

IMPORTANT OWNER INFORMATION
FREQUENTLY ASKED ASSESSMENT FEE QUESTIONS

1. What are assessment fees and who determines them?

Your statement includes assessments levied both by the Diamond Resorts Hawaii Members Association and The Club®:

- Assessed on behalf of the Diamond Resorts Hawaii Members Association:
 - **Hawaii Base Standard Assessment:** A base fee paid equally by all members irrespective of how many points they own.
 - **Hawaii Point Standard Assessment (Fee per Point):** A per point fee assessed to all members within the Silver, Gold and Platinum membership class. This fee is assessed based on the total points available for assignment or use within The Club® for the use year, irrespective of whether the member opts to assign or use the points, including points voluntarily assigned each year.
 - **General Excise Tax (GET) on Hawaii Base Standard and Hawaii Point Standard Assessments:** This is a gross income tax imposed by the state of Hawaii on virtually all gross receipts from business activities conducted in the state, including the retailing of goods and services, rentals, commissions, etc.
- The Club® Dues covers all of the services required to operate the provide the benefits of The Club®, such as call center and operational services, II exchange membership, member publications, as well as audit fees. The Club® Dues is made up of several components:
 - **The Club® Base Collection Assessment:** A base fee paid equally by all members within the membership class irrespective of how many points they own.
 - **The Club® Point Collection Assessment:** A per point fee assessed to all members within the membership class for points associated with Affiliated Collections of The Club®. This includes the Premiere Vacation Collection, Monarch Grand Vacations, Cabo Azul Resort, Diamond Resorts California Collection, Diamond Resorts Hawaii Collection, Diamond Resorts U.S. Collection. Additionally, a per-point fee is assessed to Qualifying Interests enrolled in The Club CombinationsSM.

The minimum assessment of Club® Dues for the membership class is \$250.

2. What options do I have to pay my maintenance fees?

Although payments cannot be made at the resort, there are a number of options to pay your maintenance fees:

- Log in to your account at DiamondResorts.com, select “Make Payment” from the “My Account” section, and select “Checking” to pay by electronic debit making a one-time electronic funds transfer (“EFT”).
- Mail your check and payment coupon in the enclosed envelope.
Please note, when you provide a check as payment, you authorize us either to use information from your check to make a one-time EFT from your account or to process the payment as a check transaction. For inquiries, please call the number listed on the front of your statement.
- Log in to your account at DiamondResorts.com and select “Make Payment” from the “My Account” menu to pay by credit card.
- Refer to the phone number listed on front of your statement to pay by credit card using our fully automated payment services available 24 hours a day.

3. Can I pay my maintenance fees in monthly installments?

Yes, for your convenience, **after December 1, 2020**, you will now have the option of paying your maintenance fees in 12 automatic monthly payments if you elect to enroll in the SurePay program. You must enroll in SurePay in order to pay your 2021 maintenance fees in monthly installments. If you do not enroll in SurePay, your maintenance fees will be due in full on January 15, 2021. You can enroll in SurePay by logging on to your member account at DiamondResorts.com, then select “**SurePay Enrollment**” and follow the prompts. All eligible accounts will show under “**Enroll Now**”. This feature allows you to authorize an automatic deduction from a designated bank or credit card account. Enrollment for this option must be made no later than December 31, 2020. Please note: Checking and debit payments provide cost savings for your Association, as payments made by credit cards result in merchant fees, which are passed back to owners as increased operating costs.

4. Can I manually pay my maintenance fees in Scheduled Payments without enrolling in SurePay?

Yes, you can pay your maintenance fees in scheduled payments as long as the full balance is paid by January 15, 2021. You may schedule one or more payments via our website on the “**Make Payment**” page. Scheduled payments can only be used to prepay your maintenance fees in advance—you cannot use Scheduled Payments to pay your 2021 maintenance fee in monthly installments. Please note: Checking and debit payments provide cost savings for the Association, as payments made by credit card result in merchant fees, which are passed back to owners as increased operating costs.

5. What is the difference between SurePay Monthly Payments and Scheduled Payments?

The difference between SurePay Monthly Payments and Scheduled Payments is as follows:

- **SurePay** is a formal agreement that allows for your Association’s Manager to automatically debit a set amount each month from a designated bank or credit card account. In this agreement, your annual assessment is divided into 12 monthly payments, which allows you to pay your assessment over the course of the year. As long as your automatic monthly payment does not decline or get returned for any reason, then your account will remain in good standing.
- **Scheduled Payments**, also known as future-dated payments, is an initiation of a future payment made by you for a certain date/frequency from your checking/credit card account for any amount, and can be created at any time as long as your account is not delinquent. Any scheduled payment can be rescinded individually or in whole at any time. Scheduled Payments can only be used to prepay your maintenance fee, and the full amount will be due on January 15, 2021 if you do not enroll in SurePay.

6. What if I have a question regarding my timeshare loan?

If you financed through Diamond Resorts, all questions concerning your timeshare loan (i.e. interest, monthly payments, coupon books, balance and pay-off amounts, or interest 1098s) should be directed by contacting the phone number listed on front of your statement. Otherwise, please refer to your coupon book to determine your timeshare loan company.

7. What is the ARDA-ROC Voluntary Contribution? Do I have to pay it and is it part of the assessment fee?

- ARDA-ROC (American Resort Development Association - Resort Owners Coalition) is a 501(c) 4 non-profit third-party organization sponsored by American Resort Development Association that works to preserve, protect, and enhance the vacation ownership experience through smart policy and sensible regulation. It is a lobbying coalition group that works with leaders in the timeshare industry to advocate for local, state and federal policies that provide consumers with a well-protected and enriched vacation ownership experience, which is funded by more than one million timeshare owners who voluntarily contribute to support the coalition.
- Your billing invoice includes the total amount of your assessments including a voluntary ARDA-ROC contribution. Rest assured you are not required to contribute to ARDA-ROC, it is a voluntary line item and not a maintenance fee charge.
 - For owners who are paying their maintenance fees in full that do not want to contribute, please deduct the ARDA-ROC line item from the total invoice amount when making a payment.
 - For owners paying with the monthly payment option, please note that the ARDA-ROC line item is shown as an example of what your total invoice amount would be should you choose to make a manual contribution. If you do not want to contribute to ARDA-ROC, this line item will be automatically deducted from your total invoice and no further action is needed. If you would like to make a contribution, a payment can be made by contacting owner services at the phone number listed on the front of your invoice.
- Please be assured that non-contribution will not result in reprisal or otherwise affect your membership.
- Contributions to ARDA-ROC are not deductible for tax purposes.

8. If I have a question regarding my assessment fees or I want to change my contact information who should I contact?

Please refer to the phone number listed on front of your statement or log in to your account at DiamondResorts.com and click on preferences to update your contact information. You may also send your assessment fee inquiry via e-mail at FinancialServicesHelp@DiamondResorts.com.

9. Can I sell my points?

Yes. In order to facilitate the legal transfer of the points you own, please refer to the phone number listed on the front of your statement and request a transfer of membership form which you may use to transfer ownership in the Diamond Resorts California Collection Members Association from the current owner of record to the new owner.

Membership in The Club® is non-transferable, thus the new owner will not automatically become a member of The Club®, and will be required to execute independent Membership Documents and pay such initial membership fees as may be established by The Club®.

10. Where can I obtain information about my association?

Log in to the Member Area at DiamondResorts.com and click on My Community where you will find information on your resort, pictures of projects, details of board meetings, and other valuable information.