



Holiday Protector Terms and Conditions:

1. INTRODUCTION

This document sets out the legally binding contract between Vacation Exchanges International (Proprietary) Limited t/a RCI Africa, Registration Number 1990/005818/07, VAT Number 4890120621, a private company duly registered in accordance with the laws of the Republic of South Africa (“RCI” or “We”) and each RCI Member / The Registry Collection® Member who has booked an RCI vacation exchange or Bonus Break Holiday and purchased/purchasing the Holiday Protector Product (“You” or “Member”).

NOW THEREFORE, in consideration of the promises and covenants herein set forth and for other good and valuable consideration, the receipt, adequacy and legal sufficiency of which are hereby acknowledged, the parties mutually agree as follows:

2. DEFINITIONS

The Terms defined in the RCI membership / The Registry Collection® membership terms and conditions shall so far as the context allows have the same meaning in this documents except those defined hereunder.

For the purpose of this document the following definitions apply:

- 2.1 Guest: - A person(s) in whose favour the guest certificate is issued.
- 2.2 Holiday Protector Product: - A product which can be purchased by an RCI Member / The Registry Collection® Member who has booked an RCI / The Registry Collection® vacation exchange or Bonus Break Holiday of which the terms and conditions applicable are detailed in this document.
- 2.3 Immediate Family: - Spouse, parent, legal guardian, step parent, grandparent, grandchild, in-law (son, daughter or parent), natural or adopted child, brother, sister, step brother or step sister.
- 2.4 RCI: - Vacation Exchanges International (Proprietary) Limited t/a RCI Africa, Registration Number 1990/005818/07, VAT Number 4890120621, a private company duly registered in accordance with the laws of the Republic of South Africa.
- 2.5 RCI Replacement Holiday: - A replacement holiday provided to the RCI member / The Registry Collection® Member by RCI under the existing Holiday Protector Product.
- 2.6 Spouse: -Your husband or wife or life partner.
- 2.7 Travelling Companion:-The person who is sharing travel and accommodation arrangements with the RCI member / The Registry Collection® Member / Guest in the same unit.
- 2.8 Unforeseen Event: Unexpected death or sudden illness or injury of You/Guest, Your/ Guest's Travelling Companion, a member of Your/ Guest's Immediate Family as deemed necessary by a medical practitioner.



3. RCI REPLACEMENT HOLIDAY

Your benefit under the Holiday Protector Product will be triggered by any of the following:

- 3.1 An Unforeseen Event that occurs not more than 21 (twenty one) days prior to the check-in date of Your original holiday booking; or
- 3.2 If You cancel and/or curtail Your holiday by 5 or more days or at least 50% of Your weekend or mid-week break due to an Unforeseen Event occurring.

We will provide You with a RCI Holiday Replacement subject to the following terms and conditions:

4. CONDITIONS

- 4.1 You can purchase the Holiday Protector Product either through online i.e. going to RCI website or RCI mobi site or by calling the RCI contact centre.
- 4.2 You can purchase the Holiday Protector Product on payment of the prescribed fee as provided by RCI from time to time.
- 4.3 You must be a valid RCI Member / The Registry Collection® Member or Guest and must have purchased the Holiday Protector Product for the original holiday booking prior to the Unforeseen Event giving rise to a valid request under the Holiday Protector Product.
- 4.4 Your original holiday booking being replaced must have been booked directly with RCI or by an authorised RCI affiliate where RCI collected the booking fee directly from You.
- 4.5 Your RCI Replacement Holiday must be availed and utilised within 12 (twelve) months of the check-in date of Your original holiday booking.
- 4.6 This benefit only applies to:
 - RCI membership
 - RCI vacation exchange
 - Bonus Break Holiday booking
 - The Registry Collection® membership
 - The Registry Collection® vacation exchange at The Registry Collection® resorts
 - Bonus Break Holidays at The Registry Collection® resorts
 - The Registry Collection® vacation exchange or Bonus Break Holidays at RCI resorts
- 4.7 Subject to availability and at RCI's sole discretion, RCI will endeavour, but not be obliged, to give You a RCI Holiday Replacement of similar standard, location, duration and season. RCI does not guarantee a like for like replacement.
 - RCI vacation exchange (Points bookings) - 10% points flexibility
 - Bonus bookings – Resort Rating / Season / Unit size



- The Registry Collection® vacation exchange holidays cancelled under Holiday Protector will be replaced by a The Registry Collection® resort of similar standard, location and season. RCI does not guarantee a like for like replacement.
 - The Registry Collection® Bonus Break holidays at RCI resorts that are cancelled under Holiday Protector may only be replaced by RCI resorts
- 4.8 You will not be charged an additional holiday booking fee for the RCI Replacement Holiday. In case of RCI vacation exchange, Your RCI trading points used for the original booking will be used for the RCI Replacement Holiday, if any have been used for the original holiday being replaced. If the RCI Replacement Holiday is with a lower trading power, then the balance trading points will be returned to Your account with the same expiry date as the trading power used for the original booking. RCI Replacement Holiday can have a maximum of the original trading power plus 10%.
- 4.9 On the occurrence of the Unforeseen Event, RCI must be notified as reasonably early as possible of your intention to redeem Your entitlement under the Holiday Protection Product. Your RCI Holiday replacement requests must be submitted promptly and no later than 30(thirty) days from check-in of the original holiday booking, along with the requested supporting documentation. Where reasonably possible, You should notify RCI prior to the check-in date of your original booking.
- 4.10 A maximum of three (3) Holiday Protector Products per check-in date will be eligible for replacement per RCI Member / The Registry Collection® Member file.
- 4.11 The costs of submitting claims and obtaining supporting documentation shall be borne by the purchaser of the Holiday Protection Product.
- 4.12 RCI will evaluate the replacement request based on all documents provided by You. The onus will be on You to provide all the documents to substantiate the replacement request as requested by RCI. RCI's decision will be final.
- 4.13 You may cancel your Holiday Protector Product and receive a full refund for the Holiday Protector fee, if the Holiday Protector Product is cancelled within 5 (five) working days from the date of the Holiday Protector Product being purchased. You will only be entitled to one cancellation and refund request within a 5 (five) working day period.
- 4.14 A Holiday Protector Product cancellation request received by RCI after 5 (five) working days and before 31 (thirty one) days before check-in will be subject to the deduction of a non-refundable reasonable administration fee determined by RCI from time to time, the amount of which will be disclosed to You at the time of purchasing the Holiday Protector Product.
- 4.15 A Holiday Protector cancellation request received by RCI after 5 (five) working days and within 31 (thirty one) days before check-in will not entitle you to a refund at all of any part of the Holiday Protector fee.
- 4.16 All Holiday Protector Product cancellation refunds that may be due to You are subject to RCI receiving the payment of the Holiday Protector Product fee into RCI's bank account and subject to any banking confirmation and/or administration refund process. Holiday Protector Product fee refunds will only be made to you 15(fifteen) working days after the date of receipt from You of the applicable Holiday Protector Product fee.



5. EXCLUSIONS TO RCI HOLIDAY REPLACEMENT HOLIDAY

- 5.1 This benefit does not apply to an original holiday booking You booked through RCI or an authorised RCI affiliate on an Extra Holiday® basis.
- 5.2 You will not be entitled to an additional RCI Holiday Replacement in respect of an existing RCI Replacement Holiday already granted to You as a result of an approved request under the Holiday Protection Product, if not taken within 12 (twelve) months of the check-in date of Your original holiday booking that has been replaced under the Holiday Protection Product.
- 5.3 This protection excludes pets.