





















Destination Xchange is Diamond Resorts' exclusive points-based exchange program. As a member of The Club and Destination Xchange, you can now use your points to vacation at thousands of resorts worldwide. In addition to the 400+ managed and affiliated resorts within The Club portfolio, Destination Xchange offers you even more vacation options. The result? More flexibility, experiences, and cherished memories with friends and family. From the slopes of the Sierras to sun soaked beaches, and from action packed Las Vegas to the castles of the English countryside, your vacation possibilities are endless.



Hours of Operation

One call does it all! To provide you with the best service possible, all Destination Xchange services via phone will be provided by the same call center servicing The Club. This ensures you receive the same impeccable service and seamless booking process you have grown accustomed to.

Member Services

Available Monday through Saturday, 9:00 a.m. to 9:00 p.m. ET Closed Sundays and major holidays

Platinum Member Services

Available 24 hours a day, 7 days a week, 365 days a year

How to Reach Us

Phone: Destination Xchange: 1.877.374.2582

Platinum Member Services: 1.877.374.7528

Email: DEX@DiamondResorts.com

Online: DiamondResorts.com

Holiday Schedule

All call center services will be closed or have reduced operational hours on the following public holidays:

New Year's Day

Martin Luther King Jr. Day

President's Day

Memorial Day

Independence Day

Labor Day

Veterans Day

Thanksgiving

Day after Thanksgiving

Christmas Day

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Our premiere flexible,
points-based vacation
ownership exchange program,
Destination Xchange was
designed with you in mind:
flexibility, value and ease of use.

The program provides tools and benefits to help you effortlessly create the ideal vacation experience — without the need for an outside exchange company.

As a member of The Club, you receive a membership to Destination Xchange. You have the same loyalty tier in Destination Xchange as you do in The Club. This allows you to exchange and book resorts up to 24 months in advance outside The Club's portfolio. You also have the option to deposit points with Destination Xchange giving you 5 years to use the deposit!

Destination Xchange allows you to experience the world like never before. Start checking off more destinations from your bucket list with Destination Xchange.

The Power of Destination Xchange

With a wide range of travel options, including the flexibility of the 5-Year Advantage Xchange, Destination Xchange opens up a world of travel.



The Classic Xchange

Use your points to make exchange reservations up to 24 months in advance at resorts outside The Club's portfolio.

5-Year Advantage Xchange

Beginning in late 2020, you can deposit points into Destination Xchange. Points deposited are valid for exchanges up to 5 years from the date of deposit, to make reservations up to 24 months in advance in a Standard Accommodation (sleeps 4) at resorts outside The Club's portfolio.

Short Xchange

Short stay vacations (2 to 6 nights long) booked with points within 30 days of travel.

Express Xcapes

Last-minute, 7-night vacations booked with points within 30 days of travel for 50% off point values.

Destination Xtras

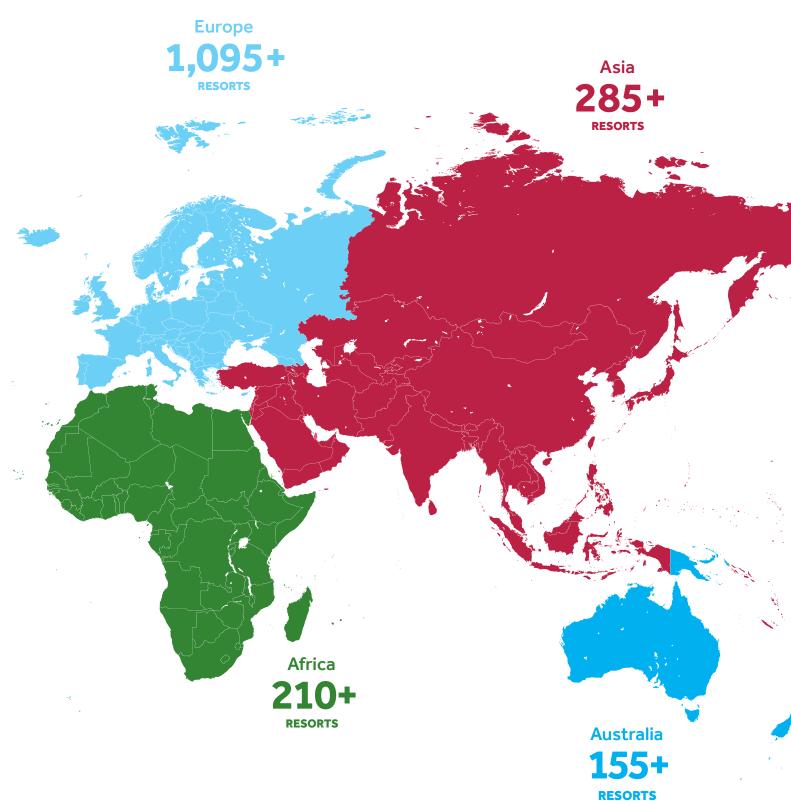
Enjoy vacations at highly discounted cash rates (no points required) starting at \$299 for 7 nights.

Travel Flexibility

Help protect your points when you need to cancel with the Reservation Protection Plan.

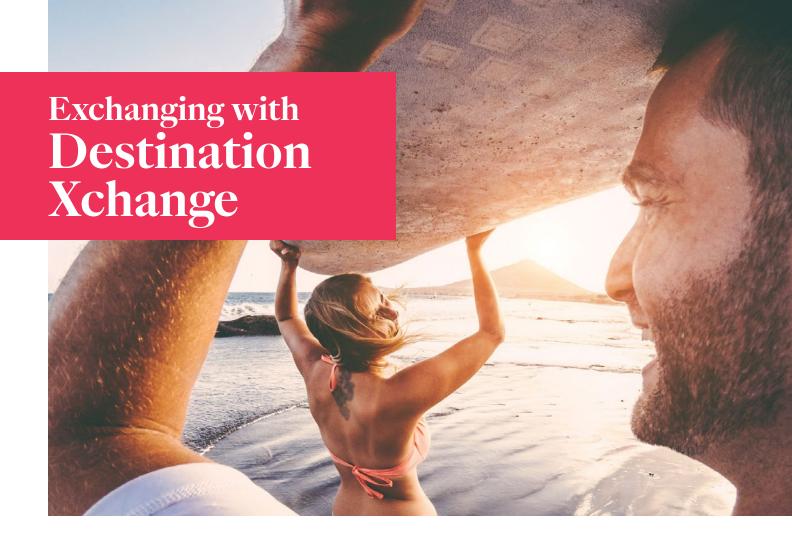
All reservations, exchanges and bookings are first-come, first-served and subject to availability





Book your reservations now.

All resort arrivals are available starting January 1, 2021.



Destination Xchange gives
you the opportunity to book a
7-night exchange in a Standard
Accommodation through
either The Classic Xchange or
5-Year Advantage Xchange.

The Classic Xchange

The Classic Xchange allows you to utilize your points to book reservations instantaneously for up to 24 months in advance. This option gives you the ability to use all or a portion of your points in an instant. Refer to the Points and Tier Chart on page 11 for the points equivalent of a 7-night stay for each given Tier.

Members will be required to pay the Standard Exchange Fee for each reservation. Points will be deducted from your current year's points allocation up through October 31, thereafter points will be deducted from your following year's points allocation. There is also an option to borrow points from your following year's points allocation to book the exchange.

5-Year Advantage Xchange

As another option, starting in late 2020, you can chose to convert your points into a Tier Credit as indicated on the Points and Tier Chart on page 11. This allows you to book reservations for a Standard Accommodation[†] 24 months in advance for accommodations within that Tier (or any lower Tier) using Tier Credits. Tier Credits are valid for up to 5 years from the date points are converted.

Members will be required to pay the Standard Exchange Fee for each reservation booking made. Points will be deducted from your current year's points allocation up through October 31, thereafter points will be deducted from your following year's points allocation. There is also an option to borrow points from the following year's points allocation to make a higher Tier Credit. Using your Tier Credit, you can request a Destination Xchange reservation up to 24 months before your chosen dates of travel. Multiple Tier Credits are allowed but cannot be combined for higher Tier stays. Points cannot be returned, withdrawn or removed once they are converted into a Tier Credit. \dagger Standard Accommodations sleep 4.

Points and Tier Chart

How it works

Each 7-night resort stay in a Standard Accommodation (sleeps up to a maximum of 4 guests) has a point value and an equivalent Tier assigned to it.

DESTINATION XCHANGE POINTS AND TIER CHART

TIER	POINTS REQUIRED
1	2,000
2	4,000
3	6,000
4	8,000
5	10,000
6	12,000

As a member, you can

use the Classic Xchange which allows you to reserve instantaneously using your points. Or you can convert your points into a Tier Credit for use to reserve Standard Accommodations (sleeps 4) with the 5-Year Advantage Xchange.

Each Tier Credit is good for 5 years to book a Destination Xchange from the date you create a Tier Credit (subject to availability).

For example, if you converted 6,000 points into a Tier 3 Credit with the 5-Year Advantage Xchange, you will be able to book a Tier 3 stay (or lower) in a Standard Accommodation.

What are Destination Xchange Tiers?

The Tier assigned to each week is determined by a number of factors including resort location, availability, season, and demand for the location. You can visit DiamondResorts.com or contact Member Services to identify the Tier of your desired location or stay, as well as costs for upgrades into a larger accommodation size.

Upgrading a Tier Credit

If you decide to book into a larger-sized accommodation or a higher Tier from your original Tier Credit, a Vacation Enhancement Fee will be charged in addition to the Standard Exchange Fee. Vacation Enhancement Fees can be paid with points or cash and are determined by your loyalty level. Refer to the Fee Schedule on page 15 for the list of Vacation Enhancement Fees.

Examples of Vacation Enhancement Fees can be found in our FAQ section on page 16.

As an introductory offer, members using their 2020 point allocation will have the ability to stay in any size unit with no Vacation Enhancement Fees (Vacation Enhancement Fees currently anticipated to begin on October 31, 2020). If you choose to book a lower Tier stay using a higher Tier Credit, no refund or credit will be offered for the difference in points. All reservations are for Standard Accommodations that Sleep 4 unless a Vacation Enhancement Fee is paid. You can visit DiamondResorts.com or contact Member Services to identify whether an accommodation size upgrade is available for your desired destination.

Short Xchanges

When you only have time for a quick getaway

Whether you need a little down time on the beach, romance in the mountains, or a quick golf getaway with friends, a Short Xchange gives you the option to do it all. Destination Xchange offers you 2- to 6-night stays at selected destinations within 30 days of travel using points. Shorter travel means fewer points used. These reservations offer exceptional value for those with flexible travel plans. Refer to the Fee Schedule and additional terms and conditions on page 15.

Short Xchanges will be available for booking beginning on December 1, 2020 for arrivals starting on January 1, 2021. These reservations are limited and offered on a first-come, first-served basis, and subject to availability. A Reservation Protection Plan cannot be purchased for this program. Otherwise all Classic Xchange terms and conditions apply.

SHORT XCHANGE POINTS TABLE

ACCOMMODATION TYPE	SUN-THU	FRI & SAT
Studio	500	1,150
1-Bedroom	600	1,500
2-Bedroom	800	2,000
3-Bedroom	1,000	2,500
4-Bedroom	1,250	2,750

Points shown above are points required on a per night basis.

Express Xcapes

Let your wanderlust guide you

When the travel bug gets the best of you, Destination Xchange has you covered with Express Xcapes.

Destination Xchange understands it can be difficult to make last-minute, cost-saving travel plans, so we created Express Xcapes especially with you in mind. Whether you are busy at work or having a difficult time coordinating schedules with family and friends, Express Xcapes offers last-minute, easy to book, travel.

Book 7-night stays at 50% off the points value within 30 days of arrival and as close as 72 hours prior to check in.

Express Xcapes will be available for booking beginning on December 1, 2020 for arrivals starting on January 1, 2021. These reservations are limited and offered on a first-come, first-served basis, and subject to availability. Points discount does not apply to any pending requests confirmed within 30 days of arrival. A Reservation Protection Plan cannot be purchased for this program. Otherwise all Classic Xchange terms and conditions apply.

Destination Xtras

Enjoy 7-Night Stays Starting at \$299

Destination Xtras are highly discounted vacations paid with cash, not points. These discounted stays are often less than the cost of a hotel room per night for a fully furnished Standard Accommodation.

Destination Xtras reservations can be booked up to 12 months prior to the desired travel date. Access to Destination Xtras is limited and based on a member's loyalty tier (see page 15 for more information). A debit or credit card is required for reservations. Full payment will be taken at the time of booking and is non-refundable if you fail to check-in or cancel. A Reservation Protection Plan cannot be purchased for this program.

How Do I Exchange?

To book a Destination Xchange vacation, follow these simple steps.

1. Choose Your Stay

Select your preferred destination, travel dates, accommodation size, and the number of points or Tier Credit you wish to use.

2. Create Your Reservation

Destination Xchange provides you with two ways to book your exchange — The Classic Xchange, which uses points, or beginning late 2020, the 5-Year Advantage Xchange, which enables you to convert your points into a Tier Credit to reserve a Standard Accommodation 24 months in advance. Once you have chosen your preferred booking method and you meet all necessary conditions, then you simply provide your desired stay details to confirm your exchange over the phone with a Member Services Specialist or by going online at DiamondResorts.com. If you decide to book a stay using the online booking method, you will automatically receive \$10 off the Standard Exchange Fee.

3. Reservation or Request Confirmation

A reservation confirmation will be sent to the email registered to your account.

Search Requests

COMING SOON: You will be able to place an automated Search Request if you are unable to find your desired exchange. A valid credit card will be required when placing the search request. You will be emailed to inform you once a match is found and have 7 days from the date of the email to confirm your reservation and pay the Standard Exchange Fee and any applicable Vacation Enhancement Fees. A Search Request does not guarantee your reservation nor confirmation for you to book travel.

Guest Stays

Give the gift of vacations

As a member, you understand the importance of taking a break from your daily routine, from short weekend getaways to extended vacations. Share your joy of travel with friends and loved ones. You can purchase a Guest Certificate for friends and family for a fee. Simply book your guest's reservation and provide their name at the time of booking or by contacting Member Services to update the reservation with the guest's name. Refer to the Fee Schedule on page 15 for Guest Certificate Fees.

Guests must present the guest certificate or confirmation in his or her name at the time of arrival or the resort may refuse check-in. Additional guests may stay but the total number of guests must not exceed the maximum occupancy of the given accommodation. Guest Certificate Fees are charged per exchange reservation.

Check-in Procedures and Reservation Rules

Confirmation Letters

Once your reservation has been confirmed, an email will be sent to the email address registered to your account. Please review the content of the confirmation in its entirety. Be sure to bring your confirmation letter with you for check-in. If a late check-in is required, contact the resort as soon as possible or your room may be released due to a no-show.

Check-In After the Planned Arrival Date

If you are not intending to check in at the resort on the originally booked date of arrival, or your plans change and you are unable to arrive as previously scheduled, you must contact the resort at least 24 hours before your original arrival date and advise when you will be arriving. Failure to notify the resort may result in the cancellation of the reservation and the possibility that there may be no availability when you arrive.

Resort Specific Rules

Each occupant of an accommodation must comply with the rules of that resort and Destination Xchange at all times. No member or guest is permitted to keep an animal, bird, fish or other livestock in a resort accommodation other than where resort rules allow, such as in the case of ADA service animals.

No Arrival

If you fail to check-in, you will be considered a no-show and your reservation canceled within 24 hours of your arrival date. Additionally, any points or Tier Credits and Exchange Fees previously paid will automatically be forfeited.

Resort Fees, All-Inclusive Fees and Additional Charges

Be aware that you may incur additional fees or charges from the resort. Generally, they are detailed on the website and are reflected on your confirmation letter but we suggest contacting the resort directly to confirm.

Reservation Cancellation

Classic Xchange Cancellation Policy

You may cancel your Classic Xchange reservation up to 31 days prior to arrival. However, points may be forfeited depending on when the cancellation occurs, as described on the following chart. The purchase of a Reservation Protection Plan at the time of booking is advisable in order to safeguard your points reservation and avoid losing them.

Any points returned will be placed back into your member account for The Club with the same expiration date as they had prior to the exchange.

CLASSIC XCHANGE CANCELLATION TABLE

CANCELLATION LEAD TIME	% OF POINTS REFUND	EXCHANGE FEES REFUNDED
Within 24 hours of confirmation	100%	Yes
91+ days prior to arrival	100%	No
61–90 days prior to arrival	75%	No
31–60 days prior to arrival	50%	No
0 – 30 days prior to arrival	0%	No

5-Year Advantage Xchange Cancellation Policy

Your 5-Year Advantage Xchange reservation can be cancelled and your Tier Credit reinstated with at least 31 days advance notice and payment of the Tier Reinstatement Fee.

If you cancel a 5-Year Advantage Xchange reservation within 30 days of the arrival date, you will forfeit your Tier Credit and all applicable Exchange Fees paid.

The purchase of a Reservation Protection Plan at the time of booking is encouraged to safeguard your Tier Credit and avoid the need to pay the Tier Reinstatement Fee in the event you need to cancel your exchange reservation.

Any reservations made using a reinstated Tier Credit must be made within 5 years of the original deposit date. An exchange using a reinstated Tier Credit requires the payment of the Standard Exchange Fee and any applicable Vacation Enhancement Fee. Regardless of the notice of cancellation given when cancelling a 5-Year Advantage Xchange, the Standard Exchange Fee and any applicable Vacation Enhancement Fees paid will not be refunded.

5-YEAR ADVANTAGE XCHANGE CANCELLATION TABLE

CANCELLATION LEAD TIME	DEPOSIT REINSTATED	EXCHANGE FEE REFUNDED
31+ days prior to arrival	Yes, with payment of \$299 Tier Reinstatement Fee	No
0-30 days prior to arrival	No	No

Cancelling a Short Xchange, Express Xcapes, or Destination Xtras Reservation

If you cancel your Short Xchange or Express Xcapes reservation you will lose any points used and any applicable Exchange Fees paid. If you cancel your Destination Xtras reservation you will not receive a refund of the cash price paid.

Reservation Protection Plan

Protect Your Points and Tier Deposits

When the unexpected happens, you can help protect your points and Tier Credits with the Reservation Protection Plan.

For a Classic Xchange reservation, the purchase of a Reservation Protection Plan will ensure that you receive a 100% refund of the points used for your reservation for cancellations up to 31 days prior to your arrival date.

For a 5-Year Deposit Advantage Xchange reservation, the purchase of a Reservation Protection Plan will ensure your Tier

Credit is reinstated (and the Tier Reinstatement Fee will be waived) for cancellations up to 31 days prior to your arrival date.

The Reservation Protection Plan is only available for purchase at time of booking either online or through Member Services.

The Reservation Protection Plan fee is per reservation. Short Xchanges, Express Xcapes, Destination Xtras are not eligible for the Reservation Protection Plan. Vacation Enhancement Fees are non-refundable with the purchase of the Reservation Protection Plan.

RESERVATION PROTECTION PLAN CANCELLATION TABLE

CANCELLATION LEAD TIME	% OF POINTS REFUNDED/TIER REINSTATED	EXCHANGE FEE REFUNDED		
Within 24 hours of confirmation	100% / Yes	Yes		
31+ days prior to arrival	100% / Yes	No		
0-30 days prior to arrival	0% / No	No		

Destination Xchange Membership

Designated Members

Each membership has a designated Primary member, to whom all communications will be sent. The primary member is the first named member on the membership.

Duration of Membership

Membership in Destination Xchange is included with your membership in The Club. Each membership will last until terminated in accordance to the terms and conditions and rules of Destination Xchange.

Participation in Destination Xchange

You must be current on any association fees and Club Dues in The Club in order to participate in Destination Xchange.

Please refer to the Destination Xchange legal documents for full terms and conditions and rules of Destination Xchange.

Loyalty Level

Your loyalty level within Destination Xchange is the same loyalty level as The Club.

Resorts Available

For the most up-to-date list of resorts available to book through Destination Xchange please go to DiamondResorts.com.

Resorts affiliated with Destination Xchange are composed of a variety of partner affiliations and will change regularly.

Availability of The Club's portfolio of resorts

At 10 months prior to arrival, you will have limited access to accommodations at The Club and Embarc's portfolio of resorts available in Destination Xchange for 7-night stays through a Classic or 5-Year Advantage Xchange.

Initially, you will not be able to exchange into any Embarc or Diamond-managed resorts. The Club has reserved the right to allow restricted availability within 10 months prior to arrival to be reserved through Destination Xchange as part of a feature enhancement that is expected to be released by December 31, 2020, for arrivals beginning January 1, 2021.

Number of resorts available worldwide

Destination Xchange is always looking to provide an array of resorts. There are approximately 4,800 resorts in 110 countries within Destination Xchange.

Explanation of Fees

You can refer to the Fees At-A-Glance on page 15 for a complete list of fees.

Exchange Fees

You will pay an Exchange Fee for every exchange reservation booking made through Destination Xchange. The Exchange Fees collected are determined by the exchange type and your loyalty level.

Each exchange made using the Classic Xchange, 5-Year Advantage Xchange, or Express Xcapes requires payment of the Standard Exchange Fee. An exchange using the Short Xchange requires payment of a Short Xchange Fee.

Reservation Protection Plan Fee

If you chose to safeguard your stay through the Reservation Protection Plan, you must pay the required fee at the time of booking as determined by your loyalty level.

Late Deposit Fees

If you want to deposit points into Destination Xchange after the October 31 deposit deadline, you will be charged a Late Deposit Fee.

Guest Certificate Fees

A Guest Certificate Fee will be charged for every Guest Stay reservation made. Guest Certificate Fees are determined by your loyalty level.

As an introductory offer, the Guest Certificate Fee is \$35 for all members until December 31, 2020.

Vacation Enhancement Fees

Vacation Enhancement Fees will be charged if you choose to book into a larger-sized accommodation or a higher Tier from your original Tier Credit.

As an introductory offer, you will be able to use your 2020 point allocation to stay in any size unit with no Vacation Enhancement Fees (Vacation Enhancement Fees currently anticipated to begin by October 31, 2020).

Tier Reinstatement Fee

If you need to cancel a reservation made through the 5-Year Advantage Xchange, you can pay the Tier Reinstatement Fee 30 days or more prior to your arrival date in order to reinstate your used Tier Credit for later use.

Resorts may apply additional charge(s) at check-in or check-out for the use of certain resort facilities including, but not limited to, on-site leisure activities and WiFi access. Facilities differ at each resort. Additional terms may apply. For more information on each individual resort, go to DiamondResorts.com.

Managing Your Points and Tiers

Points for Short Xchanges

Similar to the Classic Xchange, you can use points (not Tier Credits) to book stays of less than seven (7) nights. More information on Short Xchanges can be found on page 11.

Depositing Points

In order to take advantage of the 5-Year Advantage Xchange, you will first need to deposit your points into Destination Xchange in set amounts to be converted into a Tier Credit. The Tier Credit can then be utilized to book a Standard Accommodation within 5 years from the date of deposit. Refer to page 12 for more information on making an exchange using Tier Credits.

Borrowing Points

If you need more points for a reservation than you have available in your current year's allocation, you can borrow up to the annual allocation of points from next year's allocation by paying a deposit equal to 75% of the current year's maintenance fees. This amount will then be deducted from next year's allocation of points and not from any year beyond that. Once points have been borrowed they will expire in the year which they were borrowed unless they are used; they cannot be saved for use in the following year as outlined in the program documents of The Club.

CLASSIC XCHANGE: Borrowed points are subject to the same cancellation time periods as all other points and will be returned if a Classic Xchange reservation is cancelled.

5-YEAR ADVANTAGE XCHANGE: Borrowed points cannot be returned, withdrawn or removed once they are used to purchase a Tier Credit. Once a 5-Year Advantage Xchange reservation is cancelled, the associated Tier Credit is reinstated into the member's Destination Xchange account.

Using Saved Points

You can use points that have previously been saved from the previous year's allocation without a deposit. Once points have been borrowed they will expire in the year in which they were borrowed unless they are used; they cannot be saved for use in the following year.

CLASSIC XCHANGE: Saved points are subject to the same cancellation time periods as all other points and will be returned if a Classic Xchange reservation is cancelled.

5-YEAR ADVANTAGE XCHANGE: Saved points cannot be returned, withdrawn or removed once they are used to purchase a Tier Credit. Once a 5-Year Advantage Xchange reservation is cancelled, the associated Tier Credit is reinstated into the member's Destination Xchange account.

FEES-AT-A-GLANCE

Destination Xchange

POINTS LEVELS	Standard	Silver	Gold	Platinum
Standard Exchange Fee (Phone) ¹	\$169	\$159	\$149	\$139
Standard Exchange Fee (Online) ¹	\$159	\$149	\$139	\$129
Short Xchange Fee				
2 Nights	\$129	\$129	\$129	\$129
3 – 4 Nights	\$139	\$139	\$139	\$139
5 – 6 Nights	\$149	\$149	\$149	\$149
Destination Xtras (starting at \$299/week)	2 stays per year	4 stays per year	6 stays per year	8 stays per year
Guest Certificate Fee²	\$55	\$45	\$35	\$25
Guest Reservations	Unlimited	Unlimited	Unlimited	Unlimited
5-Year Advantage Xchange Cancellation Fee	\$299	\$299	\$299	\$299
Reservation Protection Plan Fee ³	\$150	\$140	\$130	\$120
Late Deposit Fee	\$299	\$299	\$299	\$299
Upgrade Fee (payable for each Tier increase)4	\$189	\$189	\$189	\$189

Veneties Enhancement Fores	STAN	STANDARD		SILVER		GOLD		PLATINUM	
Vacation Enhancement Fees⁵	Cash	Points	Cash	Points	Cash	Points	Cash	Points	
Tier Level Increase	\$240	3,000	\$220	2,750	\$200	2,500	\$180	2,250	
Accommodation – sleeps 6	\$240	3,000	\$220	2,750	\$200	2,500	\$180	2,250	
Accommodation – sleeps 8	\$480	6,000	\$440	5,500	\$400	5,000	\$360	4,500	
Accommodation – sleeps 10	\$720	9,000	\$660	8,250	\$600	7,500	\$540	6,750	
Room Attributes	\$240	3,000	\$220	2,750	\$200	2,500	\$180	2,250	

Subject to payment of a Late Deposit Fee, the final date you can book an exchange reservation or make a deposit within the current calendar year is October 31. All reservations are limited and offered on a first-come, first-served basis and subject to availability. The terms and conditions applicable to points members as outlined in this Membership Guide applies only to points that are within the US, California or Hawaii Collections or at Cabo Azul. Any other points within The Club are governed by Destination Xchange for Traditional Owners. All points values and Tiers for weeks in Destination Xchange and Exchange Fees are subject to change at any time at Destination Xchange Operating Company's sole discretion. Exchange Fees are charged per exchange reservation. See the Destination Xchange program documents at DiamondResorts.com for further terms and conditions.

- $1. \quad \text{The Standard Exchange Fee applies to Classic Xchanges, 5-Year Advantage Xchanges and Express Xcapes reservations.} \\$
- $2. \quad \text{Initially, the Guest Certificate Fee for members will be $35, tiered pricing is expected to be available by the end of 2020.}$
- $3. \quad \text{The Reservation Protection Plan is not available for Express X capes, Short X change or Destination X tras reservations.}$
- 4. The Upgrade Fee applies to 5-Year Advantage Xchanges. Upgrade Fee only applies to Tier upgrades, and does not increase the accommodation size. All accommodations reserved in using the 5-Year Advantage Xchange are 1-Bedroom units. Reservations of larger units may be possible through the payment of an additional fee. See DiamondResorts.com or speak to Member Services for more details.
- $5. \quad \text{Vacation Enhancement Fees anticipated to begin on October 31, 2020}.$

Frequently Asked Questions

How do I access my Destination Xchange account online?

Login to your account at DiamondResorts.com for immediate access to Destination Xchange. On the left, you will see a Destination Xchange Section with buttons allowing you access to searches and membership information.

What communication will I receive from Destination Xchange?

As a member of Destination Xchange, you will receive reservation confirmation emails for every exchange booked. Be sure to keep your contact details current in order to receive reservation confirmation emails and other exclusive program communications. Your online member website will always be current so you can enjoy your membership with the most updated benefits and resort offerings. You will also receive quarterly newsletters highlighting any changes or additional benefits added to your membership.

How do I make an Xchange?

Destination Xchange offers two ways to book reservations: the Classic Xchange or the 5-Year Advantage Xchange. Once you have chosen a booking method and meet all necessary conditions to utilize that method, then simply provide your travel dates, desired location, and accommodation type in order to confirm your exchange over the phone with a Member Services Specialist or go online at DiamondResorts.com.

What is The Classic Xchange reservation process for Destination Xchange?

The Classic Xchange allows reservations to be booked instantaneously up to 24 months in advance of the current date. Points will be deducted from your current year's points allocation. If the resort is not readily available, you will soon be able to submit an automated search request. Benefits of the Classic Xchange include the option to use all or a portion of your points.

How does the 5-Year Advantage Xchange work when booking an Xchange?

In order to take advantage of the 5-Year Advantage Xchange, you first need to deposit your points into Destination Xchange as shown on page 11. Once deposited, your points are then converted into a Tier Credit which can be used to book an exchange into a Standard Accommodation in that Tier or lower (or a higher Tier or larger-sized accommodation upon payment of any Vacation Enhancement Fees) within 5 years from the date of deposit.

What if I want to book a stay outside my original Tier Credit?

You can chose to stay in a week within or below your Tier Credit at no extra charge. If you chose to book a stay at a Tier below your original Tier Credit you will not be eligible for a refund. If you decide to book

a Standard Accommodation stay in a week with a higher Tier or a larger-sized accommodation then you will need to pay a Vacation Enhancement Fee for each Tier and accommodation size increase.

Regardless of whether you upgrade your Tier, if you want to book a stay outside the Standard Accommodation you will need to pay a Vacation Enhancement Fee to upgrade your accommodation size.

Examples: If you are a Gold member with a Tier 2 Credit and wish to stay in a Tier 4 Standard Accommodation you will need to upgrade by 2 Tiers. This means you will need to pay the Standard Exchange Fee and the required Vacation Enhancement Fee of \$400 (\$200/per Tier x 2) or 5,000 points (2,500 points/per Tier x 2).

If you are a Standard member with a Tier 1 Credit and wish to stay in a Tier 2 accommodation that sleeps up to 6 you will need to pay the Standard Exchange Fee and the required Vacation Enhancement Fee of \$480 (\$240/per Tier + \$240/per Accommodation) or 6,000 points (3,000 points/per tier + 3,000 points/per Accommodation).

What is my booking window?

The booking window is up to 24 months out from the current date for both the Classic Xchange and 5-Year Advantage Xchange. Resorts within The Club's portfolio are available for booking under either the Classic Xchange or 5-Year Advantage Xchange within 10 months from the current date (limited availability).

What is the final day to use or deposit my current year's points allocation into Destination Xchange within the current calendar year?

The final day you may use or deposit your current year's points allocation into Destination Xchange within the current year is October 31. Thereafter, points will be deducted from your following year's points allocation. You will have the opportunity to deposit your current year's points allocation after the October 31 deadline by paying the Late Deposit Fee.

When will I pay the Exchange Fee?

When you confirm your selected resort, you will pay the Exchange Fee (comprising of the Standard Exchange Fee or Short Xchange Fee and any applicable Vacation Enhancement Fee), either on the phone with an agent or online. Don't forget — all exchanges made online receive a \$10 saving off the Standard Exchange Fee. The \$10 savings does not apply to the Short Xchange Exchange Fee. Exchange Fees are charged on a per exchange reservation basis.

Can I borrow points to exchange into Destination Xchange?

If you need more points for a reservation than you have available in your current year's allocation, you can borrow up to the annual allocation of points from next year's allocation by paying a deposit equal to 75% of the current year's maintenance fees. This amount

will then be deducted from next year's allocation of points and not from any year beyond that. Once points have been borrowed they will expire in the year which they were borrowed unless they are used - they cannot be saved for use in the following year as outlined in the program documents of The Club.

Classic Xchange: Borrowed points are subject to the same cancellation time periods as all other points and will be returned if a Classic Xchange reservation is cancelled.

5-Year Advantage Xchange: Borrowed points cannot be returned, withdrawn or removed once they are used to purchase a Tier Credit. Once a 5-Year Advantage Xchange reservation is cancelled, the associated Tier Credit is reinstated into your Destination Xchange account.

Can I use saved points to exchange into Destination Xchange?

You can borrow points that have previously been saved from the previous year's allocation without a deposit. Once points have been borrowed they will expire in the year which they were borrowed unless they are used - they cannot be saved for use in the following year.

Classic Xchange: Saved points are subject to the same cancellation time periods as all other points and will be returned if a Classic Xchange reservation is cancelled.

5-Year Advantage Xchange: Saved points cannot be returned, withdrawn or removed once they are used to purchase a Tier Credit. Once a 5-Year Advantage Xchange reservation is cancelled, the associated Tier Credit is reinstated into your Destination Xchange account.

When will I receive my reservation confirmation?

Once your reservation is booked, you will immediately receive a reservation confirmation email.

Can I book a reservation for a guest?

Friends and family are welcome to stay at one of the resorts through the purchase of a Guest Certificate. Guest Certificate Fees are based on your loyalty tier as outlined on page 15. Guests must present a Guest Certificate or confirmation letter in his or her name at the time of arrival or the resort may refuse check-in. Additional guests may stay but the total number of guests must not exceed the maximum occupancy of the given accommodation.

How do I cancel my reservation?

If you need to cancel a confirmed Destination Xchange reservation, you can do so online in the Member Area in Confirmed Reservations under My Reservations or you can contact a Member Services Specialist over the phone. Depending on the notification period, you could lose all or a

portion of your points or Tier Credit and the Exchange Fees paid. You have the opportunity to purchase a Reservation Protection Plan to better safeguard your points or Tier Credit.

What is the cancellation policy on a Short Xchange, Express Xcapes, or Destination Xtras reservation?

If you cancel your Short Xchange or Express Xcapes reservation you will lose any points used and any applicable exchange fees paid. If you cancel your Destination Xtras reservation you will not receive a refund of the cash price paid.

Can I protect my points if I need to cancel my reservation?

You are encouraged to purchase a Reservation Protection Plan at the time of booking.

For a Classic Xchange reservation, the purchase of a Reservation Protection Plan will ensure that you receive 100% refund of the points used for reservations cancelled up to 31 days prior to arrival.

• Points from a Classic Xchange will be returned to your member account for The Club and will have the same expiration date as they had prior to the exchange.

For a 5-Year Deposit Advantage Xchange reservation, the purchase of a Reservation Protection Plan will ensure your Tier Deposit is reinstated (and the Exchange Cancellation Fee will be waived) for cancellations up to 31 days prior to your arrival date.

 Tier Deposits from the 5-Year Advantage Xchange will be reinstated directly into your Destination Xchange account. A 5-Year Advantage Xchange request against the reinstated Tier Deposit must be made within 5 years of the original Tier Deposit date.

The Reservation Protection Plan does not apply to Short Xchanges, Express Xcapes, and Destination Xtras.

What if my exchange request is not available?

If you cannot locate your exact choice, Destination Xchange will soon offer you the ability to place a search request for any resort that suits your needs.

What if I can't make my arrival date?

You must contact the resort at least 24 hours before your planned arrival date and advise when you will be arriving. Failure to notify the resort prior to arrival, may result in the cancellation of the reservation within 24 hours of arrival and the possibility that there may be no room availability upon arrival.

2020 Weeks Calendar

202	UW	eeks	Cale	ndar			
WK	FRI	SAT	SUN	MON	TUES	WED	THU
1	Jan 03	Jan 04	Jan 05	Jan 06	Jan 07	Jan 08	Jan 09
2	Jan 10	Jan 11	Jan 12	Jan 13	Jan 14	Jan 15	Jan 16
3	Jan 17	Jan 18	Jan 19	Jan 20	Jan 21	Jan 22	Jan 23
4	Jan 24	Jan 25	Jan 26	Jan 27	Jan 28	Jan 29	Jan 30
5	Jan 31	Feb 01	Feb 02	Feb 03	Feb 04	Feb 05	Feb 06
6	Feb 07	Feb 08	Feb 09	Feb 10	Feb 11	Feb 12	Feb 13
7	Feb 14	Feb 15	Feb 16	Feb 17	Feb 18	Feb 19	Feb 20
8	Feb 21	Feb 22	Feb 23	Feb 24	Feb 25	Feb 26	Feb 27
9	Feb 28	Feb 29	Mar 01	Mar 02	Mar 03	Mar 04	Mar 05
10	Mar 06	Mar 07	Mar 08	Mar 09	Mar 10	Mar 11	Mar 12
11	Mar 13	Mar 14	Mar 15	Mar 16	Mar 17	Mar 18	Mar 19
12	Mar 20	Mar 21	Mar 22	Mar 23	Mar 24	Mar 25	Mar 26
13	Mar 27	Mar 28	Mar 29	Mar 30	Mar 31	Apr 01	Apr 02
14	Apr 03	Apr 04	Apr 05	Apr 06	Apr 07	Apr 08	Apr 09
15	Apr 10	Apr 11	Apr 12	Apr 13	Apr 14	Apr 15	Apr 16
16	Apr 17	Apr 18	Apr 19	Apr 20	Apr 21	Apr 22	Apr 23
17	Apr 24	Apr 25	Apr 26	Apr 27	Apr 28	Apr 29	Apr 30
18	May 01	May 02	May 03	May 04	May 05	May 06	May 07
19	May 08	May 09	May 10	May 11	May 12	May 13	May 14
20			May 17				
21	May 15	May 16		May 18	May 19	May 20	May 21
	May 22	May 23	May 24	May 25	May 26	May 27	May 28
22	May 29	May 30	May 31	Jun 01	Jun 02	Jun 03	Jun 04
23	Jun 05	Jun 06	Jun 07	Jun 08	Jun 09	Jun 10	Jun 11
24	Jun 12	Jun 13	Jun 14	Jun 15	Jun 16	Jun 17	Jun 18
25	Jun 19	Jun 20	Jun 21	Jun 22	Jun 23	Jun 24	Jun 25
26	Jun 26	Jun 27	Jun 28	Jun 29	Jun 30	Jul 01	Jul 02
27	Jul 03	Jul 04	Jul 05	Jul 06	Jul 07	Jul 08	Jul 09
28	Jul 10	Jul 11	Jul 12	Jul 13	Jul 14	Jul 15	Jul 16
29	Jul 17	Jul 18	Jul 19	Jul 20	Jul 21	Jul 22	Jul 23
30	Jul 24	Jul 25	Jul 26	Jul 27	Jul 28	Jul 29	Jul 30
31	Jul 31	Aug 01	Aug 02	Aug 03	Aug 04	Aug 05	Aug 06
32	Aug 07	Aug 08	Aug 09	Aug 10	Aug 11	Aug 12	Aug 13
33	Aug 14	Aug 15	Aug 16	Aug 17	Aug 18	Aug 19	Aug 20
34	Aug 21	Aug 22	Aug 23	Aug 24	Aug 25	Aug 26	Aug 27
35	Aug 28	Aug 29	Aug 30	Aug 31	Sep 01	Sep 02	Sep 03
36	Sep 04	Sep 05	Sep 06	Sep 07	Sep 08	Sep 09	Sep 10
37	Sep 11	Sep 12	Sep 13	Sep 14	Sep 15	Sep 16	Sep 17
38	Sep 18	Sep 19	Sep 20	Sep 21	Sep 22	Sep 23	Sep 24
39	Sep 25	Sep 26	Sep 27	Sep 28	Sep 29	Sep 30	Oct 01
40	Oct 02	Oct 03	Oct 04	Oct 05	Oct 06	Oct 07	Oct 08
41	Oct 09	Oct 10	Oct 11	Oct 12	Oct 13	Oct 14	Oct 15
42	Oct 16	Oct 17	Oct 18	Oct 19	Oct 20	Oct 21	Oct 22
43	Oct 23	Oct 24	Oct 25	Oct 26	Oct 27	Oct 28	Oct 29
44	Oct 30	Oct 31	Nov 01	Nov 02	Nov 03	Nov 04	Nov 05
45	Nov 06	Nov 07	Nov 08	Nov 09	Nov 10	Nov 11	Nov 12
46	Nov 13	Nov 14	Nov 15	Nov 16	Nov 17	Nov 18	Nov 19
47	Nov 20	Nov 21	Nov 22	Nov 23	Nov 24	Nov 25	Nov 26
48	Nov 27	Nov 28	Nov 29	Nov 30	Dec 01	Dec 02	Dec 03
49	Dec 04	Dec 05	Dec 06	Dec 07	Dec 08	Dec 09	Dec 10
50	Dec 11	Dec 12	Dec 13	Dec 14	Dec 15	Dec 16	Dec 17
51	Dec 18	Dec 19	Dec 20	Dec 21	Dec 22	Dec 23	Dec 24
52	Dec 25	Dec 26	Dec 27	Dec 28	Dec 29	Dec 30	Dec 31

2021 Weeks Calendar

2021	wee	eks C	aien	uar			
WK	FRI	SAT	SUN	MON	TUES	WED	THU
1	Jan 01	Jan 02	Jan 03	Jan 04	Jan 05	Jan 06	Jan 07
2	Jan 08	Jan 09	Jan 10	Jan 11	Jan 12	Jan 13	Jan 14
3	Jan 15	Jan 16	Jan 17	Jan 18	Jan 19	Jan 20	Jan 21
4	Jan 22	Jan 23	Jan 24	Jan 25	Jan 26	Jan 27	Jan 28
5	Jan 29	Jan 30	Jan 31	Feb 01	Feb 02	Feb 03	Feb 04
6	Feb 05	Feb 06	Feb 07	Feb 08	Feb 09	Feb 10	Feb 11
7	Feb 12	Feb 13	Feb 14	Feb 15	Feb 16	Feb 17	Feb 18
8		Feb 20					
	Feb 19		Feb 21	Feb 22	Feb 23	Feb 24	Feb 25
9	Feb 26	Feb 27	Feb 28	Mar 01	Mar 02	Mar 03	Mar 04
10	Mar 05	Mar 06	Mar 07	Mar 08	Mar 09	Mar 10	Mar 11
11	Mar 12	Mar 13	Mar 14	Mar 15	Mar 16	Mar 17	Mar 18
12	Mar 19	Mar 20	Mar 21	Mar 22	Mar 23	Mar 24	Mar 25
13	Mar 26	Mar 27	Mar 28	Mar 29	Mar 30	Mar 31	Apr 01
14	Apr 02	Apr 03	Apr 04	Apr 05	Apr 06	Apr 07	Apr 08
15	Apr 09	Apr 10	Apr 11	Apr 12	Apr 13	Apr 14	Apr 15
16	Apr 16	Apr 17	Apr 18	Apr 19	Apr 20	Apr 21	Apr 22
17	Apr 23	Apr 24	Apr 25	Apr 26	Apr 27	Apr 28	Apr 29
18	Apr 30	May 01	May 02	May 03	May 04	May 05	May 06
19	May 07	May 08	May 09	May 10	May 11	May 12	May 13
20	May 14	May 15	May 16	May 17	May 18	May 19	May 20
21	May 21	May 22	May 23	May 24	May 25	May 26	May 27
22	May 28	May 29	May 30	May 31	Jun 01	Jun 02	Jun 03
23	Jun 04	Jun 05	Jun 06	Jun 07	Jun 08	Jun 09	Jun 10
24	Jun 11	Jun 12	Jun 13	Jun 14	Jun 15	Jun 16	Jun 17
25	Jun 18	Jun 19	Jun 20	Jun 21	Jun 22	Jun 23	Jun 24
26	Jun 25	Jun 26	Jun 27	Jun 28	Jun 29	Jun 30	Jul 01
27	Jul 02	Jul 03	Jul 04	Jul 05	Jul 06	Jul 07	Jul 08
28	Jul 09	Jul 10	Jul 11	Jul 12	Jul 13	Jul 14	Jul 15
29	Jul 16	Jul 17	Jul 18	Jul 19	Jul 20	Jul 21	Jul 22
30	Jul 23	Jul 24	Jul 25	Jul 26	Jul 27	Jul 28	Jul 29
31	Jul 30	Jul 31	Aug 01	Aug 02	Aug 03	Aug 04	Aug 05
32							
33	Aug 06	Aug 07	Aug 08	Aug 09	Aug 10	Aug 11	Aug 12
34	Aug 13	Aug 14	Aug 15	Aug 16	Aug 17	Aug 18	Aug 19
	Aug 20	Aug 21	Aug 22	Aug 23	Aug 24	Aug 25	Aug 26
35	Aug 27	Aug 28	Aug 29	Aug 30	Aug 31	Sep 01	Sep 02
36	Sep 03	Sep 04	Sep 05	Sep 06	Sep 07	Sep 08	Sep 09
37	Sep 10	Sep 11	Sep 12	Sep 13	Sep 14	Sep 15	Sep 16
38	Sep 17	Sep 18	Sep 19	Sep 20	Sep 21	Sep 22	Sep 23
39	Sep 24	Sep 25	Sep 26	Sep 27	Sep 28	Sep 29	Sep 30
40	Oct 01	Oct 02	Oct 03	Oct 04	Oct 05	Oct 06	Oct 07
41	Oct 08	Oct 09	Oct 10	Oct 11	Oct 12	Oct 13	Oct 14
42	Oct 15	Oct 16	Oct 17	Oct 18	Oct 19	Oct 20	Oct 21
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50	Dec 10	Dec 11	Dec 12	Dec 13	Dec 14	Dec 15	Dec 16
51	Dec 17	Dec 18	Dec 19	Dec 20	Dec 21	Dec 22	Dec 23
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