



Chairman's letter

Dear Alto Members,

Thank you for your continued support during the past 12 months and a warm welcome to our new members who have joined us during 2021. Although there have been reduced numbers of members who have managed to get to Alto in the early part of the year, I'm pleased to say that occupancy at Alto is now back to almost normal levels, having been close on 100% over the busy summer period. The onsite team; Monica, Erica and José and our UK-based team at Resort Solutions, have all received excellent feedback from members and guests. Overall, we are far better placed when considering the prospects for travel to Alto

Club than we were at this point last year.

In keeping with the practice adopted last year, you will notice that we have once again not produced the normal glossy, full colour newsletter this year. For reasons of economy and the environment, the Committee believe that an electronic newsletter is the way forward and it will have been posted to the Resort News section of the Alto Club page on the Resort Solutions' website (www.resort-solutions.co.uk) by the time you receive this letter. In the newsletter you will find a number of informative articles relating to your ownership and I recommend that you take a look.

In a similar vein, I would recommend that members periodically visit the Resort Solutions website and check for updates on the Resort News section of the Alto page as we do know that some members do not receive the email updates which we occasionally send out and whilst we try to ensure these members receive a paper copy, there are cases when the odd person will fall between the cracks.

I wrote to you only a short while ago on the 12th of October about the closure of the maintenance fee credit system for 2021. I won't repeat all the contents of that letter here, but the credit ceased for arrivals from the 30th of October. [The credit value will remain at the same level as last year (£100 per week for a 1 bedroom apartment and £123 for a two bedroom apartment). It will take some time to subject the weeks due for a credit to a process of checking and validation, so those of you who are eligible will not see the credit on the attached invoice. We hope to have the credits applied to members' accounts for January 2022.]

As the attendance at Alto returns to normal levels, we are seeing a high demand for members wishing to rent or exchange weeks at Alto. As we have completed our bedroom refurbishment last winter, we have good availability over the coming months for those wishing to come out to Alto for some winter sun. All of the usual options are available for members to manage their weeks, if you are unsure then please visit the Resort Solutions' website or give them a call. In addition, I'd like to remind members that the new direct debit scheme is available to those wishing to spread their payments across 12 months rather than in one lump sum.

Although 2021 has been a difficult year for many European destinations, the demand for renting extra weeks and for exchanges through RCI and 7across (formerly DAE) have remained at a higher than expected level. The Alto committee have always encouraged these activities because many of the people that come to Alto for the first

time then go onto buy weeks and become members. The guests coming through RCI have again confirmed our status as a Gold Crown resort for 2021. This is really good news for Alto Clubshare as it encourages more people to come and try Alto and helps boost our rental and exchange income to help support the fees we collect from our existing members.

During the summer the onsite restaurant (Thyme, formerly Cottons) and pool bar opened under new management. The feedback has been really good and although operating under some strict covid guidelines, the service has been well supported. The outdoor main pool was managed by a booking system to control numbers and maintain spacing between the members and guests using the pool.

Although we have no major works planned for this winter, we intend to complete the installation of air conditioning units into the remaining 17 second bedrooms which do not currently benefit from them. In addition to the completion of our programme to upgrade the air conditioning, it is also important to plan for future upgrades. We put our plans for kitchen replacement on hold due to COVID-19 but would ideally like to start this next winter so need to build our reserves to pay for this work. The Club remains in a strong financial position and we have also managed to secure a good Euro/Sterling exchange rate for our budgeted 2022 expenditure. This provides a stable budget going forward at a time when we are seeing inflationary pressures and costs rising in both Portugal and the UK. In the light of these pressure, the Committee have agreed to increase maintenance fees by 2.7% for 2022 which will take the fees to £472.00 (up from £460.00) for a one bed-roomed apartment; the fees for a two bed-roomed apartment will rise to £580.00 (up from £565.00).

I'm pleased to announce we plan to hold the 2022 AGM at the Three Swans, Market Harborough, on Thursday 26th May 2022 starting at 12.00 noon. You will receive the AGM pack with voting papers,

financial statements and other details nearer the time.

Finally, may I wish you and your families a Merry Christmas. I am confident that 2022 will see a continued improvement in the conditions for international travel and I am sure that it will see the number of members

and guests enjoying the facilities at Alto Club back to the levels we enjoyed pre pandemic.

Yours faithfully
Stephen Smith
Alto Club Associates Chairman

Site Update

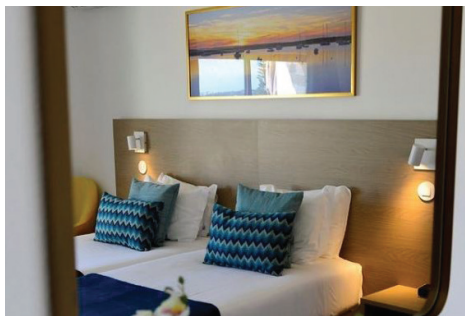
Dear Friends,

Here we are again...another year gone by! Time just flies.... What can I say? We miss you all!

In contrast to last year, where we started strong and afterwards it all went downhill due to Covid, this year, the slow start gave us some time to really prepare and HOPE for the reopening of Alto once more. We had a fantastic summer as busy as ever to be honest! Guests were thrilled to return and enjoy Alto, Alvor and beautiful sunshine. Onsite operations were a challenge with the number of guests travelling to the Alto Club and the Algarve, but we have managed to keep our guests satisfied, and more importantly safe!

Autumn was very generous and brought us lovely sunny days and high temperatures. Guests enjoyed the outdoor pool and our beach facilities right through to the end of October. The new Thyme restaurant (previously Cottons) is much improved and has created a real buzz around Alto and there have been some fantastic reviews! It's a must for your next holiday at Alto.

Your Clubshare Team continues to give



its best for you. For consecutive years, despite lockdown, masks, social distancing, disinfections, tests, vaccines, you name it... we have maintained the RCI Gold Crown and DAE Resort of Excellence awards. Be assured your home in the sun is well taken care of.

Earlier in 2021 we successfully completed the bedroom refurbishment programme and they look wonderful. We are now focused on 2022 with new, exciting projects to come.

Your Clubshare Team wishes you the MOST incredible Holiday Season, full of Joy, Love and Compassion.

Mónica, Érica, José & Housekeeping (Paula, Iones, Neia, Thiago)

AGM News

The 2022 Annual General Meeting for Alto Club Associates will take place on Thursday 26th May 2022, starting at 12:00 noon.

It will once again take place at the Three Swans Hotel in Market Harborough, Leicestershire. Further information will be forwarded to owners closer to the date.

WINTER SUN IN ALTO

Exclusive Members Offer

*T&C apply, subject to availability



Rent 1 week at the price of maintenance fee & get the 2nd consecutive week FREE

1 Bedroom £ 472

2 Bedroom £ 580

Travel between November 2021 - March 2022*

To book call 01858 431160

admin@resort-solutions.co.uk

* Subject to availability, new bookings only

Since the beginning of the COVID-19 pandemic in early 2020, we are sure you will agree, it has been a great struggle and a period of vast uncertainty for everyone.

The unforeseen and unimaginable circumstances impacted the world around us with your beloved home timeshare resorts and management company thrown into unknown territory. We had all hoped and anticipated that by the end of 2020 we would all be back to 'normal' and we could wave goodbye to the year however, as 2021 approached we were still in the grips of the pandemic and it felt like there was no end in sight. We are now at the latter end of the year and with thanks to the successful vaccination roll out and most travel restrictions being lifted, it feels like we can all get back to pre-covid times as we see the light at the end of the tunnel. Due to the ongoing hard work and efforts of your timeshare resort staff, management teams and owner committees who have kept the cogs turning at your resorts, we hope that you will be able to return to your home resort shortly, if you haven't already done so, and enjoy that much needed holiday with your family and friends.

As we are sure you are aware there has, during the 18 months of 'lockdown', been a substantial increase in contact with timeshare owners from fraudulent operators. They have unfortunately, used the COVID-19 situation to their advantage, offering owners ways of exiting their timeshare or some kind of 'too good to be true' offer. Some owners have sadly parted with large sums of money and have fallen victim to such scams. EUROC and Resort Solutions work alongside the relevant parties involved in protecting timeshare owners



from such activity. It is more important now than ever before that you stay alert to this type of activity and tread with caution at all times should you receive any form of unsolicited contact regarding your timeshare by phone or email. If you wish to discuss your timeshare ownership at any time, please contact Resort Solutions or your resort committee representatives and do not engage with any 3rd party company to be on the safe side.

Owners continued commitment to their timeshare in these unprecedented times has meant that the resorts have been able to continue to be well maintained and are ready and waiting for owners to return. We encourage you to share your positive and happy experiences at your timeshare resorts on social media and on website reviews to support your resort and help sustain it for many, many years to come.

As we look towards the future, we can see a more positive tinge to the end of 2021 and into the New Year. We feel that for everyone, recent times have been somewhat life changing but by the timeshare community pulling together, sharing ideas and resources, and forming new friendships, we have all made it through and can finally get back to doing what we do best, providing amazing holidays and memories for our owners and guests.

We hope 2022 is amazing for you all.

.....
Stronger Together!
.....

Paying your Invoice

On the reverse side of your invoice you will find all of the options available to make your Maintenance Fee payment, including bank transfer, Direct Debit, with a credit or debit card online or by completing the remittance slip and sending in a cheque.

It is essential that you quote your Owner Number as a reference with every transaction made. You will find your Owner Number in the box at the top right-hand corner of your invoice.

Direct Debit

Don't forget you now have the option to pay your invoice by Direct Debit over 12 months. There is no administration fee if you elect to pay by this method, and you can pay your 2022 invoice over 6 months with the option for 2023 fees (and subsequent years) to be paid over 12 months. Simply return the completed Direct Debit Mandate enclosed with your invoice pack and indicate which direct debit option you wish to opt for.

Once the Direct Debit is in place, you will not need to worry about your Maintenance Fees again. Your completed Mandate will be carried over from one year to the next so there is no need to cancel and renew at the end of each year. You will be notified of your annual Maintenance Fee as usual in December.

.....
Don't forget you can also pay your fees at any time, 7 days a week on-line by visiting www.resort-solutions.co.uk
.....

We recommend that when using the online payment facility, Owners check their bank statement before they call RSL with any queries.



Your Direct Debit options for annual Maintenance Fees

Resort Solutions Ltd continues to work with your Committee to provide the easiest and most cost-effective methods of payments for Owners.

Don't forget you have the option to make 12 monthly Direct Debit payments for your annual maintenance fees.

This is available to all Owners with a UK bank account.

All new direct debit instructions, in respect of 2022 fees will be taken over 6 months (January to June 2022) in accordance with previous practice. The option to pay over 12 monthly payments will then come into effect from July 2022 with respect to 2023 maintenance fees.

The 12 monthly plan takes six payments in advance of the due date and then six payments post due date.

The due date for your payment of your 2023 maintenance fee will be 1st January 2023. The programme will start six months prior on 15th July 2022 and continue taking monthly payments on 15th August, 15th September, 15th October and so on ending 15th June 2023, which then completes the 12-month payment option.

The first five payments will be based on the 2022 maintenance fees and when the 2023 maintenance fees have been agreed by your Committee, the system will simply adjust the remaining payments to ensure full payment for 2023 fees are taken over the remaining 7 payments.

.....
IT'S THAT SIMPLE.
.....

If this sounds like the thing for you then please complete the Direct Debit Mandate enclosed within your invoice pack by ticking the appropriate direct debit box and returning in the envelope provided.

If you need any further information on these options please contact the Customer Services team at RSL on 01858 431160 or email admin@resort-solutions.co.uk.

It really could not be easier, and you can relax in the knowledge that payments for your annual maintenance fees are being taken in manageable amounts across the year.

*And remember
there is no charge
for Direct Debits!*

The image shows a Direct Debit Mandate form from Resort Solutions. The form is titled "DIRECT Debit Mandate" and "Instruction to your Bank or Building Society to pay by Direct Debit". It includes a "Important please complete" section with three options: A) 6 Months for 2022 amounts, B) 12 Months for 2022 amounts, and C) 12 Months for 2023 amounts. The form also contains fields for account number, name, and address.

BEWARE!

Fraudsters are continuing to target and exploit owners in a number of ways.

Timeshare Resales

Fraudsters try to take advantage of timeshare owners who want to sell their timeshare. They pretend to be a company who claim to have a buyer lined up who is ready to pay a good price to buy the timeshare. In return for finding the buyer they ask for an upfront 'introducers' fee or other type of payment. They may also pretend to be the buyer at the same time as the company and use different contact details so the story is believable. In reality the buyer doesn't exist and it's another way to extract money from victims.

.....

Timeshare Exit & Compensation Fraud

Timeshare owners are frequently approached by businesses purporting to offer services that enable them to relinquish or exit their timeshare contracts. In many cases, offers of 'legal compensation are also mentioned.

For more advice, go to <https://timeshareexitconcerns.co.uk/timeshare-com>

.....

Recovery Fraud

A number of businesses have been closed down in recent years that have sold consumers membership schemes that claimed they provided discounts and benefits on holidays and timeshare or timeshare related products,



including fraudulent relinquishment and compensation services. Prior victims of these schemes may receive an email, a cold call, a letter or contact from a company on the internet which claims to know that they have been a prior victim of fraud. The company will claim that they are able to recover monies and will offer a service in return for an upfront payment of legal or administrative fees which they

claim will be returned on a no-win no-fee basis. Often, the reality is that they are the same people who were originally involved in selling the victim the bogus products and are looking to extract more money.

Once the upfront fee is sent, the company disappears with even more money.

.....

Bogus or Cloned Law Firms

Fraudsters impersonate well-known and reputable legal firms claiming to offer services to timeshare owners or prospective buyers. They often clone overseas firms so that due diligence on part of the victim

is more complicated. Before appointing or soliciting the services of a law firm for any timeshare related activity, consult the Timeshare Business Check website to ensure you avoid any cloned firms; <https://timesharebusinesscheck.org/>

.....

Bogus Leisure Credits

Fraudsters approach victims offering points, credits or vouchers which can be exchanged in return for holidays across a variety of destinations. They are marketed to imply they afford the investor more choice and flexibility and may include other perks such as website or online shopping discounts. In reality the points or credits sold to the victim don't exist. Once the money is sent all communication is severed. Occasionally fraudsters will also claim to offer a timeshare disposal service included within the package to entice those victims with an existing timeshare they wish to sell.

.....

Bogus Timeshare Holiday Bonuses and Upgrades

Fraudsters contact timeshare owners claiming to represent legitimate timeshare companies. They explain that the owner has been 'awarded' a bonus holiday which they can claim by paying an upfront administration fee. When they arrive on their bonus holiday they are taken to a resort where the owner is persuaded or pressured into upgrading their existing timeshare for an additional fee. They may also believe that they are selling their current timeshare as part of a part-exchange process. In reality the upgrades don't exist and the fraudsters are simply after any additional fees they can extract from the victim.

Advice

- **NEVER RESPOND TO COLD CALLS, EMAILS OR LETTERS**
your details have probably been obtained illegally.
- **Investment Opportunities**
Don't be rushed into making an investment. Remember, legitimate organisations will never pressure you into investing on the spot.
- **Spot the Signs of Recovery Fraud**
You're contacted by an agency that knows a lot about the money you lost, but they want a fee first. Genuine agencies never ask for fees to recover money lost to fraudsters.

Seek Advice First

Before making significant financial decisions, speak with trusted friends or family members, contact your committee or Resort Solutions, or seek professional independent advice.

- *If you're looking to sell your timeshare make sure you use a resale company that has signed up to the RDO code of conduct and check that the company is who they say they are and are. You can find a list of RDO members here: <https://rdo.org/members-directory/>*
- *If your circumstances have changed and you are thinking of selling or relinquishing your ownership, you should contact the committee or Resort Solutions for advice and guidance.*



To find out more about your legal rights and to find out how to avoid scams, go to <https://timeshareexitconcerns.co.uk>





Going for GOLD.

7Across have an exclusive offer just for you as a Club owner.

Your 7Across membership is the door to travel freedom and with this amazing discount you can now get MORE for LESS!

Upgrade or renew to Gold Advantage to receive a £15 discount!


Your **Gold Advantage** will pay for itself with these fantastic benefits:

Exclusive access to Exchange Weeks, 21 days before anybody else.

- £10 off all Bonus Week bookings
- 10% off European Resort Rentals
- Up to 50% off Credit Extensions
- Priority request matching



To **UPGRADE** quote
UKBE817
or use code online



To **RENEW** quote
UKBE818
or use code online

Any questions?

0345 608 6375

www.7across.com

This offer is valid for 7Across active members only. This offer is valid for upgrade and renewal on a 1yr or 3yr Gold Advantage. The offer will expire on the 31st Dec 2021. DAE is now 7Across. Standard pricing 1yr GA £55, 3yr GA £135, renewal 1yr £49, 3yr £125.