

RCI[®]



A POCKETFUL OF FUN

Your handy guide to thousands of RCI holidays!

Destination: Anywhere!



RCI offers you the widest choice of destinations around the world.

Here's the first thing about RCI that you probably don't know. Seven out of ten holiday resorts around the world are available to you through RCI! That means, over 4000 resorts in about 100 countries, across 6 continents. Whether you're looking for relaxation, adventure, a voyage of discovery or a shopping spree, it's all in there.

In India alone, RCI offers you a greater variety of holidays to choose from than anyone else, with over 100 resorts across the country. From the sun-kissed golden beaches of Goa to the snow-clad mountains of Auli, RCI has the holiday package you've been looking for.

Now that you know what you have at your fingertips, let's not waste any time. Learn how to use your RCI benefits to their fullest, so you can have not one, but several dream holidays whenever you want to.

Take our RCI Destination: Anywhere! Guided tour.

All about your deposits

Exchanging your Holiday Week for one at another RCI resort is simple: you deposit the week you own from your home resort with RCI, and then choose a week at another resort for an exchange from RCI.

Exchanging is easy!

Step 1: Deposit -

your vacation week with RCI. Your week will be assigned a Deposit Trading Power that you can then use to search for available exchange vacations.

Step 2: Request -

Put in a request for the vacation you're interested in.

Step 3: Confirm -

Receive a confirmed exchange and get ready to go! If one of your desired vacation choices is available, your RCI Guide can confirm your exchange immediately. If your desired vacation is not available, RCI will perform an ongoing search on your behalf.



A word about Trading Power

Know the actual exchange value of your week with RCI, and you can now take advantage of the following benefits:

Trading Power is “the value assigned by RCI to Vacation Time upon deposit and used by RCI to fulfill an Exchange Request”. This means, your Trading Power is the value that RCI assigns to your week at the time of deposit, which determines what Exchange Availability you see when you search for an exchange vacation. Your Trading Power is the value used by RCI to maximise and fulfill your exchange requests.

Trading Power Transparency:

Subscribing members can see their Deposit Trading Power and Exchange Trading Power values. That means they can easily compare the value of their own week to that of other available weeks.

LET'S START WITH EXPLAINING A DEPOSIT!



You own a week at this resort and decide to deposit it with RCI so that you can Exchange it for another vacation.

Upon depositing, RCI assigns a value to your vacation time, which is based on the answers to the following questions:

1) The Supply, Demand, and Utilization for your specific Deposit, Resort and Region

- Supply - How many similar weeks do we already have?
- Demand - How many members want your Deposit?
- Utilization - How many weeks like yours have been confirmed by other members in the past?

2) The Season in which you own

At your Home Resort, you own a Holiday Week (either a specified week or a 'Floating Week') of a particular season: Red, White or Blue, in a specific type of apartment or unit

3) The Size and Type of your Unit

(2-Bedroom, 1-Bedroom, Studio). The value of the week you own will depend on the type of unit, the season and other factors.

For instance, a 2-bedroom unit in a resort may have a greater value than a studio in the same resort. And a week in the holiday season in a popular resort destination may be more valuable than one in an off-peak season, or at a destination that is less in demand.

4) The Comment Card scores for your Resort

RCI primarily obtains feedback on affiliated resorts through a comment card programme to determine quality.

Members are asked to complete comment cards on return from their exchange holiday and can submit comments either through the post or on line. RCI affiliates can then access the comments of their guests on line to review them. The RCI Comment Card Programme benefits both affiliates and members by providing data that the affiliated resort can use for internal service standards and reward and recognition programmes.

“Deposit early to maximise your trading power.” You’re going to hear this repeatedly from any RCI Vacation Guide you speak with, so let’s deal with this right away.

When can I Travel?

Depending on when you deposit, you can travel anywhere from one year before your original start date to up to two years afterwards. That gives members the potential of a three year travel window.

For example, if your vacation week starts in September 2014 you can travel any time between September 2013 and September 2016.

2 years before Check-in

Maximize your Deposit Trading Power by depositing early

100% Deposit Trading Power

9 months before

Check-in is the latest you can deposit to receive 100% of your Deposit Trading Power. Deposit Trading Power will decrease after this point.

Deposit Check-in date

is the date that your vacation ownership week begins.

DEPOSIT WINDOW

The Deposit Window is the period of time you have to deposit your vacation week with RCI. You can deposit as early as 2 years before your start date. Remember, Deposit Trading Power starts to decrease 9 months prior to check-in

End of Travel Window

If you do not travel by 2 years after your deposit’s check-in date, the deposit will expire and you will no longer be able to travel.



TRAVEL WINDOW



The Travel Window is the period of time you have to plan, book and travel on an RCI® Exchange vacation. Depending on when you deposit, you will have a 3 year travel window.



5) How far in advance of the Deposit's start date you Deposit

Deposit early: By depositing 2 years to 9 months in advance of the start date of your week, you can maximise the Trading Power of your deposit. Here's a quick break-up of time of deposit and its percentage of trading power:

Adjustment Schedule*	% of Trading Power Retained
2 years to 9 months (276 days or more)	100%
6 to 9 months (181 to 275 days)	95%
3 to 6 months (91 to 180 days)	90%
1 to 3 months (31 to 90 days)	80%
15-30 days	60%
14 days or less	45%

Important Things to Remember about Deposit Trading Power

- The only component of determining your Deposit Trading Power that you can control is timing of Deposit or, when you decide to Deposit your week with RCI
- Depositing 2 years to 9 months in advance of the start date of your week will give you 100% of your available Deposit Trading Power to use when exchanging
- Your Deposit Trading Power will not go down once you have Deposited unless you cancel an exchange without Vacation Protection.
- Deposit Trading Power is used to determine what exchange vacations are available to you.

Understand your Deposit

Developing a deposit routine is easy when you know what type of week you own.

1. Fixed Week Deposits

A fixed week deposit means that you own the same unit and week every year, at the same resort.

July 2012							July 2013						
M	T	W	T	F	S	S	M	T	W	T	F	S	S
30	31					1	1	2	3	4	5	6	7
2	3	4	5	6	7	8	8	9	10	11	12	13	14
9	10	11	12	13	14	15	15	16	17	18	19	20	21
16	17	18	19	20	21	22	22	23	24	25	26	27	28
23	24	25	26	27	28	29	29	30	31				

Most members with a fixed week deposit can deposit directly with RCI. Try depositing online for the quickest, and easiest deposit process.

2. Floating Week Deposits

A floating week deposit means that your vacation assignment varies based on the year.

July 2012							June / July 2013						
M	T	W	T	F	S	S	M	T	W	T	F	S	S
30	31					1					29	30	
2	3	4	5	6	7	8	1	2	3	4	5	6	7
9	10	11	12	13	14	15	8	9	10	11	12	13	14
16	17	18	19	20	21	22	15	16	17	18	19	20	21
23	24	25	26	27	28	29	22	23	24	25	26	27	28

Floating Ownership -

Resort Week Deposits: Some members who own floating time with their home resort must call their resort to request them to deposit on their behalf.



Book your exchange on www.rci.com or call RCI helpline

Value-added Deposit

Deposit Credits and how they work

If the Exchange Trading Power of the holiday you book is less than the Trading Power of the week you have deposited, you will receive a 'Deposit Credit' that can be used towards a future Exchange Holiday. The Deposit Credit will appear in your account as a new deposit with a trading power equal to the difference between the Deposit Trading Power of your original week and the Exchange Trading Power of your confirmed Exchange Holiday.



Combining Deposits

When you have a Deposit Credit, or multiple deposits in your account, you can help maximise your exchange options by combining them. How does that help? The trading power of your 'Combined Deposit' will be the sum of the trading power values of all your deposits or Deposit Credits combined. Thus, with a Combined Deposit, you could book a holiday with an Exchange Trading Power that's greater than the trading power of any single deposit you have!



Go ahead, Deposit!

Now that you know the rules, you're ready to deposit. After paying your maintenance fees, log onto RCI.com to find out if you can deposit directly with RCI. Just click the "Deposit Your Week" tab. We'll walk you through the process. If you already know you have to deposit through your resort, just plan to do it at the same time you pay your maintenance fees. Not only is it one less phone call, but it will also help to make the exchange process run more smoothly.

Exchange Early – first come first serve

An exchange of values

Determining the value of Holiday Weeks across the year in thousands of resorts in over 100 countries is not easy. At RCI, we have developed our Fair Exchange Program, which aims to provide like-for-like, quality Holiday Exchanges to over 3.6 million member families. When you deposit your week with RCI, it is given a value, which we call the 'Deposit Trading Power'. When you request an Exchange Holiday, your Deposit Trading Power is compared against the trading power of all available Exchange Holidays, referred to as their 'Exchange Trading Power', to determine the exchanges that are available to you.

The Key to a successful Exchange

Request an early exchange that is similar to your deposit: By searching for an exchange as early as possible, and that is similar to your deposit, you can maximise the availability of ideal resorts and secure one before its demand exceeds its supply.

RCI vacations: your vacation search ends here!



All Three Seasons

All RCI-affiliated resorts around the world have had their occupancy seasons divided into three time bands: RED, or the peak season; WHITE, or the 'shoulder' season between peak and off-peak; and BLUE, or the off-peak season. A Red Week has a higher trading power than a White Week, which, in turn, has a higher trading power than a Blue Week. While the season of your Holiday Week and the size of the unit you own is fixed, and the demand for and the quality rating of your resort is not within your control, there is one factor that you can determine: the time of deposit. The earlier you deposit your week with us, the better the holiday options we can give you. And remember, depositing is free!

Locating your Ideal Holiday

The simplest way to locate the resort of your choice is to use the interactive 'Map View'. Choose your region of interest and then narrow your search further by clicking on the map. The RCI website offers Google Maps, which shows the resorts plotted by location, with highly visible markers. You can zoom-in to a great degree of detail to see where exactly a resort is located.

Once you've taken a closer look at your destination on the map, you can compare all the resorts available in 'List View'. There is plenty of resort information available, including a detailed description of the property and its amenities, as well as the available units for each check-in date. You can also read what other members have to say about the resort by clicking on 'Member Reviews'.

You can toggle between the Map View and

List View at any time during your search. You can personalise your search using a menu of 15 customised search options, including region, check-in month, resort amenities and holiday type.

Using the 'Advanced Search' feature saves you time as you browse through only the resorts that meet the criteria that you specify. You can save your search to 'My Favorite Searches', so that the next time you log on, you can replicate the search with just a single click. You can save up to ten favorite searches.

If you are stuck at any point, and are unsure how to proceed, use the online tutorial to guide you.

Once you've decided on the holiday you want, go to the 'Manage Your Deposits' tab, and check out the 'Deposit Trading Power' available to you against each of your Deposited Weeks or Deposit Credits. Choose the most optimal combination that will get you the holiday you want. If necessary, use the 'Deposit Calculator' to figure out which additional weeks you need to deposit, in order to match the required Exchange Trading Power for the holiday you desire.

If you still can't find that perfect holiday, it's time to check out the Ongoing Search option!

Understand Ongoing Search

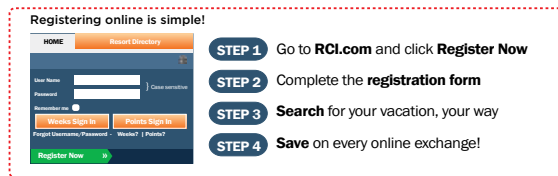
You've got the low-down on how to trade and deposit holidays. You've searched for the holiday you want, and you're still unsure of whether you've got the best options or not. Ongoing Search is the most thorough and effective vacation search option for you.

It's like putting yourself on a waitlist for your vacation. You simply enter your desired vacation criteria and RCI searches for you 24/7, notifying you once a resort match is found. It's a simple, hassle free way to look for the vacation you desire!

1. How it Works

Opening an Ongoing Search is easy. Just log on to RCI.com and search for a vacation using your desired criteria. If the exchange vacation you're looking for is not available, start an Ongoing Search.

Tip: if you haven't already registered at RCI.com simply go to the site and click 'Register Now'. Fill out some basic member information and you're ready to start searching!



Step 1: Click on the 'Can't Find the Exchange You're Looking For?' box (on the right side of the screen).

Step 2: Enter your destination details and accommodation requirements and click 'Continue'.

Step 3: Review your search criteria then click 'Enter an Ongoing Search'

Step 4: Pay the exchange fee (which is fully refundable if we don't find you a suitable exchange or if you decide not to travel) then click 'Continue'.

RCI will keep you updated on the status of your search via email once a month until you are 90 days or closer to the desired start date, after which you will receive an update weekly.

2. Criteria you can Search with

With Ongoing Search, you can fill out one or all of the criteria options to help you find your perfect exchange vacation. The criteria include:



Destination: You can narrow down your destination search by region, city or specific resort.

Tip: Think about the vacation experience rather than the destination and consider adding multiple locations or resort IDs to better your chances of finding a match

Date: You can enter a specific date or a travel window.

Tip: If your travel schedule is flexible, consider expanding your travel dates to include less highly demanded time bands. This will help you get more results.

Accommodation: You can narrow your search by number of guests, unit size and check-in day of the week.

Tip: Consider searching for spaces that match the number of people traveling, not necessarily the unit you own.

If you're uncomfortable with the great wide world of the Internet, you can call the RCI Member Helpline, and get your RCI Guide to assist you with finding your holiday. When doing so, make sure you keep ready:

- Your RCI Membership ID number
- Details of the week(s) you have deposited or plan to deposit
- Activities and areas that interest you
- A selection of dates on which you can travel
- Your credit card details

Please note that you can save up to 10% on the exchange fees charged at the call centre, if you transact online.



The last stop

Completing your Exchange

Whether you complete your exchange online or with the assistance of an RCI Guide, you will receive a confirmation via e-mail or physical mail, verifying your Exchange Holiday details. We issue separate confirmations for each holiday confirmed. Subject to availability, exchanges booked by credit card are confirmed immediately, but if you are making your booking through an RCI Guide and wish to pay by Demand Draft, your request will be processed on receipt of the payment, if the space is still available.

Please check with your travel agent regarding all matters relating to your holiday travel, such as visas, airline tickets, and insurance, when you are confirming your holiday with us. RCI does not take responsibility for these.

More slices of the RCI pie!

Besides helping you plan, deposit, exchange and book all your holidays, RCI offers another special bouquet of benefits that make your holiday planning a piece of cake. Here's a quick look!

GetAway Specials

GetAway Specials (or Bonus Holidays) are really extra holidays, because you don't need to exchange your Holiday Week*. When surplus weeks become available at any of RCI's affiliated resorts, we offer them to our members at very advantageous prices: sometimes as little as 10% of what the resort's published room rates are! For the latest information on the destinations available, log on to RCI.com, or, call RCI Member Helpline.

*To qualify for and avail a GetAway Special (Bonus Holiday), please ensure that you have a current or future Holiday Week deposited.



RCI Rentals

From San Francisco to Shanghai, from Moscow to Melbourne, we can assist you with hotel accommodation in urban hot spots and other sought-after destinations—even where RCI does not have affiliated resorts. To find out more, call the RCI Member Helpline. For the best value, combine RCI Rentals with RCI Exchange Holidays.

Guest Certificates

Want to gift a holiday to someone special? Simply avail a Guest Certificate to give your confirmed RCI Holiday to a friend or relative who is over 21 years of age.

RCI Platinum

To make your RCI Membership experience even more special, you can enrol into the RCI PLATINUM program. This fantastic upgrade option complements the holiday and travel opportunities you already enjoy as an RCI member.

RCI Platinum rewards you with key membership enhancements* combining traditional RCI products and attractive lifestyle benefits. These benefits are available for 12 months from purchase, and selected items can be used over and over again, giving you great ongoing savings worth many times more than the nominal fee you pay!

*All benefits, offers, rates and savings relating to RCI Platinum are subject to change without notice. Terms and conditions, and usage restrictions, apply. Call the RCI Member Helpline for details.

Deposit Extension

If, for some reason, you are unable to take your Exchange Holiday within 24 months of the start date of your deposited week, you can extend the validity period by three or six months by paying the applicable fee. Call the RCI Member Helpline for current fees.

Trading Power Protection

Get Trading Power Protection to ensure that 100% of your Trading Power is restored in case you have to cancel a confirmed holiday. It guarantees that Trading Power, on your deposited week stays intact for your next vacation. Call the RCI Member Helpline for current fees.

Happy Holidays!

Well, that about covers everything you need to know, to get started on your vacation! However, we'll still take care of any further assistance you might need. Just call the RCI Member Helpline any time from 9.00 am to 5.30 pm, Monday through Saturday. Our all India Toll Free Number **1800 419 2131** Fax +91 80-2523 7813. You can also get in touch with us online at www.rci.com or send us an email to indiarci@rci.com.

All rates and offers mentioned in this Pocket Guide are subject to change without prior notice. Please call the RCI Member Helpline for current rates and offers

Please refer www.rci.com or call the helpline number to know the terms and conditions.



Log on to www.rci.com for exciting offers

RCI[®]

RCI India Pvt. Ltd., Pine Valley, First Level,
Embassy Golf Links Business Park,
Off Intermediate Ring Road, Bangalore 560 071
Fax: +91 80 25237813 Email: Indiarci@rci.com
Website: www.rci.com