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## Wyndham Privileges – The Truth

### Introduction - What Is “Privileges”

Privileges was introduced by Wyndham in 2006 as an “incentive” to buy credits directly from them (or to put it another way to try to discourage owners from purchasing credits on the secondhand market). Prior to the introduction of Privileges a membership purchased on the secondary market was exactly the same as buying direct from the developer. With the introduction of Privileges the sales staff at Wyndham were able to offer some extra benefits that were not available if buying secondhand. Unfortunately, as sales people working on commission tend to do, they sometimes overstate the benefits of Privileges, fail to point out the true costs of it and fail to mention that many of the benefits can be obtained in other ways.

One important thing to note about Privileges is that it does not actually change your membership at all – Privileges is a separate thing that Wyndham provides which sits on top of the Worldmark membership – all the club benefits are still exactly the same as detailed in the club constitution and any Privileges benefits are offered by Wyndham purely as an add-on to the Worldmark membership. NONE of the Privileges benefits are guaranteed in any way by any constitution, etc. This means that at any time Wyndham could change Privileges by removing benefits or by canceling the whole Privileges program and they would not have to compensate owners in any way – so if you have spent \$20,000 extra just to get Privileges on your membership you could find that Wyndham decides to cancel that on you and you would have spent the \$20,000 for nothing. Also Privileges is non-transferable which means that any money you spend on upgrading to Privileges will not increase the selling value of the membership by a single dollar.

The purpose of this document is to outline the truth about the various costs and benefits of the Privileges program so that you can make a decision on whether the benefits are worth the cost to you!

### Common Privileges Myths

The most common “myths” that have been reported to me by customers who have attended a Wyndham sales presentation are::

**Myth:** All new resorts in the future will only be available to Privileges owners.

**Fact:** This is totally false. In order to create points to sell to new owners, Wyndham must add new apartments into the club that are available to all Wyndham owners regardless of whether they have Privileges or not.

**Myth:** Privileges owners can book club resorts further in advance or get preferential booking at the resorts.

**Fact:** This is also totally false. All owners have exactly the same booking rights at the club owned resorts and can book them up to 13 months in advance.

**Myth:** You cannot use RCI for overseas bookings unless you have Privileges.

**Fact:** Any Worldmark owner can join RCI (or the other exchange companies such as Interval International or Dial-an-exchange) and use their services. The only difference is that Wyndham pays the RCI annual fee for Privileges owners (but then gets that back by charging owners an extra Privileges fee) where as non-Privileges owners just need to pay the exchange company directly for the annual fee (but of course you then get to choose whether you need it or not and only pay for it if you do want to use it – Privileges owners have to pay regardless of whether they are going to use it or not.

**Myth:** Your membership is second-rate if you don't have Privileges.

**Fact:** All Worldmark memberships are exactly the same and have the same club benefits and rights.

## How Much Does Privileges Cost and What Do You Get For Your Money?

NOTE: All cost comparisons in this document are based on secondhand prices from Redseason as of June 2018 and Wyndham pricing as per their Product Disclosure Statement as issued on the 15<sup>th</sup> September 2016 and the supplement issued 1<sup>st</sup> June 2018. Prices from Redseason do vary slightly depending on the number of available credits included with the membership. Wyndham prices include any official discounts documents in the PDS (eg. Bulk discount for buying 10000 or more credits) but not any additional discounts that may be offered from time to time by Wyndham sales staff. Privileges benefits are as per the Privileges Summary Document available on the Wyndham website again as at the 1<sup>st</sup> June 2018 (Wyndham Privileges can be changed at any time by Wyndham without prior notice).

### Wyndham Privileges – Standard Level (less than 20000 Privileges credits)

The standard level of Privileges applies to anyone who has a membership of less than 20000 credits with the Privileges benefits. For a 6000 credit membership the rough cost comparison is:

- Option 1: 6000 credit membership purchased from Redseason with no Privileges = \$4,500
- Option 2: 6000 credit membership purchased entirely from Wyndham = \$18,633
- Option 3: Buy 6000 credit membership from Redseason (\$4500) then Wyndham fee (\$10,995) to convert to Privileges gives total cost = \$15,495

So the minimum cost to get the Privileges benefits on a 6000 credit membership is \$10995 when compared to the same membership without Privileges (but if you buy all your credits through Wyndham you would be paying an extra \$13,773 for the Privileges benefits). Note that for a larger membership the premium can be significantly higher – so for example to get a 12000 credit Privileges membership the premium over a non-Privileges membership will vary from around \$13,773 to well over \$20,000 depending on whether you buy some credits secondhand or if you buy the whole thing through Wyndham.

If you already have a Worldmark membership but purchased it before Privileges was introduced then in order to convert it to Privileges you need to either pay the conversion fee OR buy more credits from Wyndham. You are still looking at at least a \$6,000 cost to upgrade a membership to Privileges even if you purchased the original credits from Trendwest/Wyndham before Privileges was introduced.

Privileges Benefit	Notes on benefit and other ways to get this benefit
Associate Resorts with 13 month booking window (Standard) or 14 month booking window (Elite and above)	As of October 2017 there are only 4 Associate resorts in Australia, 1 in New Zealand, 2 in Bali and 2 in Singapore (plus a few extra rooms at a couple of club resorts). The associate resorts are located in Hervey Bay, Brisbane, Darwin, Broome, Bali (2 options), Taipa Beach (New Zealand) and Singapore (2 options). Several of these are only currently available through to the end of 2017, at least one only has 2 rooms available for owners and many of them only have hotel rooms so are unsuitable for families. Points required for associate resorts tend to be higher than club owner resorts. <b>Alternative:</b> Club owners without Privileges can still book at the associate resorts but with only a 3 month booking window instead of 13 months. However you can join Dial-an-exchange for free and use their extra resorts in Australia and New Zealand and you will use fewer points or join RCI or Interval International who also give you extra resort options all around the world.
Book in the USA with access to Worldmark The Club Resorts	Worldmark resorts in the USA are mainly concentrated on the West Coast so much of the USA is not covered. Bookings only available 11 months in advance which can restrict availability in many popular locations. <b>Alternative:</b> If you have purchased a secondhand membership from Redseason then we do offer a service to allow you to use your credits to book any of the Worldmark USA resorts for the standard points cost plus a small booking fee of \$75. Note that with this option you can book up to 13 months ahead which also avoids the 11 month limit that Wyndham places on these bookings. Club owners who purchased their membership a while ago will still have access to the Worldmark USA resorts. For newer owners the Worldmark resorts can also be booked through RCI (and/or Interval International) which also gives you access to many more resorts all over the USA and Canada (as well as the rest of the world).
Fun Time with 21 day booking window	Fun Time IS available to non-Privileges owners but with a 14 day booking window instead of 21 days – so you just miss out on 1 week of booking time. Bonus Time (which is available to all owners) is usually cheaper than Fun Time for the same booking once you account for the cost of the housekeeping (which is free with Bonus Time but you have to pay or use a token up with Fun Time).

	<p><b>Alternative:</b> The extra week of booking on Fun Time is only available to Privileges owners HOWEVER there are a couple of options here. Firstly instead of paying \$11000 or more to join Privileges you could use that money to buy more secondhand credits and use those credits to book the extra holidays you want to take instead of using Fun Time – that way the extra nights do not cost you any additional money and can be booked much further ahead than is ever possible with Fun Time. If you still need more holidays some years then look at renting excess credits for those extra holidays instead of using Fun Time – it may cost just a little bit more than the Fun Time charge but again you can book MUCH further ahead.</p>
One Time Credits – 5% discount	<p>Before Privileges was introduced owners could purchase one-time credits from Wyndham for 10 cents each. When they introduced Privileges they increased the price of one-time credits to 19 cents each but gave Privileges owners a 5% discount!</p> <p><b>Alternative:</b> Redseason has one-time credits available for purchase by customers who have purchased a membership (or membership upgrade) from us at 10 cents per credits – nearly a 50% discount off the Wyndham standard price.</p>
Complimentary RCI Membership	<p>Not sure how you can say the membership is “complimentary” when your annual fees are higher if you have Privileges!</p> <p><b>Alternative:</b> Any Worldmark owner can purchase an RCI membership directly from RCI. Cost of a membership is around \$60 per year for the 5 year membership option which is considerable less than the extra Privileges fees you pay if you do have Privileges.</p>
Complimentary ICE Membership (Cruise Exchanges)	<p>It is not always made clear at the presentations but if you do a cruise exchange with ICE you still have to pay a substantial amount for the cruise. In many cases this can be nearly as high (or even higher) than the price you can buy the same cruise from other travel booking services.</p> <p><b>Alternative:</b> Just pay cash for your cruise through an online booking service – it will probably be nearly as cheaper (or in many cases cheaper) than what you would get from ICE but you will not use up your holiday credits. You can also now access ICE via Dial-an-exchange if you want to – go to <a href="http://www.daelive.com">www.daelive.com</a> to join up.</p>
Privileges Holiday Extras	<p>Privileges Holiday Extras are additional weeks that Wyndham offer at non-Wyndham resorts for discounted credit rates. These bookings are through RCI.</p> <p><b>Alternative:</b> Take out a free Dial-an-exchange membership and you can book similar holiday opportunities for a very low cash or credit price. Go to <a href="http://www.daelive.com">www.daelive.com</a> for membership information and to join up.</p>
Privileges Loyalty Discounts	<p>Discounts to things such as dining, theme parks, tourist attractions and some shopping opportunities.</p> <p><b>Alternative:</b> This is exactly the same type of benefit as you will get with many other discount clubs or cards. For example I have access to one through my credit card, another through RACQ, another through Qantas Frequent Flyer and even one through my electricity supplier. I bet you do too (and probably don't use them very much).</p>
Wyndham Hotels Preferred Rates	<p>Discount of UP TO 20% (don't you love that phrase “up to”) off the best cash rate at SELECTED (another good word) Wyndham hotels.</p> <p><b>Alternative:</b> Book online – you will probably get it cheaper anyway and even if it is a few dollars more you can pay for a lot of extra nights with the money you save by not upgrading to Privileges!</p>
SMS Reservation Service	<p>Book by SMS?</p> <p><b>Alternative:</b> Surely it is easier to make your booking online, send an email or make a call rather than trying to enter all your requirements on an SMS?</p>
Grab-It Deals	<p>I have only mentioned this because sometimes Wyndham staff imply that Grab-It deals are for Privileges owners only. This is not true and all owners can access the Grab-It deals without having to have Privileges.</p>

## Wyndham Privileges – Elite Level (20,000 to 34,000 Privileges credits)

The Elite level of Privileges applies to anyone who has a membership of 20000 to 34000 credits with the Privileges benefits. For a 20000 credit membership purchased from scratch the rough cost comparison is:

Option 1: 20,000 credit membership from Redseason with no Privileges = \$12,500

Option 2: 20,000 credit membership purchased entirely from Wyndham = \$53,940

Option 3: Buy 10,000 credit membership from Redseason then buy 10000 credits from Wyndham = \$35,198

So the minimum cost to get the Privileges benefits on a 20000 credit membership is just over \$22,500 if you buy half from us and then half from Wyndham or a bit over \$40,000 extra if you purchased all credits from Wyndham.

Upgrade costs will vary if you already own some credits but you are still generally looking at a minimum of \$10,000 extra to go to Elite from standard level Privileges. Contact us at Redseason if you would like an estimate of the cost for your particular situation.

### Wyndham Privileges – Elite Level (20000 to 34000 Privileges credits). Elite owners get all of the previous benefits plus:

Privileges Benefit	Notes on benefit and other ways to get this benefit
Fun Time with 28 day booking window	Fun Time IS available to non-Privileges owners but with a 14 day booking window instead of 28 days – so you just miss out on 2 weeks of booking time. <b>Alternative:</b> See comments in Standard Privileges section for ideas on how to better use your money to get more credits and use those for your bookings instead of Fun Time to save money and get longer booking window
Exclusive Toll Free Reservations Number	Supposedly gets higher priority and goes to an experienced call centre representative. I make a lot of calls to Wyndham reservations (just the normal number) and I have never waited very long for service. I just don't think this is a big deal (if you want instant service then you can always book online anyway).
9 month and 13 month reminder service	If you ask them to they will send you a reminder when the booking window opens for a particular reservation. <b>Alternative:</b> Set a reminder on your phone or computer calendar, write a note on your normal calendar or diary or use one of the many free calendar services on the internet. (I think it is hilarious that this benefit is only for Elite and above - 20000 credits to get a reminder service).
Complimentary Movies (1 per stay for Elite, 3 per stay Diamond, Unlimited for Platinum)	Only available at resorts with movie rental option. <b>Alternative:</b> At 1 free per stay, \$5.00 per rental you will only need to have to have a lot of holidays to save enough money to cover the Privileges cost! Take your own DVD or USB, get out and enjoy the place you are staying or just pay the \$5 if you really need one to watch.
Travel Insurance Discount of 15% (20% for Diamond, 25% for Platinum)	Discount only applies off the Wyndham recommended travel insurance. <b>Alternative:</b> Buy your own travel insurance online – usually cheaper than the Wyndham option even with the discount. Many credit cards now have travel insurance included for overseas trips if you pay for you flights with the card.
Golfers Plus Membership	Check out <a href="http://www.golfersplus.com.au">www.golfersplus.com.au</a> for details on what this membership provides. <b>Alternative:</b> If you want it then you can purchase direct from Golfers Plus for around \$65 per year (\$129 for 2 year membership as of 26/10/15)
RCI Elite Benefits	Additional benefits available through RCI for Elite members. <b>Alternative:</b> Platinum membership can be purchased directly from RCI for around \$60 per year if you want the higher level of benefits.
Complimentary WiFi	Free Wi-Fi available at resorts which offer this service (generally not available if the resort is not managed by Wyndham). <b>Alternative:</b> Take your phone and use that for internet access, visit a cafe with free WiFi or if you really must have it in the room just pay for access (yes Wyndham do overcharge for WiFi but still much cheaper than the Privileges costs!).
Wyndham Rewards Conversion	Elite owners can choose to convert up to 20,000 credits per year to Wyndham Rewards Points which can then be used to book free nights at participating Wyndham resorts all around the world. The conversion rate for Elite owners is 3000 Worldmark

	<p>Credits to get 15000 Wyndham Rewards points which is enough for 1 free night. So 18000 Worldmark credits would get you 6 nights free. Note that there is a \$199 fee to do the conversion and the free night is in a standard hotel room which will generally only sleep 2 or 3 people depending on the hotel.</p> <p><b>Alternative:</b> Using up 18000 credits plus \$199 for 6 nights in a standard hotel room is not very good value when you consider that the same credits will get you around 2 weeks in a fully equipped one bedroom apartment within the Wyndham system or via an exchange with RCI, etc. Basically you are only getting half the value for your points that you would by using them for normal bookings. If you need to go somewhere where there are only hotels then just book them online and pay cash and save your credits for resort stays where you will get better value.</p>
Club Wyndham Asia Access	<p>Elite and above owners can use credits to book Club Wyndham Asia Properties. The catch is Club Asia currently has a grand total of 3 resorts of which 2 are already in the South Pacific Club (Phuket and Kauai in Hawaii). The third resort has a total of ONE room available for club members, it is also in Phuket (where there is the other resort) AND it cost up to 50000 credits for a week in the 2 bedroom apartment.</p> <p><b>Alternative:</b> Join Interval International and use 10000 credits for a week in a 2 bedroom at one of the Marriott or Sheraton properties in Phuket which are very nice or just stay at the Phuket property available through the South Pacific club.</p>

### Wyndham Privileges – Diamond Level (35,000 to 63,000 Privileges credits)

The Diamond level of Privileges applies to anyone who has a membership of 35000 to 63000 credits with the Privileges benefits. For a 35000 credit membership purchased from scratch the rough cost comparison is:

- Option 1: 35,000 credit membership purchased from Redseason without Privileges = \$21,000
- Option 2: 35,000 credit membership purchased entirely from Wyndham = \$88,816
- Option 3: Buy 17,000 credit membership from Redseason (\$12,750) then buy 18000 credits from Wyndham for \$47,283 for a total cost = \$59,836

So the minimum cost to get the Privileges benefits on a 35,000 credit membership is around \$39,800 if you buy half the credits from us and the other half from Wyndham or nearly \$67,000 extra if you purchased all credits from Wyndham!!!

Upgrade costs will vary if you already own some credits but you are still generally looking at a minimum of \$20,000 extra to go to Diamond from a 20000 credit Elite level package (compared to an upgrade to 35000 credits without the Privileges).

### Wyndham Privileges – Diamond Level (35000 to 62000 Privileges credits). Diamond owners get all of the previous benefits plus:

Privileges Benefit	Notes on benefit and other ways to get this benefit
Fun Time with 35 day booking window	<p>Fun Time IS available to non-Privileges owners but with a 14 day booking window instead of 35 days that Diamond owners get – so you just miss out on 3 weeks of booking time.</p> <p><b>Alternative:</b> See comments in Standard Privileges section for ideas on how to better use your money to get more credits and use those for your bookings instead of Fun Time to save money and get longer booking window</p>
Complimentary Housekeeping	<p>Free housekeeping for all your bookings. Note that on a 35000 credit membership you would get 3 free housekeepings per year anyway so you only actually save any money if you take 4 or more holidays per year (5 or more if you own 40000 points, etc) We cannot offer you a free housekeeping option but you really need to look at the maths on this one. Say you have 35000 credits and you book an average of 6 holidays per year (3 or 4 bookings with credits and a couple of Fun Time bookings for example). If your average housekeeping charge is \$100 then you would pay \$300 per year in housekeeping. If you have Diamond Privileges on a 35000 credit membership then your extra Privileges fee is \$320 but you only save \$300 on the housekeeping.</p>

Personal Choice (once every second year for Diamond, once per year for Platinum)	Allows you to book things such as flights, car hire, other hotels, etc, using points rather than cash. What they don't tell you is that the credit rate for conversion is 6 cents per credits. So a \$1200 airfare is going to cost you around 20,000 credits. When you consider that you have paid around \$1500 in fees on those 20000 credits you are actually LOSING money if you use your points for this purpose since you are not getting back even what you have paid. You will get a lot more than \$1200 worth of value if you use your points for resort bookings so that is a much better use of points. <b>Alternative:</b> If you really want to use points for airfares, etc, or if you have points due to expire and don't have a use for them then just give Redseason a call and we will buy any unused credits off you for 7 cents per point and you can then use the money for travel, airfares, hotels or just to pay your bills. If you do use it for travel then you can shop around for the best deals online which will probably be cheaper than the price quoted by Wyndham. So you can get more for your credits, with less restrictions without wasting money on Privileges (I would still recommend trying to use them for accommodation first though and only selling if you have credits due to expire).
Wyndham Rewards Conversion	Diamond owners can choose to convert up to 35,000 credits per year to Wyndham Rewards Points which can then be used to book free nights at participating Wyndham resorts all around the world. The conversion rate for Diamond owners is 2000 Worldmark Credits to get 15000 Wyndham Rewards points which is enough for 1 free night. So 20000 Worldmark credits would get you 10 nights free. Note that there is a \$149 fee to do the conversion and the free night is in a standard hotel room which will generally only sleep 2 or 3 people depending on the hotel. <b>Alternative:</b> Using up 20000 credits plus \$149 for 10 nights in a standard hotel room is better value than the Elite option but still not great value when you consider that the same credits will get you 2 weeks or more in a fully equipped one bedroom apartment within the Wyndham system or via an exchange with RCI, etc. Of course the biggest problem is that you have to spend an extra \$35000 or more just to get the ability to do the conversion at this rate – you would be far better off saving that \$35000 and just using that to pay for hotel rooms if there are no resort options available.
Complimentary Activities	Only selected (ie cheap) activities and at selected resorts. I haven't been able to find a list of which activities are included but there are not that many paid activities at the resorts anyway – you might save \$10 on something like bike hire.

### Wyndham Privileges – Platinum Level (63,000 to 99,000 Privileges credits)

The Platinum level of Privileges applies to anyone who has a membership of 63000 to 99000 credits with the Privileges benefits. For a 63000 credit membership purchased from scratch the rough cost comparison is:

- Option 1: 63,000 credit membership from Redseason with no Privileges = \$35,000
- Option 2: 63,000 credit membership purchased entirely from Wyndham = \$159,868
- Option 3: Buy 31,000 credits from Redseason then buy 32,000 credits from Wyndham for total cost of around \$101,800

So the minimum cost to get the Privileges benefits on a 63,000 credit membership is just over \$66,000 if you buy half the credits from us and then half from Wyndham or a bit over \$124,000 extra if you purchased all credits from Wyndham!!! I really struggle to comprehend how people are happy paying so much extra for so few real benefits.

Upgrade costs will vary if you already own some credits but you are still generally looking at a minimum of \$30,000 extra to go to Platinum if you already owned a 35000 credit Diamond level membership (compared to getting the same number of credits from Redseason without the Privileges upgrade).

**Wyndham Privileges – Platinum Level (63000 to 99000 Privileges Credits). Platinum owners get all of the previous benefits plus:**

Privileges Benefit	Notes on benefit and other ways to get this benefit
Fun Time with 42 day booking window	Fun Time IS available to non-Privileges owners but with a 14 day booking window instead of 42 days that Diamond owners get. <b>Alternative:</b> See comments in Standard Privileges section for ideas on how to better use your money to get more credits and use those for your bookings instead

	of Fun Time to save money and get longer booking window.
Complimentary Car Parking	This only applies in Sydney and Melbourne as all other resorts have free parking. <b>Alternative:</b> Don't take your car to Sydney or Melbourne as it is easier to get around by public transport, walking or taxi than to drive a car around the city.
Platinum Unit Upgrades	If you have booked a room at a resort and the resort does have the same size room in a higher classification (eg. You have booked a standard 2 bedroom but the resort also has 2 bedroom deluxe rooms) AND when you CHECK IN one of those higher rooms is vacant for the whole length of your stay then you will receive an upgrade. Note that this is only done at check-in time (not when you make the booking), the higher room must be available for the whole stay and it must only be one step above what you have booked. In short the chances of this happening are somewhere between slim and none. <b>Alternative:</b> Instead of spending tens of thousands of dollars on Privileges just use a bit of that money to buy some extra secondhand credits and then you will have enough points to actually book the deluxe room instead of booking the standard and hoping against all odds to get a free upgrade!
Platinum Amenity Package	At selected resorts only Platinum owners can get an upgraded pillow and receive a bath robe and slippers for use at the resort (you don't get to keep the robe). <b>Alternative:</b> If you are fussy about pillow selection (and I know some people are) then just take your own! Use some of the thousands of dollars you save on not having Privileges to go out and buy yourself a nice bathrobe and slippers to use whenever you want to.
Registry Collection by RCI	Once a year you can exchange with RCI for a property on their Registry Collection list (basically the most luxurious rooms in the RCI listings). Of course this is subject to availability and as you can imagine these options are very popular so you may have trouble finding anything that is available. Also the credits required are in line with the Presidential Apartments in Wyndham (so something like 30000 per week). I don't believe normal Worldmark and RCI members can get access to the Registry Collection listing so this is one benefit that does require Privileges. However given the limited availability and cost you would probably be better off saving your money and just booking the occasion luxury resort with the savings.
Les Concierge Service	You get access to the Les Concierge service which can help arrange tickets for shows, reservations at restaurants, etc. Of course you still have to pay for anything they book for you! <b>Alternative:</b> You can subscribe to this service privately if you want to (they don't publish pricing on their website so I suspect it isn't cheap – but neither is a Platinum Privileges membership!). Some Platinum credit cards also offer similar services (and I believe higher levels of some Frequent Flyer programs do as well but I have never got past the base level to find out!).

## Wyndham Privileges – 100 Club Level (100,000 or more Privileges credits)

The 100 Club level of Privileges applies to anyone who has a membership of 100,000 credits or more with the Privileges benefits. For a 100,000 credit membership purchased from scratch the rough cost comparison is:

- Option 1: 100,000 credit membership purchased from Redseason with no Privileges = \$60,000
- Option 2: 100,000 credit membership purchased entirely from Wyndham = \$253,760
- Option 3: Buy 50,000 credit membership from Redseason then buy 50,000 credits from Wyndham for a total cost of \$160,130

So the minimum cost to get the Privileges benefits on a 100,000 credit membership is around \$100,000 if you buy half from us and then a matching number from Wyndham or over \$193,000 extra if you purchased all credits from Wyndham!!!

### Wyndham Privileges – 100 Club (100,000 or more Privileges Credits). 100 Club owners get all of the previous benefits plus:

Privileges Benefit	Notes on benefit and other ways to get this benefit
100 Club Key Ring	Wow! A key ring! (NOTE: I am not sure if this is still given out – the documents have changed to refer to a “welcome pack” but without any details on what this includes) <b>Alternative:</b> Go to a shop and buy yourself a nice key ring. Then with the \$193,000 you saved you can attach a very nice Porsche, BMW, Tesla or Mercedes key to said key ring and still have some change!
100 Club Bath Robes	And 2 bath robes as well! <b>Alternative:</b> Whilst you are getting your key ring splash out and buy a bath robe as well! And with the change from your new car you can redo your bathroom as well so you have somewhere nice to hang your bathrobe.
100 Club Events	100 Club owners receive <b>invitations</b> to 100 Club events. Note that you are only guaranteed an invitation, not an actual spot at the event. There are a limited number of events (with limited spaces at each one) and no guarantee that any of them will be where you live, etc.
Complementary Airport Lounge Membership	Wyndham will pay your annual membership fee for 1 person to have access to the Virgin airport lounges. <b>Alternative:</b> Can be purchased directly from Virgin – price is between \$300 and \$420 per year depending on your Virgin Velocity status (with discounts available via some credit card programs, etc).
Urban Escapes	This is the ability to use your credits for bookings at hotels in capital cities with a limit of a 3 night stay only. I haven't found anyone who has actually used one of these to verify the details but I am pretty sure they are using the same 6 cents per credit conversion rate that applies to the Personal Choice option. (eg. 5000 points/night for a \$300/night hotel room). Only available in capital cities with NO club or associate resorts (so I think this means Adelaide and Canberra only). <b>Alternative:</b> As with the Personal Choice I don't feel that this is a good use of credits as you will get far more accommodation value if you use your credits in the Worldmark club owned resorts. If you really do want to use your credits for these types of bookings then again just contact Redseason and we will buy your spare credits for 7 cents each and you can then use the cash to book your hotels without the silly restrictions on where and how many nights you can stay.



## Extra Annual Fees

In addition to the large extra up-front cost you have for getting into Privileges you also pay an extra annual fee on top of the normal Worldmark annual fee. Interestingly Wyndham seems determined to hide this cost from owners – I challenge anyone to find any reference in any of the official Wyndham Privileges documentation to the additional Privileges fee! From what I have heard it is also glossed over in the presentation as they just tell people what the monthly fee will be and you only discover the extra charge if you happen to multiply that figure by 12 and realise that it is more than what the PDS states the fees should be for that size membership.

The extra Privileges fee that you will pay if you do have Privileges on your membership are:

- \$79 on a 6000 credit membership
- \$112 on a 10000 credit membership
- \$194 on a 20000 credit membership
- \$317 on a 35000 credit membership
- \$546 on a 63000 credit membership
- \$850 on a 100000 credit membership

Note that you have to pay these fees every single year even if you don't use any of the Privileges benefits. The only way to remove the Privileges fees is to request that Wyndham remove the Privileges benefits from your membership but if you do that you then have to pay the huge upgrade fees to get them back later – you cannot opt-out and then opt-in later like you can with things such as RCI, etc.

## Conclusion

Although the Wyndham sales people are extremely good at making it sound like your membership will be worthless if you don't have Privileges this is definitely not true. As you can see from the benefit breakdown there are very few benefits that you cannot get in an alternative (and much cheaper) way. The cost of upgrading to Privileges (compared to buying the same number of credits on the secondhand market without Privileges) starts at a minimum of \$11,000 and can reach over \$100,000 for just a few extra benefits. As well as the extra up-front cost you also have to pay higher club fees every single month. And to top it all off the benefits you pay so much to get are non-transferable (so they will not add \$1 of value to your membership if you ever want to sell it) and can be changed or cancelled by Wyndham at any time.

Before considering (or agreeing to) a Privileges upgrade you really need to look at the detailed list of benefits for the level you are looking at and ask yourself the following questions:

1. Will I really use those extra benefits?
2. Are the alternative options identified by Redseason actually a better way to get the same thing?
3. Am I happy paying an extra \$11,000 or more just to get those few extra benefits?
4. Would I be better off putting that extra money into buying more secondhand credits instead? For example for the same cost as buying a 12,000 credit Privileges membership direct from Wyndham you could purchase a 40,000 credit secondhand membership from Redseason – would you get more holiday time per year from 12,000 Privileges credits or 40,000 non-Privileges credits?

Note that if you do decide that Privileges is worth it for you then it is normally cheaper to buy at least some of the credits secondhand if you are upgrading to a higher Privileges level. Please contact us and we can give you honest advice on the cheapest way to get the upgrade you are after (Wyndham will always just try to sell you all the credits themselves and not tell you of the cheaper options).

## Questions or Advice

If you have any questions at all on the Privileges program, how it would apply to your membership or anything else to do with a Worldmark membership with or without Privileges then please contact us:

**Phone:            1300 79 60 89 from Australia**  
**09 887 0262 from New Zealand**

**Email:            [sales@redseason.com.au](mailto:sales@redseason.com.au)**