

MONTHLY DIRECT DEBIT

You now have the ability to set up a Monthly Direct Debit for your management charges, online. Setting up a Direct Debit can be done quickly and easily, allowing you to choose the best term length option for you.

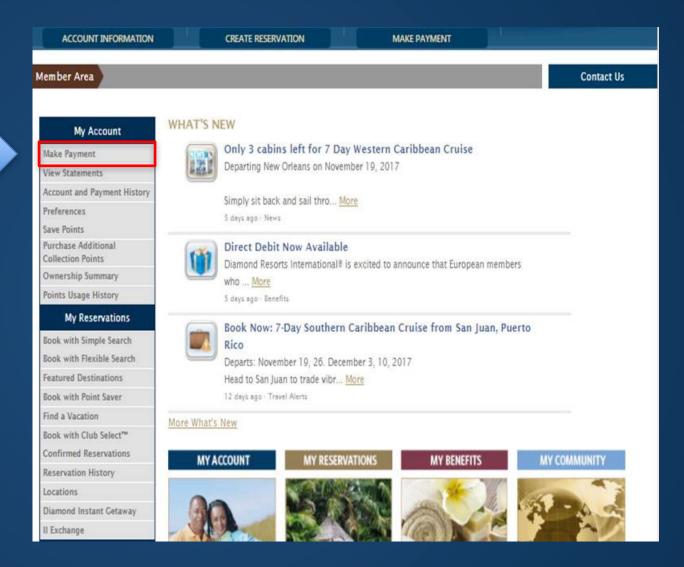


Stay Vacationed."

SETTING UP DIRECT DEBIT

Once logged in to your account, select **Make Payment** to access the Financial Services page.

In order to pay by monthly Direct Debit, you need to have a UK Current Account.



SELECTING DIRECT DEBIT ENROLMENT

You will find a new column on the right side of the page labelled 'Direct Debit Enrolment', if you would like to enrol for a new loan to pay your management charges, **click Enrol**.

If you have previously enrolled to pay your fees via Direct Debit, you are unable to make any changes to the agreement or to enrol for another loan. However, you can use this option the next time you need to pay your annual maintenance charges.

If you wish to amend your current Direct Debit, please contact the Direct Debit team on +44 (0) 1524 589897 between the hours of 09:00-17:30 Monday -Thursday and 09:00-17:00 on Friday.

ACCOUNT INFORMATION		CREATE RESERVA	TION		MAKE PAYMENT		
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eferences		Select All	Due			Scheduled	Direct Debit
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SELECT TERM LENGTH

Select your preferred loan term length. The term of the loan can range from 4-12 months based upon when you enrol and the number of months remaining in the year.

Your monthly payment amount and the amount required for any deposit, will be displayed and based upon the option selected.

If you select to pay your management charges over 7-12 months, you will be required to pay a 25% upfront deposit which is payable at the start of the agreement, and will act as your first payment.

If you select to pay your management charges over a 4, 5, or 6 month term, the amount outstanding on your account will be divided by that number of payments.

Step 1: Term Selection Step 2: Instructions to Bank/Building So	Step 3: Advance Paym	Final Confirmation
Name and Address		
Incorrect Address? Click <u>here</u> Loan Term Selection		
Select a term length (in months): 9 **25% depo Total fees payble for 20XX Use Year:	£ 1000.00	
25% upfront deposit to be paid at the start	2 1000.00	
of the agreement (First monthly payment):	£ 250.00	
Amount of each monthly payment:	£ 93.75	
Number of monthly payments thereafter:	8	
Total amount financed:	£750.00	
BACK		NEX

IMPORTANT INFORMATION

Once you have selected the term of your loan, please review the following information:

- Total fees payable -outstanding amount payable as shown on your management fee account at the time the monthly Direct Debit is being setup
- 25% upfront deposit to be paid at start of agreement amount payable before any monthly payments will be collected (only applicable for loans 7-12 months in duration)
- Amount of each monthly payment calculated as the total fees outstanding, minus 25% deposit payable at the start of the agreement and then divided by the remaining months based on the selected term
- Number of monthly payments thereafter number of monthly payments that will be collected by Monthly Direct Debit
- Total amount financed total amount for which the loan is being set up, which will be collected by monthly Direct Debit payments

INSTRUCTIONS FOR BANK/BUILDING SOCIETY

Confirm the bank or building society from which to make the monthly Direct Debit payments.

If you have paid by monthly Direct Debit in the past, you may already have your bank details in the system. This information can be selected from the dropdown menu next to Select an existing account.

In order to pay by monthly Direct Debit, you need to have a UK Current Account.

If adding a new account, you will need the following details:

- Name of Bank/Building Society
- Account Number (8 digits)
- Branch Sort Code (6 digits)
- Name of Account Holder
 (as it appears on your bank account)

The date displayed is the agreement date and is not changeable. Both the Signature and confirmation box will need to be ticked to proceed to the next step.

Step 1: Term Selection	Step 2: Instructions t Bank/Buildin		Step 3: Advance Payment	Final Confirmation				
INSTRUCTION TO YOU	R BANK OR BUILDING	SOCIETY						
Diamond Resorts Financial Services Limited,								
Citrus House, Caton Road, Lancaster, LA1 3UA								
directdebitowneroperations@diamondresorts.com								
Originator's Identification Number:								
Reference: DRFS M/FEE LOAN								
Please pay Diamond Resorts Financial Services LTD Direct Debits from the account detailed in the instruction								
subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain								
with Diamond Resorts Financial Services Ltd and, if so, details will be passed electronically to my Bank/Building								
Society.								
O Select an existing	account:							
Enter account det	tails:							
Account Type:		UK Current Account						
Name of Bank/Building Society:		TEST						
Account Number (8 n	umbers):	12345678						
Branch Sort Code (6 numbers):		123456						
Name of Account Holder:		TEST						
Date:		By ti	cking this box, I confirm I	am able to authorise debits				
Signature:	8	✓ from	the above bank account.					
**If the above bank account is a joint account that requires both account holders to sign and authorise debits,								
please contact the Dire	ect Debit team on +4	4 1524 5898	97 or directdebitownerop	erations@diamondresorts.com.				
By ticking this box	, I confirm that I wish	the bank ac	count details above to be	used for this maintenance fee				
loan, and I confirm that	at the details entered	are correct.						

THE DIRECT DEBIT GUARANTEE

The Direct Debit Guarantee is displayed at the bottom of the page as a reference. This guarantee is offered by all UK banks and building societies that accept instructions to pay Direct Debits.

Once you have reviewed this information, select **NEXT** to continue.

THE DIRECT DEBIT GUARANTEE



NEXT

This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.

If there are any changes to the amount, date or frequency of your Direct Debit Diamond Resorts Financial Services will notify you ten working days in advance of your account being debited or as otherwise agreed. If you request Diamond Resorts Financial Services to collect a payment, confirmation of the amount and date will be given to you at the time of the request.

If an error is made in the payment of your Direct Debit, by Diamond Resorts Financial Services or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society- If you receive a refund you are not entitled to, you must pay it back when Diamond Resorts Financial Services asks you to.

You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.



DEPOSIT / ADVANCED PAYMENT

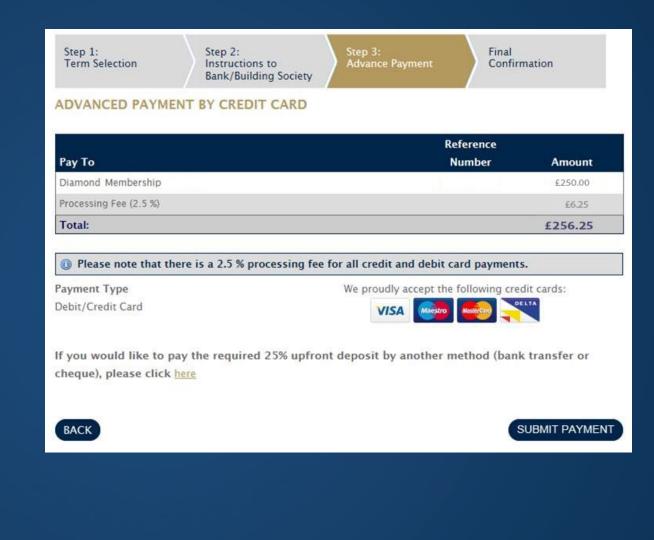
If you have chosen a term which requires you to make a deposit payment, you can opt to pay this by credit /debit card, bank transfer or cheque.

If you wish to pay the deposit by credit/ debit card, please select **Submit Payment** and either select a saved card (if applicable) or enter new card details.

All credit and debit card payments have a 2.5% processing fee added. This amount will be displayed for your information.

If paying by bank transfer or cheque, select the link provided. The Confirmation page will then provide you with details on how to make your payment.

Please Note: The Direct Debit is only provisional and no payments will be debited from your bank account until the required deposit has been paid.



LOAN CONFIRMATION

Once your loan application has been verified, a confirmation letter will be sent to you no later than 10 working days before your first collection date.

Please Note:

The first collection date will be included in your confirmation letter incorporating advance notice as this depends on when the next available collection date is, once the Direct Debit has been setup.

If changes need to be made to the loan term or amount, a Direct Debit team member will contact you.

Step 1: Step 2: Step 3: Final Term Selection Advance Payment Instructions to Bank/Building Society **PROVISIONAL LOAN** HAS BEEN CREATED. Your provisional loan has been created. Once verified, the confirmation letter incorporating your advance notice will be sent to you no later than 10 working days before the first collection. If there are any discrepancies with your loan application a member of the direct debit team will be in contact with you. Please can we ask you to make payment of the 25% upfront deposit as soon as possible. Once this is received we will be able to proceed with your loan application. Please find the details below of how the 25% upfront deposit payment can be made: Bank Transfer Bank Account Name -Diamond Resorts Management Division Bank -HSBC Bank Bank Account Number- 11768743 Sort Code- 40-27-02 Please do ensure that you quote your membership number in the reference field when making a payment

Cheque

Please make cheques payable to Diamond Resorts Management Division and send to Owner Operations, Citrus House, Caton Road, Lancaster, LA1 3UA. Please do ensure that you quote your membership number when making a payment.

Card

You can pay by debit or credit card, however, please note that there is a 2.5% administration processing fee that will be added to your payment. You can make payment by logging onto DiamondResorts.com or by calling us on 0345.359 0007. Please ensure you have your membership number to hand.

Please note that until the 25% upfront deposit has been paid, your direct debit will not be activated and no payments will be collected.

LOAN SUMMARY

Details of the provisional loan are displayed for your review.

For additional questions, please contact the Direct Debit team on

+44 (0) 1524 589897 between the hours of 09:00-17:30, Monday through Thursday, and 09:00-17:00 on Friday.

Alternatively, you can e-mail them at DirectDebitOwnerOperations@diamondresorts.com

