



## Chairman's letter

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Dear Alto Members

Thank you for your continued support over the last 12 months and a warm welcome to our new members who have joined us during 2023.

The onsite team at Alto and our UK based team at Resort Solutions have received really positive feedback from members and guests over the last year. The guest feedback scores have improved in all areas as have the RCI scores from RCI guests which means that yet again we have achieved Gold Crown Status. The combination of RCI exchanges and a strong demand for rentals is really good

news for all Alto Clubshare members, as it encourages more people to come and try Alto which in turn boosts our income as well as providing the opportunity to convert some of these guests into Alto members.

In keeping with the practice adopted in recent years, you will notice that we have once again not produced physical newsletters this year. The Committee believe that an electronic newsletter and electronic communication generally is the way forward and the newsletter will have been posted to the Resort News section of the Alto Club page on the Resort Solutions' website ([www.resort-solutions.co.uk](http://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.

In line with our plans to utilise electronic communication where possible, I am pleased to announce that we plan to hold our next Alto Club AGM for 2024 online, via a Zoom video conference. We will hold the online meeting on 11th June 2024 at 12.00 noon. There will not be a physical meeting but it is important that all members continue to engage and vote as appropriate to ensure the Club continues to operate in accordance with members' wishes.

You will receive the AGM pack with voting forms, financial statements and other details nearer the time. If you have any questions, feedback or other things you want to ask, you do not have to save it all up for the AGM, please contact myself and the rest of the committee via RSL.

During the year we have seen some changes to the Clubshare team on site and the employment market in Portugal in general. In January 2023, we lost Erica and Monica had to set about the task of recruiting and training up a suitable replacement. After a false start, we were happy to recruit Veronica who has joined us as a receptionist and I am sure some of you will have already met her during your time at the Resort.

The job market in Portugal is challenging at present and the Club needs to find the right people to fit the needs of the Club and our members going forward. It was also becoming difficult to get consistent service levels from our cleaning contractor. We have now employed full time 2 of the maids who have been with us on an agency basis for a number of years and thereby reduced our 100% reliance on external agencies. There are some small cost savings but the biggest gain is in providing a consistent service to all members.

Occupancy during 2023 has remained at high levels and matches and in some cases exceed pre COVID levels. Over the winter of 2022 we completed a trial refurbishment of three kitchens in Block 41 to initiate our kitchen refurbishment programme and to understand the costs of doing the work across all 35 of our apartments. Feedback from this work has been used to guide this coming winter's refurbishment programme and I'm pleased to confirm we will be completing the refurbishment of the kitchens in Block 26 and Block C over the coming winter. In addition, all apartments in those blocks will have the flooring replaced in the kitchens, hall and living room and, whilst the floors are being replaced, some old plumbing and pipework will be removed and updated. In addition, we will also complete the exterior painting and some minor roof and wall repairs to Block C as part of our rolling programme of exterior painting.

Following feedback received from members, we plan to change the kitchen design going forward for the 10 apartments to be done this year. This will include a different style of cooker hood and a revised, lower level positioning of the microwave oven and upper row of kitchen cupboards to allow easier access. The three kitchens completed last year will also have these changes made over the coming winter period. Although the work reduces the number of apartments available, it still leaves some availability over the autumn and winter months for those wishing to come out to Alto for some well-earned sunshine. Keep a look out for the winter offer from RSL over the coming months. All of the usual options are available for owners to manage their weeks, if you are unsure then please visit the RSL web site or give them a call.

As in previous years, it is important to plan for the future, and make sure we have enough funds to carry out all the necessary maintenance work as well as

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building reserves for the future phases of the kitchen refurbishment programme. As a non- profit making Club, all monies collected go into the running and improvement of the member facilities, if the Club performs better in some areas, the benefits go directly into the Club for the benefit of all members. The Club remains in a strong financial position and this helps to provide a stable budget going forward at a time when we have seen extremely high inflation rates across both Portugal and the UK. Whilst inflation has shown signs of coming down in recent months, we have experienced a prolonged period in the last 18 months with inflation above 9%. Moreover inflation has been particularly

prevalent in the area of building materials and construction, at a time when we are embarking on a major project to refurbish our kitchens. Consequently, we need to increase maintenance fees by 7.0% for 2024 which will take the fees to £535.00 (up from £500.00) for a one bed-roomed apartment; the fees for a two bed-roomed apartment will rise to £658.00 (up from £615.00).

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 2024 Annual General Meeting for Alto Club Associates will take place on Tuesday 11th June 2024, starting at 12:00noon.**

**This year, as a trial, the meeting will take place via Zoom video conference.**

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

## Site Update

Dear Owners and Friends!

I thank you for your continuous support and kindness to all our onsite staff.

We have a great team here at Alto and take great pride and care to make your stay with us as comfortable and special, we are here to give you the best holiday! We take great care and attention in all we do at Alto.

We are delighted with our new front doors and continuing with our kitchen refurbishments, this will bring our standards at Alto Clubshare to a higher and better status for all of us.

I'm also very pleased to inform you that we have maintained the Golden Crown for 2024, this shows the hard work, dedication, and service we strive for at Alto. Thank you for all your support over the years!

The Clubshare Team wishes you Love, Happiness and Peace for this Holiday Season and WE will see you all next year!

STAY SAFE!



Kind Regards,  
*Clubshare Team: Mónica, Verónica, José & Housekeeping (Paula, Ionês, Milly & Elza)*

2024 WILL BE BRILLIANT!





## Update to Timeshare Owners from EUROC

The timeshare industry has faced immense challenges over the past three years. From the pandemic to spiking inflation, the energy crisis, recruitment challenges and changes to consumer holiday trends; operators have had to navigate a rapidly changing landscape to keep their timeshare clubs and resorts on the right track. But despite these challenges, the industry continues to show remarkable resilience and adaptability.

As always, EUROC acknowledges and praises all timeshare resort staff, management teams and owner committees for their continuous hard work and efforts to ensure that their clubs and resorts are able to weather any storm. Most importantly, recognition should go to the timeshare owners themselves who show their continuous support, loyalty and commitment to their timeshare clubs and resorts in an ever-changing world.

Alto Club and Resort Solutions continue to support EUROC (European Resort Owners' Coalition), the independent and not-for-profit organisation representing the best interests of timeshare clubs and their members/owners'. The newly launched EUROC Timeshare Support Hub service

is dedicated to aiding timeshare owners and members across Europe. The service offers useful information, general help and signposting services with a focus on promoting the positives of timeshare and the safeguarding of timeshare owners and members.

EUROC continues to highlight caution to timeshare owners about engaging with companies who advertise their timeshare related services by a radio advertisement or make unsolicited contact, such as email, phone and texts. Such companies may offer owners ways of exiting their timeshare or an offer that is too good to be true. In some instances, some owners have sadly parted with large sums of money and have fallen victim to timeshare related fraud.

As always, it is very important that you stay alert to this type of activity and tread with caution at all times before engaging with a 3rd party company. Always check the company credentials before engaging. If you wish to discuss your timeshare ownership at any time, please contact the Resort Solutions customer service team on 01858 431160 and do not engage with any 3rd party company to be on the safe side.

### *General Advice for Timeshare Owners from EUROCC*

Before you engage with any 3rd party company offering to sell or release your timeshare, please speak to the onsite team, RSL or your committee to discuss the options available to you. 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 have any concerns about your timeshare ownership, the best advice is to contact your committee first as they may be able to offer a solution.**

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

### **1** *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](mailto:admin@resort-solutions.co.uk)

### **2** *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 form and we will do our best to rent it out for you. Contact RSL on [admin@resort-solutions.co.uk](mailto:admin@resort-solutions.co.uk)

### **3** *Gift it*

You can allow your family or friends to use your week(s). Just let RSL know prior to travel.

*Whatever you decide to do with your week, please complete the **on-line planner** or return the completed paper version enclosed with your invoice.*

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



## 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.

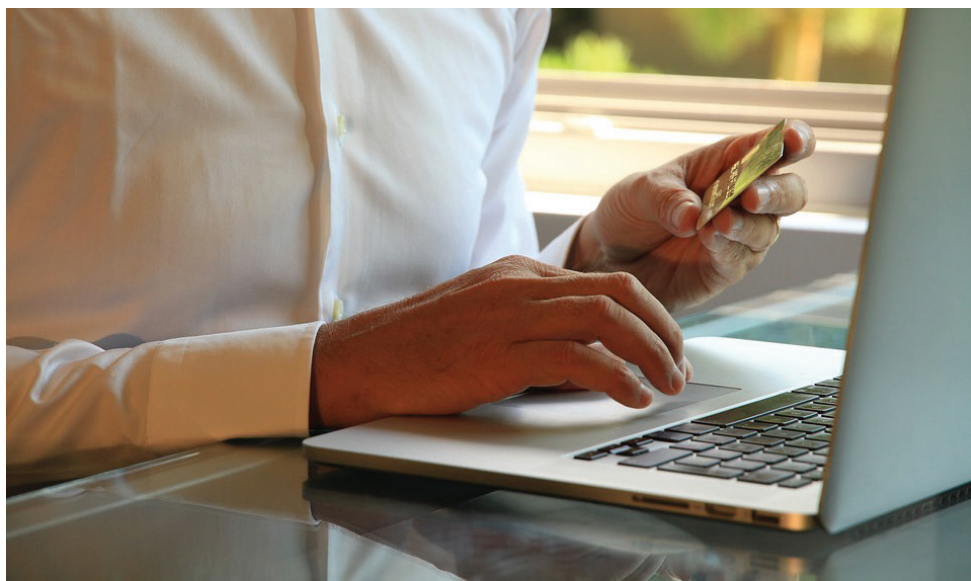
### **Direct Debit**

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 2024 invoice over 6 months with the option for 2025 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](http://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 2024 fees will be taken over 6 months (January to June 2024) in accordance with previous practice. The option to pay over 12 monthly payments will then come into effect from July 2024 with respect to 2025 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 2025 maintenance fee will be 1st January 2025. The programme will start six months prior on 15th July 2024 and continue taking monthly payments on 15th August, 15th September, 15th October and so on ending 15th June 2025, which then completes the 12-month payment option.

The first five payments will be based on the 2024 maintenance fees and when the 2025 maintenance fees have been agreed by your committee, the system will simply adjust the remaining payments to ensure full payment for 2025 fees are taken over the remaining 7 payments.

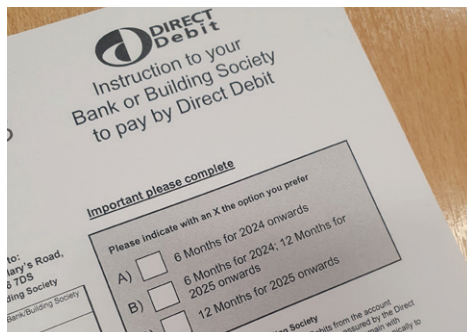
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*IT'S THAT SIMPLE.*  
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If this sounds like the thing for you then please complete the Direct Debit Mandate enclosed within your invoice pack by ticking the appropriate direct debit box and returning 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](mailto: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!*





# WINTER SUN AT ALTO CLUB

Exclusive Owners Special Offer

\*T&C apply, subject to availability

Rent 1 week at the price of maintenance fee & get the 2<sup>nd</sup> consecutive week FREE

1 Bedroom £ 535

2 Bedroom £ 658

November 2023 – March 2024\*

To book call 01858 431160

[admin@resort-solutions.co.uk](mailto:admin@resort-solutions.co.uk)

\* Subject to availability, new bookings only

**ALTO.club**  
ASSOCIATES

Resort  
SOLUTIONS