
13	03/29-04/05	03/30-04/06	03/31-04/07
14	04/05-04/12	04/06-04/13	04/07-04/14
15	04/12-04/19	04/13-04/20	04/14-04/21
16	04/19-04/26	04/20-04/27	04/21-04/28
17	04/26-05/03	04/27-05/04	04/28-05/05
18	05/03-05/10	05/04-05/11	05/05-05/12
19	05/10-05/17	05/11-05/18	05/12 - 05/19
20	05/17 - 05/24	05/18-05/25	05/19-05/26
21	05/24-05/31	05/25-06/01	05/26-06/02
22	05/31-06/07	06/01-06/08	06/02-06/09
23	06/07-06/14	06/08-06/15	06/09-06/16
24	06/14-06/21	06/15-06/22	06/16-06/23
25	06/21-06/28	06/22-06/29	06/23-06/30
26	06/28 - 07/05	06/29-07/06	06/30-07/07
27	07/05 - 07/12	07/06 - 07/13	07/07 - 07/14
28	07/12 - 07/19	07/13 - 07/20	07/14 - 07/21
29	07/19 - 07/26	07/20-07/27	07/21-07/28
30	07/26-08/02	07/27 - 08/03	07/28-08/04
31	08/02-08/09	08/03-08/10	08/04-08/11
32	08/09-08/16	08/10-08/17	08/11-08/18
33	08/16-08/23	08/17-08/24	08/18-08/25
34	08/23-08/30	08/24-08/31	08/25-09/01
35	08/30-09/06	08/31-09/07	09/01-09/08
36	09/06-09/13	09/07 - 09/14	09/08 - 09/15
37	09/13-09/20	09/14-09/21	09/15-09/22
38	09/20-09/27	09/21-09/28	09/22-09/29
39	09/27 - 10/04	09/28 - 10/05	09/29 - 10/06
40	10/04 - 10/11	10/05 - 10/12	10/06 - 10/13
41	10/11 - 10/18	10/12 - 10/19	10/13 - 10/20
42	10/18 - 10/25	10/19 - 10/26	10/20 - 10/27
43	10/25 - 11/01	10/26 - 11/02	10/27 - 11/03
44	11/01 - 11/08	11/02 - 11/09	11/03 - 11/10
45	11/08 - 11/15	11/09 - 11/16	11/10 - 11/17
46	11/15 - 11/22	11/16 - 11/23	11/17 - 11/24
47	11/22 - 11/29	11/23 - 11/30	$\frac{11/24 - 12/01}{12/01 - 12/08}$
48	11/29 - 12/06	11/30 - 12/07	12/01 - 12/08
49	12/06 - 12/13	12/07 - 12/14	$\frac{12}{08} - \frac{12}{15}$
50	12/13 - 12/20 12/20 - 12/27	12/14 - 12/21	$\frac{12}{15} - \frac{12}{22}$
51	12/20 - 12/27	12/21 - 12/28	$\frac{12}{22} - \frac{12}{29}$
52	12/27/19-01/03/20	12/28/19-01/04/20	12/29/19-01/05/20

DECEMBER 31: All unused, current year ClubPoints expire. Please note: This calendar is provided as a reference. Please confirm all travel dates with the resort you plan to visit prior to your arrival.

	2020	
FRIDAY TO	SATURDAY TO	SUNDAY TO
FRIDAY	SATURDAY	SUNDAY
01/03-01/10	01/04 - 01/11	01/05-01/12
01/10-01/17	01/11-01/18	01/12-01/19
01/17 - 01/24	01/18-01/25	01/19-01/26
01/24-01/31	01/25-02/01	01/26-02/02
01/31-02/07	02/01-02/08	02/02-02/09
02/07-02/14	02/08-02/15	02/09-02/16
02/14-02/21	02/15-02/22	02/16-02/23
02/21-02/28	02/22-02/29	02/23-03/01
02/28-03/06	02/29-03/07	03/01-03/08
03/06-03/13	03/07-03/14	03/08-03/15
03/13-03/20	03/14-03/21	03/15-03/22
03/20-03/27	03/21-03/28	03/22-03/29
03/27-04/03	03/28-04/04	03/29-04/05
04/03-04/10	04/04-04/11	04/05-04/12
04/10-04/17	04/11-04/18	04/12-04/19
04/17-04/24	04/18-04/25	04/19-04/26
04/24-05/01	04/25-05/02	04/26-05/03
05/01-05/08	05/02-05/09	05/03-05/10
05/08-05/15	05/09-05/16	05/10-05/17
05/15-05/22	05/16-05/23	05/17 - 05/24
05/22-05/29	05/23-05/30	05/24 - 05/31
05/29-06/05	05/30-06/06	05/31-06/07
06/05-06/12	06/06-06/13	06/07-06/14
06/12-06/19	06/13-06/20	06/14-06/21
06/19-06/26	06/20-06/27	06/21-06/28
06/26-07/03	06/27-07/04	06/28-07/05
07/03 - 07/10	07/04 - 07/11	07/05 - 07/12
07/10-07/17	07/11-07/18	07/12 - 07/19
07/17 - 07/24	07/18-07/25	07/19 - 07/26
07/24 - 07/31	07/25-08/01	07/26-08/02
07/31-08/07	08/01-08/08	08/02-08/09
08/07-08/14	08/08-08/15	08/09-08/16
08/14-08/21	08/15-08/22	08/16-08/23
08/21-08/28	08/22-08/29	08/23-08/30
08/28-09/04	08/29-09/05	08/30-09/06
09/04-09/11	09/05-09/12	09/06-09/13
09/11-09/18	09/12-09/19	09/13-09/20
09/18-09/25	09/19-09/26	09/20-09/27
09/25 - 10/02	09/26-10/03	09/27 - 10/04
10/02 - 10/09	10/03 - 10/10	10/04 - 10/11
10/09 - 10/16	10/10 - 10/17	10/11 - 10/18
10/16-10/23	10/17 - 10/24	10/18 - 10/25
10/23 - 10/30	10/24 - 10/31	10/25 - 11/01
10/30 - 11/06	10/31 - 11/07	11/01 - 11/08
11/06 - 11/13	11/07 - 11/14	11/08 - 11/15
11/13 - 11/20	11/14 - 11/21	11/15 - 11/22
11/20 - 11/27	11/21 - 11/28	11/22 - 11/29
11/27 - 12/04	11/28 - 12/05	11/29 - 12/06
12/04 - 12/11	12/05 - 12/12	12/06 - 12/13
12/11 - 12/18	12/12 - 12/19	12/13 - 12/20
12/18 - 12/25	12/19 - 12/26	12/20 - 12/27
12/25/20-01/01/21	12/26/20-01/02/21	12/27/20-01/03/21

	2021	
FRIDAY TO	SATURDAY TO	SUNDAY TO
FRIDAY	SATURDAY	SUNDAY
01/01 - 01/08	01/02 - 01/09	01/03 - 01/10
01/08 - 01/15	01/09 - 01/16	01/10-01/17
01/15-01/22	01/16 - 01/23	01/17 - 01/24
01/22-01/29	01/23 - 01/30	01/24 - 01/31
01/29-02/05	01/30-02/06	01/31-02/07
02/05 - 02/12	02/06-02/13	02/07 - 02/14
02/12-02/19	02/13-02/20	02/14-02/21
02/19-02/26	02/20-02/27	02/21-02/28
02/26-03/05	02/27 - 03/06	02/28-03/07
03/05-03/12	03/06-03/13	03/07-03/14
03/12-03/19	03/13-03/20	03/14-03/21
03/19-03/26	03/20-03/27	03/21-03/28
03/26-04/02	03/27-04/03	03/28-04/04
04/02-04/09	04/03-04/10	04/04-04/11
04/09-04/16	04/10-04/17	04/11-04/18
04/16-04/23	04/17-04/24	04/18-04/25
04/23-04/30	04/24 - 05/01	04/25-05/02
04/30-05/07	05/01-05/08	05/02-05/09
05/07 - 05/14	05/08 - 05/15	05/09-05/16
05/14-05/21	05/15-05/22	05/16-05/23
05/21-05/28	05/22-05/29	05/23-05/30
05/28-06/04	05/29-06/05	05/30-06/06
06/04-06/11	06/05 - 06/12	06/06-06/13
06/11-06/18	06/12-06/19	06/13-06/20
06/18-06/25	06/19-06/26	06/20-06/27
06/25-07/02	06/26-07/03	06/27-07/04
07/02 - 07/09	07/03 - 07/10	07/04 - 07/11
07/09 - 07/16	07/10-07/17	07/11-07/18
07/16-07/23	07/17 - 07/24	07/18 - 07/25
07/23 - 07/30	07/24 - 07/31	07/25-08/01
07/30-08/06	07/31-08/07	08/01-08/08
08/06-08/13	08/07-08/14	08/08-08/15
08/13-08/20	08/14-08/21	08/15-08/22
08/20-08/27	08/21-08/28	08/22-08/29
08/27-09/03	08/28-09/04	08/29-09/05
09/03-09/10	09/04 - 09/11	09/05 - 09/12
09/10-09/17	09/11-09/18	09/12-09/19
09/17 - 09/24	09/18-09/25	09/19-09/26
09/24 - 10/01	09/25 - 10/02	09/26 - 10/03
10/01 - 10/08	10/02 - 10/09	10/03 - 10/10
10/08 - 10/15	10/09 - 10/16	10/10 - 10/17
10/15 - 10/22	10/16 - 10/23	10/17 - 10/24
10/22 - 10/29	10/23 - 10/30	10/24 - 10/31
10/29 - 11/05	10/30 - 11/06	10/31 - 11/07
11/05 - 11/12	11/06 - 11/13	11/07 - 11/14
11/12 - 11/19	11/13 - 11/20	11/14 - 11/21
11/19 - 11/26	11/20 - 11/27	11/21 - 11/28
11/26 - 12/03	11/27 - 12/04	11/28 - 12/05
12/03 - 12/10	12/04 - 12/11	12/05 - 12/12
2/10 - 12/17	12/11 - 12/18 12/18 - 12/25	12/12 - 12/19 12/19 - 12/26
2/17 - 12/24		

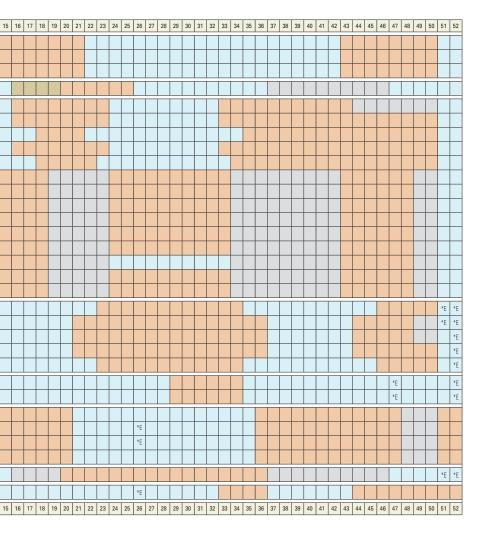
Club Affiliated Resort Seasons

DOMESTIC U.S.

	RESORTS WEEK NUMBER	01	02	03	04	05	06	07	08	09	10	11	12	13	14
NIA	Carlsbad: Seapointe Resort														
CALIFORNIA	Carlsbad: Hilton Grand Vacations Club at MarBrisa														
CAL	Carlsbad: Grand Pacific Palisades Resort														
COLORADO	Breckenridge: Valdoro Mountain Lodge														
	Orlando: Hilton Grand Vacations Club at SeaWorld														
	Orlando: Hilton Grand Vacations Club at Tuscany Village														
	Orlando: Las Palmeras, a Hilton Grand Vacations Club														
	Orlando: Parc Soleil by Hilton Grand Vacations Club														
	Miami Beach: Hilton Grand Vacations Club at McAlpin – Ocean Plaza														
-	Hutchinson Island: Plantation Beach Club at Indian River Plantation														
FLORIDA	Captiva Island: South Seas Island Resorts														
LO	Fort Myers Beach: Seawatch On-the-Beach Resort														
	Marco Island: The Charter Club of Marco Beach®														
	Marco Island: Club Regency of Marco Island														
	Marco Island: Eagle's Nest Beach Resort														
	Marco Island: Sunset Cove Resort														
	Marco Island: The Surf Club of Marco														
	Sanibel Island Resorts														
	Las Vegas: Elara, a Hilton Grand Vacations Club														
DA	Las Vegas: Hilton Grand Vacations Club at the Flamingo														
NEVADA	Las Vegas: Hilton Grand Vacations Club on Paradise														
Ë	Las Vegas: Hilton Grand Vacations Club on the Boulevard														
	Las Vegas: HGVC at Trump International Hotel Las Vegas														
NEW	New York City: The Residences by Hilton Club														
YORK	New York City: West 57th Street by Hilton Club														
₹	Hilton Head Island: Ocean Oak Resort by Hilton Grand Vacations Club														
SOUTH CAROLINA	Myrtle Beach: Hilton Grand Vacations Club at Anderson Ocean Club														
SOI	Myrtle Beach: Ocean 22 by Hilton Grand Vacations Club														
- J	Myrtle Beach: Ocean Enclave by Hilton Grand Vacations Club														
UTAH	Park City: Sunrise Lodge, a Hilton Grand Vacations Club														
DC	Washington, DC: The District by Hilton Club														
	WEEK NUMBER	01	02	03	04	05	06	07	08	09	10	11	12	13	14

SEASONS CHART KEY:





Club Affiliated Resort Seasons

DOMESTIC U.S., HAWAII

	RESORTS WEEK NUMBER	01	02	03	04	05	06	07	08	09	10	11	12	13	14
	Island of Oahu: Grand Waikikian by Hilton Grand Vacations Club												\Box		
	Island of Oahu: Hokulani Waikiki by Hilton Grand Vacations Club														
	Island of Oahu: Kalia Suites by Hilton Grand Vacations Club											\square	\Box	\Box	
₹	Island of Oahu: Lagoon Tower by Hilton Grand Vacations Club												\square	Π	
HAWAII	Island of Oahu: The Grand Islander by Hilton Grand Vacations Club												\square	\square	
Ŧ	Island of Hawaii: Kings' Land by Hilton Grand Vacations Club											\square	\Box	\square	
	Island of Hawaii: Kohala Suites by Hilton Grand Vacations Club												\square	\square	
	Island of Hawaii: Ocean Tower by Hilton Grand Vacations Club												\square	\square	
	Island of Hawaii: The Bay Club at Waikoloa Beach Resort Club										\square	\square	\square	\square	
	WEEK NUMBER	01	02	03	04	05	06	07	08	09	10	11	12	13	14

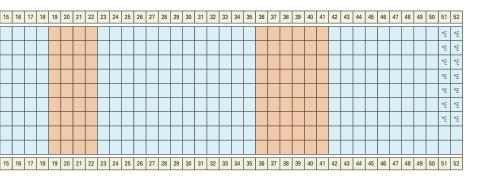
INTERNATIONAL

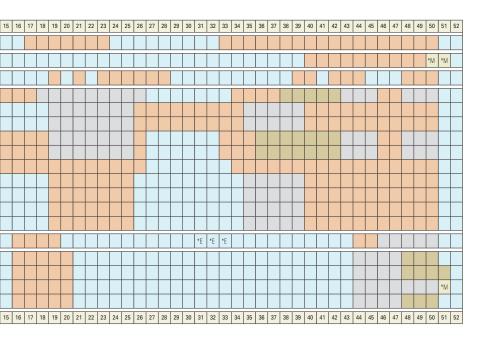
	RESORTS WEEK NUMBER	01	02	03	04	05	06	07	08	09	10	11	12	13	14
BARBADOS	St. Phillip: Hilton Grand Vacations at the Crane														
ITALY	Tuscany: Hilton Grand Vacations Club at Borgo alle Vigne														
JAPAN	Odawara-shi: The Bay Forest Odawara by Hilton Club														
	Acapulco: Fiesta Americana Villas Acapulco														
	Cancun: Fiesta Americana Villas Cancun														
	Cancun : Fiesta Americana Condesa Cancun All Inclusive														
	Cozumel: Fiesta Americana Cozumel All Inclusive Resort														
	Cozumel: The Explorean Cozumel														
MEXICO	Kohunlich: The Explorean Kohunlich														
	Los Cabos: Fiesta Americana Villas Los Cabos All Inclusive Golf and Spa Resort														
	Los Cabos: Grand Fiesta Americana Los Cabos All Inclusive Golf and Spa														
	Playa del Carmen: Live Aqua Boutique Resort Playa del Carmen														
	Puerto Vallarta: Grand Fiesta Americana Puerto Vallarta All Inclusive														
PORTUGAL	Vilamoura: Hilton Vilamoura Vacation Club														
Ω	Inverness-shire: Hilton Grand Vacations Club at Coylumbridge														
SCOTLAND	Royal Deeside: Hilton Grand Vacations Club at Craigendarroch Lodges														
	Royal Deeside: Hilton Grand Vacations Club at Craigendarroch Suites														
	Perthshire: Hilton Grand Vacations Club at Dunkeld														
	WEEK NUMBER	01	02	03	04	05	06	07	08	09	10	11	12	13	14

SEASONS CHART KEY:

PLATINUM GOLD SILVER BRONZE *E 2019 Event Week *M Maintenance Week







CONTACT

We are committed to providing you with excellent service and are available to assist you via the following communication channels:

Web:

club.hiltongrandvacations.com

Hilton Grand Vacations Club Reservation Services:

800-932-4482 U.S. and Canada +44-845-608-6385 Europe 407-613-3141 Worldwide

Hilton Club Reservation Services:

888-852-2582 U.S. and Canada 407-613-3700 Worldwide

E-mail:

input@hgvc.com

Fax: 407-613-3177

Mail:

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

Please note:

Our service offices are closed on Sunday and major U.S. holidays. For current service hours, please visit club.hiltongrandvacations.com.

Current Club Rules are provided at point-of-sale and are also available online via the Club website.