Effective: January 1, 2020 RCI Gold[®] Membership TierRules

These RCI Gold[®] Membership Tier Rules ("<u>Rules</u>") supplement and do not replace the Terms and Conditions of RCI Points[®] Subscribing Membership or RCI Weeks[®] Subscribing Membership (collectively the "<u>Terms and</u> <u>Conditions</u>"). Capitalized terms used and not defined in these Rules shall have the meanings set forth in the Terms and Conditions.

- 1. General
 - 1.1 RCI® Members may upgrade their subscribing membership in the RCI Points Exchange Program (the "<u>Points Membership</u>"), or their subscribing membership in the RCI Weeks Exchange Program (the "<u>Weeks Membership</u>"), to the RCI Gold membership tier (the "<u>Gold Membership</u>") by paying the applicable RCI Gold Membership tier fees in addition to the Network Dues/Subscription Fees.
 - 1.2 The term "<u>RCI Gold Member</u>" means an RCI Member who has purchased a Gold Membership.
 - 1.3 In RCI's sole discretion, RCI Points Subscribing Members or RCI Weeks Subscribing Members who upgrade to a Gold Membership after the start of their Use Year may pay a lower, pro-rated fee based upon the length of time remaining in their current Use Year.
 - 1.4 The Gold Membership term may be coterminous with the Points Membership or Weeks Membership term (as applicable).
 - 1.5 In order to be eligible for benefits offered through the Gold Membership, the Gold Membership and associated Points Membership or Weeks Membership must be current and paid in full at the time of the relevant transaction.
 - 1.6 RCI Gold Members may cancel their Gold Membership at any time, separate from their Points Membership or Weeks Membership. RCI may cancel or terminate a Gold Membership at any time, in its sole discretion. RCI may provide an RCI Gold Member a pro rata refund for a portion of the Gold Membership fees paid, if applicable.
 - 1.7 Certain Gold Membership benefits are offered by third parties.
 - 1.8 Certain Gold Membership benefits may be available online or through RCI's Carmel, Indiana Call Center.
 - 1.9 RCI may at any time, in its sole discretion and without notice, remove or change the benefits provided as a part of the Gold Membership.
 - 1.10 RCI may at any time, in its sole discretion and without notice, change the fees charged for a Gold Membership.
 - 1.11 RCI may amend these Rules at any time, in its sole discretion and without notice, in the manner set forth in the then-current version of the applicable Terms and Conditions for amending the Terms and Conditions.
 - 1.12 Gold Membership and certain benefits of Gold Membership are only available in certain countries, including those benefits provided by third parties.
 - 1.12.1 In the event a Member purchases a Gold Membership in a particular country, and resides or thereafter moves to another country where a different version of the Gold Membership is available, only the latter country's Gold Membership benefits will be available to the Member.
 - 1.12.2 In the event a Member purchases a Gold Membership, and resides or thereafter moves to

another country where the Gold Membership is not available, the Member may cancel the Gold Membership. RCI may provide an RCI Gold Member a pro rata refund, if applicable. The Points Membership or Weeks Membership (as applicable) will remain unchanged as a result of this cancellation.

2. Points Extension

- 2.1 RCI Gold Members who are RCI Points Subscribing Members, who are eligible to extend their Points pursuant to the Terms and Conditions, and who pay an applicable fee, will receive two (2) additional Use Years to use their Points. RCI Points Subscribing Members who are not RCI Gold Members, who are eligible to extend their Points pursuant to the Terms and Conditions and who pay the same applicable fee, will receive only one (1) additional Use Year to use their Points.
- 2.2 Points may be extended only once. Certain resorts may not permit Points to be extended for use at such resorts.

3. Five Percent (5%) Rental Discount; Access to Sales

- 3.1 RCI Gold Members are eligible to receive a five percent (5%) discount off the advertised price of all Extra VacationsSM getaways and Last CallSM Vacations; provided, however, that the five percent (5%) discount does not apply to Extra VacationSM getaways and Last CallSM Vacations sales made available exclusively to RCI Gold Members.
- 4.2. RCI Gold Members receive access to Extra VacationsSM getaways sales one (1) day in advance of RCI Points Subscribing Members or RCI Weeks Subscribing Members.

4. Free Ongoing Searches and Holds

RCI Gold Members may enter ongoing searches for an Exchange Request without first paying the Exchange Fee. The applicable Exchange Fee will be due at the time of the Confirmed Exchange.

5. Gold Benefits Provided by Third Parties

- 5.1 Certain benefits, products, and services offered through RCI Gold Membership are provided by third parties, some of whom may be initially or only available in the United States. RCI does not make any representations regarding any of the products or services provided by third parties and RCI does not warrant the suitability or security of such products or services, or the providers of such products or services. Information about such products or services is based on information obtained from the applicable providers. It is the RCI Gold Member's responsibility to investigate the safety and suitability of any activity, and the credentials and fitness of any guide, vendor, or service provider. RCI Gold Members participate at their own risk. RCI is not responsible for, and shall have no liability for, any inaccurate, incomplete, or misleading information regarding products or services that are not provided directly by RCI.
- 5.2 Additional fees, terms, conditions and restrictions which may apply to any benefits, services, or products, are determined solely by the vendor, guide, or service provider, and are subject to change in the sole discretion of the service provider, guide, or vendor. RCI does not warrant the availability of third party benefits, products or services.