



Chairman's letter

Dear Alto Members,

Thank you for your continued support and a warm welcome to our new members who have joined us during 2022. The on-site team of Monica, Erica and José and our UK-based team at Resort Solutions have all received really good feedback from our owners over the past 12 months and it is really pleasing to see that the Club continues to be a very attractive place for our members to holiday.

The occupancy rate at Alto throughout 2022 has returned to normal, pre-pandemic levels and we have seen a high demand from owners wishing to rent or exchange

some time at Alto. This coming winter we will start our kitchen refurbishment programme in three apartments to trial how this refurbishment programme should be rolled out across all of our apartments. We will also be replacing all the front doors and replacing bedroom and side windows in those apartments that have not yet had this work carried out. This will still leave some availability over the late Autumn and Winter months for those wishing to come out to Alto for some well-earned sunshine. All of the usual options are available for owners to manage their weeks (temporary or permanent exchanges in addition to additional rental weeks), if you are unsure

then please visit the RSL website or give them a call.

In keeping with the practice adopted over the last 2 to 3 years, 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 some informative articles relating to your ownership and I recommend that you take a look.

The guests coming through RCI exchanges have again confirmed our status as a Gold Crown resort for 2022. This is really good news for Alto Clubshare as it encourages more people to come and try the resort and helps boost our rental and exchange income to help support the fees we collect from our existing members. Alto has a record of Gold Crown status spanning 30 years and has been a benefit for all owners.

Although we have no major works planned for this winter except the kitchens, it is important to plan for the future, and make sure we have enough funds to carry out the necessary maintenance work and build some reserves for the future phases of the kitchen refurbishment. The Club remains in a strong financial position and we have also

managed to secure a good Euro/Sterling exchange rate going forward into 2023. This helps to provide a degree of stability at a time when we are seeing inflation rates in Portugal and the UK of circa 10% or more. In the light of these inflationary pressures, we need to increase maintenance fees for next year by 5.9% which will take the fees to £500.00 per week (up from £472.00) for a one bedroom apartment, and £615.00 per week (up from £580.00) for a two bedroom apartment.

I'm pleased to announce we plan to hold our next Alto Club AGM for 2023 at the Three Swans, Market Harborough, on Thursday 15th June 2023 starting at 12.00 noon. This is slightly later than our usual May date and is in response to members' requests for us to vary the date. We also intend to host some form of internet- based feedback meeting in the run up to the AGM for those of you who are unable to attend in person. You will receive further details in the AGM pack along with the normal details of resolutions, voting, financials etc nearer the time.

Finally, may I wish you and your families a Merry Christmas and a Happy New Year..

Yours faithfully
Stephen Smith
Alto Club Associates Chairman

AGM News



The 2023 Annual General Meeting for Alto Club Associates will take place on Thursday 15th June 2023, starting at 12:00 noon.

It will once again be held at the Three Swans Hotel in Market Harborough, Leicestershire.

Further information will be forwarded to all members closer to the date.

Site Update

Dear Owners,

Thank you!

Thank you for your support to Alto Club and the appreciation you have for the on-site team. I am so proud of them. Every day they do their very best to give you the best holiday possible. Their perseverance, attention to detail and spirit come from the upmost respect and care for you all.

I'm extremely excited with the improvements we have prepared for the end of this year, the replacement of the front doors of our apartments and the start of the kitchen refurbishments. This will raise Alto Clubshare to an even a higher standard!

On that note I am also delighted that Alto Clubshare has once again retained the RCI Gold Crown award for 2023. It truly reflects



our hard work and commitment to the service we try so hard to deliver.

The Clubshare Team wish you all the most incredible Holiday Season, full of joy, love and compassion.

Mónica, Érica, José & all the Housekeeping team (Paula, Ionês, Milly & Elza)



Despite another challenging year, it has to be noted that timeshare, once again, proved itself to be a robust part of the travel and hospitality industry.

It is with sincere thanks to all timeshare resort staff, management teams and owner committees for their ongoing hard work and efforts to ensure that their clubs are able to weather any storm and still provide great holiday memories for their owners. Recognition should also go to the timeshare owners themselves who continue to show their support, loyalty and commitment to their timeshare clubs and the enjoyment of the timeshare product itself.

EUROC is looking to further improve its website in the new year and make it a more owner friendly resource of information on all things timeshare. We have recently added a new page called 'Love my Timeshare' which is dedicated solely to positive timeshare owner stories about why they love their timeshare and what it means to them. The idea behind 'Love My Timeshare' is to show the outside world that even though timeshare often receives some bad press, that there are many owners who thoroughly enjoy and still love their timeshare product. Member clubs and owners are encouraged to keep sending their stories along with a photo so we can always keep the 'Love My Timeshare' page refreshed and updated with new stories.

www.euroc.org/lovelytimeshare



Important information

It is a shame that we need to mention again that there has been an increase in unsolicited contact made to timeshare owners from fraudulent operators. These operators have switched their tactics from COVID-19 and are now using the cost of living and energy crisis situation to their advantage by offering owners ways of exiting their timeshare. Some owners have sadly parted with large sums of money and have fallen victim to these scams.

EUROC, Resort Solutions and your Committee continue to work alongside the relevant parties involved in protecting timeshare owners from such activity. It is very important 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 either Resort Solutions, your resort manager or committee representatives and do not engage with any 3rd party company to be on the safe side.

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Stronger Together!
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General Advice for Timeshare Owners from EUROOC

Before you engage with any 3rd party company, EUROOC recommends that if you would like to sell or release your timeshare, that you speak directly to the onsite team, your management company or a club committee representative to discuss the options available to you, as your club may already have an in-house resale programme or exit policy in place.



If you choose to speak to, sell or release your timeshare through a 3rd party company, please be very cautious if they:

- **Cold-called you** and initiated contact by email, phone or text – this will likely be a case of data theft.
- **State** that your club/resort, an exchange company or a European listing of timeshare owners provided your telephone number and/or have asked them to reach out to you. **This will not be the case.**
- **Claim to already have a buyer** for your timeshare.
- **Tell you not to speak to your club** at all and to deal only with them.
- **Promise** to pay an unusually high price for your timeshare.
- **Ask you to pay an upfront fee** for legal, registration or administrative purposes in order to sell your timeshare. This is now illegal.
- **Pressure you** into signing up for a holiday club or discount travel club in return for your timeshare.
- **Are a firm of solicitors asking for an upfront payment** to help you obtain a refund of money you paid to a company, which has failed to deliver the service it has promised.

If you choose not to contact your club to discuss your timeshare resale/exit options and engage with a 3rd party, this could lead you to falling victim to timeshare fraud and parting with large sums of money with no timeshare exit in place and owing outstanding maintenance fees.

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 2023 invoice over 6 months with the option for 2024 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..

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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
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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 2023 fees will be taken over 6 months (January to June 2023) in accordance with previous practice. The option to pay over 12 monthly payments will then come into effect from July 2023 with respect to 2024 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 2024 maintenance fee will be 1st January 2024. The programme will start six months prior on 15th July 2023 and continue taking monthly payments on 15th August, 15th September, 15th October and so on ending 15th June 2024, which then completes the 12-month payment option.

The first five payments will be based on the 2023 maintenance fees and when the 2024 maintenance fees have been agreed by your Committee, the system will simply adjust the remaining payments to ensure full payment for 2024 fees are taken over the remaining 7 payments.

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IT'S THAT SIMPLE.
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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!*

sort SOLUTIONS
DIRECT Debit
Instruction to your Bank or Building Society to pay by Direct Debit

Identification Number
8 1 3 4

Please indicate why you're the option you prefer

A) 6 Months for 2023 onwards
B) 6 Months for 2023, 12 Months for 2024 onwards
C) 12 Months for 2024 onwards

Authorisation to your Bank or Building Society

Signature

If you choose not to travel to your ownership here is a list of options available to you:

1 Bank your weeks with an exchange organisation

If you are unsure whether you will travel or not, you have the option to bank your weeks with either RCI (if you are a member of that organisation) or 7Across. Various costs will or may be payable depending upon which organisation you use and the length of time in advance that you bank your weeks. However, in both cases, it will be possible to take your exchange weeks within two to three years of you banking your weeks (subject to the terms of the respective organisation).

Contact details for the respective exchange organisations are as follows:



RCI

Website: www.rci.com

Telephone: 0345 60 86 380



7 Across

Website: www.7across.com

Telephone: 0345 60 86 375

3 Place your weeks on the rental program

You can place your week(s) up for rent with Resort Solutions by requesting, completing and returning a rental agreement. We will do our best to rent it out for you. Contact RSL on admin@resort-solutions.co.uk

2 Request an internal exchange for later in the same maintenance fee year

Owners are able to request an internal exchange for occupancy into another week in the same maintenance fee year, subject to the request being made at least 8 weeks in advance of the start date of your owned week and there being available like-for-like inventory into which to exchange.

All internal exchanges are subject to a transaction fee of £70, which applies to each block of weeks you are moving. For example, if you own two weeks in June and you would like to take those weeks in December, the charge would be £70 for arranging the internal exchange. However, if you wanted to take one week in October and the other week in December, the charge would be £140, as that would represent two separate bookings.

If you would like to enquire about availability for an internal exchange, please contact Resort Solutions on admin@resort-solutions.co.uk

4 Gift it

You can allow your family or friends to use your weeks. Just let Resort Solutions know prior to travel.

Now more than ever it is essential to ensure you have adequate travel insurance. Individual insurers will have their own policies with respect to timeshare ownership.

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 £ 500

2 Bedroom £ 615

Travel between November 2022 - March 2023*

To book call 01858 431160

admin@resort-solutions.co.uk

* Subject to availability, new bookings only

ALTO.club
ASSOCIATES

Resort
SOLUTIONS