

Congratulations!

You have not **won** a **FREE** luxury holiday!





Beware the bogus holiday club

To get the 'free' holiday you have been told you have won you may have to...

- pay for extras, such as flights and other add-ons, that make it more expensive than if you had booked it yourself
- go somewhere you don't want to go at a time that doesn't suit you and at very short notice
- go to a six-hour presentation about a holiday club...

Some holiday clubs are reputable but there are a lot of bogus holiday clubs out there. In this leaflet we tell you what to watch out for.



The dream

How they hook you in

- You're contacted at home and told that you've won a free holiday or are a lucky prize winner in a competition.
- You receive a phone call telling you that there are buyers lined up waiting to buy your existing timeshare.
- You're enjoying a holiday abroad when a scratch card is thrust into your hand offering you the chance to win a fantastic prize or loads of money.

Whatever the approach, before you can collect your prize, free holiday or cheque you will be asked to go to a presentation.



The sell

At the presentation

You are likely to be invited to a plush hotel or office. The presentation will be about joining a holiday club. It will be very slick. The brochures you are shown will look glossy and convincing.

Are they targeting you?

Holiday clubs are happy to sign up anyone. But they often target people who have built up some savings. It might be people who have taken early retirement or couples whose children have grown up, leaving them with more free income. The clubs often offer you activities you enjoy, such as golf or tennis, as a way of hooking you in.

You will be made to feel as if you are joining an exclusive club that only opens its membership list to the chosen few. They'll promise you exciting and great value holidays all over the world in top class accommodation.

The reality is often very different.



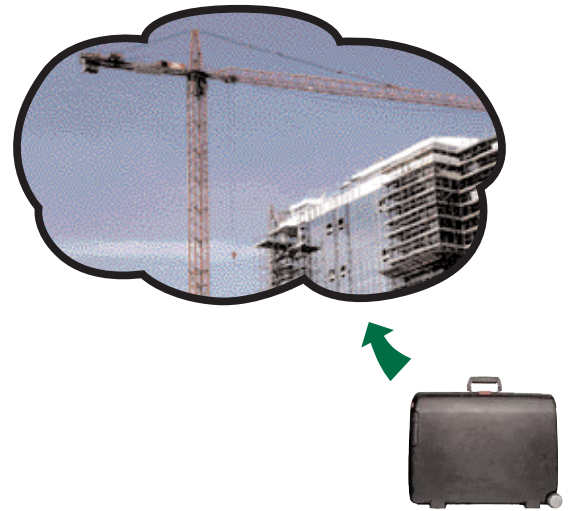
The contract

Don't be pressurised

The bogus holiday club will try to get you to sign on the spot – but don't let yourself be pressurised – ask for time to think it over. Seek independent advice.

Watch out for the techniques the bogus club uses...

- The presentation has lasted so long you are tempted to sign just because you're desperate to leave.
- They've made you a special discounted offer valid for that day.
- You are not left alone to discuss anything with your partner. You may also be kept separate from other couples and even discouraged from taking notes.



The reality

What are you buying?

Don't believe all you hear. What the bogus holiday club tells you in the sales pitch and what is in the contract they want you to sign could be two very different things.

What they tell you...	What they don't tell you...
'We'll buy your timeshare for a high price.'	They'll take your timeshare as part exchange together with several thousand pounds... so you could end up several thousand pounds poorer not richer.
'This club will give you everything you ever wanted from a holiday.'	They won't be held accountable for any spoken promises made by their sales reps.
'Look how much cheaper we are than the regular tour operators.'	The advertised discounts are not guaranteed and some are available elsewhere anyway. You could end up paying more than the high street brochure price.
'The holiday club's subscription is worth a lot. You can sell it on later or leave it to your children as a bequest.'	<ul style="list-style-type: none"> • There are annual subscription charges to pay whether you use it or not. • You may not be able to find a buyer. • The resale value may be zero.
'You will have holidays in fabulous places at times of year that fit in with your needs.'	No dates or destinations are guaranteed and holidays are often not available when and where you want them. You might end up going nowhere.

The three-point checklist

To avoid being caught by a holiday club that is bogus always use this checklist and take your time to think things through.

- 1** Ask to take the contract away with you and take a few days before making any decision
- 2** Make sure everything that was promised to you at the presentation is confirmed in writing
- 3** Don't sign ANYTHING, no matter how much you're pressured, unless you are sure it's exactly what you want

Where to go for help

If you have already been caught by a bogus holiday club the Office of Fair Trading can't help you reclaim your money, but we would like to know about it. We might be able to stop this club from using the same tactics in the future.

Please put your complaint in writing to:

EPIC
Office of Fair Trading
Fleetbank House
2-6 Sailsbury Square
London
EC4Y 8JX

Email: enquiries@oft.gov.uk

Website: www.oft.gov.uk

If you have already signed up for one of these clubs and would like advice on your consumer rights, contact Consumer Direct.



Consumer Direct is a telephone and online consumer advice service funded by government and managed by the Office of Fair Trading. It operates in partnership with Local Authority Trading Standards Services to offer customers clear, practical and impartial advice and information.

Call **0800 389 3158** for more free copies of this publication.