

Cold-calling and online video sales advice



Recommendations for timeshare owners regarding cold-calling and online video sales ('Zoom meetings')

Timeshare owners have been contacting KwikChex regarding approaches made to them via cold-calling and online video meetings by businesses seeking to sell timeshare exit and compensation services. In many cases, they have been persuaded to sign contracts and often pay significant fees immediately.

KwikChex has discussed these issues with experts in consumer protection, including feedback from Trading Standards and the following are steps that we recommend to help owners better safeguard their legal rights.

Your right to know how they have obtained your personal data details

If contact with you was unsolicited, you can ask them to provide to you in writing the details of how they obtained your contact information and exactly what information they hold about you. If you are not satisfied with the response from the business, you can let them know and can take action on this (assistance will be provided by KwikChex).

Insist that you are able to record the meeting

Insist that the video or phone call is recorded and in the case of Zoom type meetings, that you are enabled to record it as well as the business arranging the meeting.

Ask the business to confirm this in writing before the call is started. This will help ensure that any information provided during the appointment is honest and accurate as it can be checked after the appointment is completed.

Pre-meeting preparation

Before the meeting call, ask the business to provide you with the following in writing.

- Disclosure of the identity of the business conducting the meeting and the identities of the representatives of the business that will participate in the meeting.
- Detailed descriptions of the proposed services, including the company or companies that would provide the services, together with any accreditation or authorisations they hold, an indication of costs, and your cancellation rights (see below).

If you are unfamiliar with the technology or unsure about the business making contact with you, **we recommend you ask a family member or friend you trust to participate in the meeting.**

Your cancellation rights

KwikChex has received numerous reports of owners being put under pressure to sign contracts and / or pay immediately. Under EU and UK law, you are entitled to a 14-day cancellation period (often referred to as a cooling off period) when sales are being conducted in these ways. The purpose of this is to allow consumers to carefully consider the value and integrity of the services being offered, including if they wish, to seek additional advice and to carry out their own checks.

In some cases, businesses attempt to persuade owners to forego this protection, for example, by saying that a chance of relinquishment or compensation may be lost if the owner does not agree to start immediately. This is rarely true, but if such pressure is applied, ask the business to put in writing the reasons for the urgency before considering waiving your cancellation rights.

Stop & consider and seek advice

Nobody should be rushed into making important decisions. You can insist on your 14-day free cancellation period and use the time to check into what has been presented to you and seek further advice before entering into a contract / making payment. You can carry out research online and organisations such as Citizens Advice in the UK and the European Consumer Centre network throughout the EU and in the UK are available to provide free advice. Further information is available via the Timeshare Task Force resources managed by KwikChex.

Online <https://timesharebusinesscheck.org/free-assistance/>

Telephone helplines

UK: 00 44 (0)1823 510625

France: 00 33 (0)170702227

España: 00 34 (0)932201691

Italia: 00 39 (0)236006613