

A. RESERVATIONS & ACCOMMODATION

1. How do I go about making a booking?

You may make use of our Online Booking System, which is convenient, hassle-free and available 24/7. Alternatively, please contact our call centre on 012 492 1230 or send us an email to correspondence@oaks.co.za and kindly provide your member number together with your ID number (if you are not the main member, you would need to provide a completed Power of Attorney form together with the main members' ID number), your preferred resort or a province/area e.g. Garden Route and your preferred date that you would like to go on holiday. Please include the number of adults and children under 12 to be accommodated.

Please take note of the following:

- A weekend is from a Friday to a Monday (3 nights); a midweek is from a Monday to a Friday (4 nights) and a full week is from a Friday to a Friday (7 nights). We only book in these three accommodation intervals.
- During Peak season we only book full weeks (no weekend or midweek bookings permitted). Peak seasons usually fall in the school holidays.
- Always submit your booking request as far in advance as possible (12 months is recommended)
- Provide more than one option with regards to the resort and preferred occupation dates.
- Units can only accommodate the maximum indicated persons. Anyone between the ages of 0 and 12 years is seen as a child.

2. Can I take my pets along with me when I go on holiday?

Due to strict resort policy, no pets of any sort are allowed at any resorts.

3. We are 6 adults and one baby. Can we still make use of a 6 sleeper chalet?

A baby counts as a person and 7 people will by no means be allowed to occupy a 6 sleeper unit. If you are unsure, please contact our call centre on 012 492 1230 or send an email to correspondence@oaks.co.za .

4. My children are 12 and 13, respectively. Can we book a one bedroom unit with 2 sleeper- couches for the 4 of us?

Sleeper couches are small beds, only suited for children under the age of 12. This is resort policy and by law, resorts are not allowed to make exceptions.

5. What must I do when wanting to make a booking for next year?

Should a member wish to make a reservation in the current year, for occupation dates which fall into the following year, then the current year as well as the following years' annual fees must be paid in advance, before the booking can be made. Reservations for the following year opens yearly during September, although December availability opens on the first working day of December, for the following year.

6. What is a Guest Certificate and how do I obtain one?

A Guest Certificate is issued when a Club Member wishes to allow another person (a non-member) to make use of a reservation on their club portfolio. In order to obtain a Guest Certificate, the member needs to contact the call centre or send an email to correspondence@oaks.co.za with the following information:

- 1) MDC membership number
- 2) Reservation number
- 3) Name and surname of guest
- 4) Guest email address
- 5) Guest telephone number

It is important to make a reservation beforehand and that the guests who will occupy the unit take their proof of identification with. To make a reservation, please dial the Reservations Call Centre on 012 492 1230 or log-in to your online profile and search availability in the comfort of your own home.

Please note that it is the guests' responsibility to confirm the reservation and to present proof of identification when checking in.

7. What is a Bonus booking?

A Bonus booking is a reservation made in Rands, rather than using Club Notes for out of Peak season periods, subject to Bonus booking accommodation periods being available.

8. What accommodation periods am I able to book?

You are able to book any of the following intervals:

Midweeks: Monday to Friday

Weekends: Friday to Monday (some resorts work on a Saturday to Monday basis)

Full weeks: During non-peak season, most of the resorts work on a Friday to Friday or Saturday to Saturday basis. Only full weeks can be booked during Peak season.

9. When do my Notes for next year become available?

For members making use of a debit order instruction, Club Notes are released in January each year, once at least 25% of management fee has been paid or 3 (three) successful payments have been made.

Cash payers need to pay the full amount by 31 December of the preceding year and their Club Notes will then be released in January.

From time to time members may receive communications to remind or notify members of stock becoming available / being released, in such an event the member should contact us immediately to reserve their booking. If you are not receiving any communications from us, please ensure that your contact information is up to date.

10. Can I borrow/use Club Notes from next year?

If you pay your management fees by debit order and wish to borrow from next year's Club Notes, you will be required to settle the full outstanding balance for this year's management fees and, in addition thereto, settle at least 25% of the estimated management fee for next year.

If you pay your management fee as a once-off cash payment (rather than a monthly debit order), you will be required to settle the full management fee amount for next year, before you will be able to borrow Club Notes from the following year.

11. I can't download/open/view my booking confirmation letter?

The confirmation document you have received is in a .pdf format. This is the standard format for Adobe Acrobat reader. If you do not have Adobe Acrobat reader it can be downloaded for free from www.adobe.com . It also comes standard with most other software packages on the market. If you continue to experience problems, please contact us.

12. I have been waitlisted, what does this mean?

Wait listing is a service that enables the Club to load a booking request, in cases where a resort or area is fully booked at the time the booking is requested. If a booking request match later becomes available, the system automatically matches that availability to the member on the waitlist. The member will be informed, by a phone call from the Reservations Call Centre. You are, however, encouraged to continuously check up on your request by enquiring about availability and upcoming cancellations.

13. Can I book at RCI Resorts?

Most MDC members are automatically affiliated with RCI, if you are an RCI member this means that you are permitted to make bookings at all RCI-affiliated resorts using your Club portfolio. You are able to view the resort information on the RCI website, but will need to contact MDC directly to request availability at your desired RCI Resort. You may book South African and African RCI Resort Stock from the MDC website, but for all International booking queries please contact RCI (International Exchange) on Tel: +27 (0) 11 258 1100 or visit www.rci.co.za using your RCI membership number (it is an alpha numerical number for example MDCL-1234).

14. Why do I have 3 different debit orders on my Account?

There are 3 (three) portions to your portfolio, namely;

- Membership / Management fees
- Capital account
- NOX (insurance)

15. Why can I not get availability at Sun City?

Sun City is an RCI affiliated resort, not a Club resort. All Sun International Resorts, such as Sun City, that belong to the Sun International Group only bank their unoccupied weeks with RCI 6 weeks prior to arrival date. Sun International members have preference and only stock that is still un-booked 6 weeks prior to the arrival date is banked to RCI and thus becomes available to RCI members. Neither RCI nor MDC has any control over when there will be availability. If there is no availability on the RCI system, the Club can't offer you any availability either.

16. Why is it that I see available accommodation online, but when I call to make the booking the unit is no longer available?

MDC works on a live system. That means that while you are busy looking for a booking, someone else might be looking at that same interval and make their booking online while you are making the call to our call centre.

17. Why could I not get availability for December when I phoned in October of the same year?

December weeks are released one year in advance and many members begin booking early to get their desired accommodation. The closer one gets to the actual check in date, the less chance there is of units still being available.

18. How do I cancel a booking?

The MDC Reservation Cancellation Policy is as follows: Cancellation of, or changes to, confirmed bookings will be accepted for the period up to 6 (six) weeks prior to the due occupation date of the confirmed booking, subject to payment of a reasonable administration cancellation fee. A cancelled booking within the 6 week period prior to the due occupation date can, subject to availability, be substituted for an alternative booking, subject to the payment of a cancellation fee. Alternatively, the member can choose to forfeit the Club Notes relative to the cancelled booking.

B. MEMBERSHIP AGREEMENT & FEES

1. What are Finite Units?

Finite Units are Club Notes that are awarded or gifted to members at no charge for a fixed period. However, Management / Membership fees are calculated on the total Club Notes on your portfolio, including any finite units.

2. Why have I received a certified copy of the share certificate?

We provide members with a certified copy of their share certificate. The Club will hold the original on the member’s file for safe keeping.

3. When does my yearly allocation of Club Notes expire?

A member can accumulate Club Notes for a period of 2 or 3 years, depending on the members’ Agreement.

A member with a three (3) year window period may accumulate any unused Club Notes for two (2) years, so as to carry such Club Notes forward for use during the following year, provided that such Club Notes may not be accumulated for a period in excess of three (3) years. The first year’s units have to be utilized before the end of the third year. For example:

| Current year | Club Notes |
|--------------|------------|
| 2015 | 50 |

| | |
|------|----|
| 2016 | 50 |
| 2017 | 50 |

A member should utilize the Club Notes from 2015 units before end of December 2017 – i.e. three year window period 1/1/2015 – end 2017. A reservation cannot be confirmed in 2017 for occupation in the following year to avoid forfeiting Club Notes from 2015.

A member with a two (2) year window period may accumulate any unused Club Notes for one (1) year, so as to carry such Club Notes forward for use during the following year, provided that such Club Notes may not be accumulated for a period in excess of two (2) years. The first year's units have to be utilized before the end of the second year. For example:

| Current year | Club Notes |
|--------------|------------|
| 2015 | 50 |
| 2016 | 50 |

A member should utilize Club Notes from 2015 before end of December 2016 – i.e. two year window period 1/1/2015 – end 2016. A reservation cannot be confirmed in 2016 for occupation in the following year to avoid forfeiting 2015 Club Notes.

PLEASE NOTE: The above information is provided on the assumption that the member is not in default of the terms and conditions of the Agreement.

4. What happens if I still have unused Club Notes and I am unable to use them before they expire?

You can contact the MDC Reservations Call Centre, and request that your unused Club Notes be deposited ("Space banked") to DAE (Dial an Exchange), in exchange for credits, which can be used at a later stage. This enables you to utilize that Credit at an available resort of your own choice through DAE. Your 'space banked' week credit with DAE is valid for up to three years. A reasonable exchange fee is payable when you do an exchange with DAE. No RCI stock, even if booked through MDC, will be accepted by DAE.

Alternatively, you may use your Club Notes to make a reservation with MDC, then once your reservation has been confirmed with MDC, you can rent out the confirmed week via www.tradeunipoint.com. You can register for free at www.tradeunipoint.com. Once you are registered you may deposit the week into the rental pool. The rental amount (less

20% + VAT) will be payable to you once the deposited week has been sold. Unfortunately, rentals are not guaranteed.

5. Why do I have to pay an annual fee if I do not make reservation in that year?

You are allocated the full amount of Club Notes for the year, which you may accumulate for a limited time depending on your Agreement. Alternatively, you may "Space Bank" unused Club Credits with DAE or rent a week out through TradeUnipoint.

You pay one annual fee and do not have to pay every time you make a reservation.

6. Why is a collection fee charged on arrears payments?

As per the Magistrate's Court Act, 1944 Annexure B, a collection fee is payable on all arrear amounts, with the prescribed fee of 10% (VAT exclusive) of the instalment received. This act is applied to all our accounts and is enforceable by collection agencies.

7. When are management fees raised and when are they payable?

Please note that Management fees are payable before the 30th of September of every year for the preceding year. This means that our financial year runs from September of the current year to September of the following year.

8. How are management fees calculated?

Management fees are calculated in such a way as to share the costs of the Association amongst all the members on an equitable basis, relative to the size of their portfolio. The expenses of the Association originate from the levies raised by the different resorts, in which the Association has usage and occupation rights. The costs of the Association are then added to the expenses of the resort levies and the total amount is then proportioned amongst the Club Notes held by the different members, in terms of an actuarially calculated schedule. As a result, the costs of the Association are carried by the members in proportion to their portfolio of Club Notes.

9. How do I go about cancelling or amending debit orders on management fees?

If you wish to cancel your debit order on management fees and switch to cash payments; you need to ensure that the current year's fees are settled in full first. We then require a written undertaking stating that you will pay your annual fees in full, before 31

December, each year. Please note that collection fees and interest will be charged on late payments.

The following needs to be adhered before your payment method will be changed:

- We need a written request sent to correspondence@oaks.co.za. Requesting your payment method to be changed.
- You will be sent a form to be completed and returned for approval.
- When the documents are received the request will be sent to Management for approval and the relevant documents will be sent to you to complete. When the last documents are received we will then be able to change the payment method.

Payment options include the following:

CASH

1. Once Off

- The Management fees are raised in September, payable by the 30th of September for the following year's fees.
- The club however, gives you a 3 months grace period; interest free, in which to pay the fees. Therefore, payment needs to be made on or before the 31st of December. (Please note that receipting can take up to 48 hours, if payment is made from a non FNB account)
- If payment is received after the 31st of December, interest and collection fees will be charged accordingly.

2. Monthly Direct Payment/EFT

- Payment has to be paid on the same date every month and failure to do so will result in collection fees being raised. This date would need to be stipulated by yourself.
- If payments are not paid on time and reflecting on the stipulated date or there are more than 3 missed payments, the debit order will be reinstated. (Please note that receipting can take up to 48 hours, if payment is made from a non FNB account)

DEBIT ORDER

1. Once Off Debit Order

- Date for debit order can be set for any date before 31st December of the year when fees are raised.
- Failure to pay will result in interest and collection fees being raised.

2. Monthly Debit Order

- Fees will be payable over 2-12 months, commencing on the 1st of October after the fees are raised in September
- Should the account not be in arrears it will be interest free.
- If payment is missed a collection fee will be charged and the arrears would need to be brought up to date.

10. Am I able to claim insurance pay outs on the capital portion of my portfolio?

Insurance pay outs can only be claimed for retrenchment or death, and only when the member's portfolio is covered by the insurance policy, and that this account is of course up to date. The request must be submitted in writing to MDC within 60 days of retrenchment or death where after the Club will provide the member with a list of required documentation to complete, in order for the claim to be submitted.

Please note that the insurance covers only the outstanding Capital portion of your portfolio, up to the maximum amount of R 100 000.00, and is payable to Multi Destinations Club.

11. How do I apply for a review of my Agreement?

Should you need to request a review based on financial difficulties, please contact our member services department on 012 492 1230 or send an email to correspondence@oaks.co.za .

C. GENERAL

1. How do I change my email address on the website?

To change your email address on the MDC website, log in with your old details. At the top of the page you will be able to select the 'change your email address' option and then follow the process to change your email address.

2. Please explain the different numbers that I received?

- One number is your Agreement number - this number is alpha-numeric , e.g. IM4924
- One number is your Multi Destinations Club membership number - this number is also alpha-numeric, e.g. MDC 1234

- One number is your RCI number - this number is also alpha-numeric, e.g. MDCL-2354 or UNVS 12345
- One number is your Management Fee number – this number is also alpha-numeric, e.g. LMDC 1234
- One number is your Nox insurance number – this number is also alpha-numeric, e.g. NOX 1234

3. Who is VRS?

VRS is the managing agent for Multi Destinations Club and is responsible for collection of Annual Management / Membership fees.

Established in 2001, Vacation Recreational Services (Pty) Ltd (VRS) has, through its commitment to excellence and the delivery of service excellence, gone from strength to strength and is now a market leader in a challenging and extremely competitive industry. VRS is a member of the Univision Group of companies, headed by the Managing Director, Marjorie Forssman, and the management company for the Group. Our ever-expanding portfolio includes the management of 21 holiday resorts in South Africa, as well as in Kenya and Botswana.

As Management Company, they are responsible for the on and off-site management and the vital task of ensuring that the resorts achieve the highest possible standards and strive for maximum occupancy, with the resultant benefits to the stakeholders and local communities in which these resorts are located. VRS is also the contracted Managing Agent to the different Clubs / Management Associations in the Group.

4. “RCI affiliated” – What does that mean?

MDC has a business agreement with RCI regarding service and stock usage for the benefit of the member.

D. INTERNATIONAL BOOKINGS

1. Who can I phone to make an international booking?

You can contact RCI International or DAE directly and they will be able to help you with International availability. ACT Travel can assist you with your travel arrangements once your international booking has been confirmed. Please refer to our contact page for contact information.

2. Why do I have to deal with RCI or DAE and not MDC when making my international booking?

As your MDC International holidays are secured through RCI / DAE, we have determined that your international requests are most effectively managed when handled directly by them. This alleviates unnecessary communications through an intermediary party and provides you with an efficient and straightforward international booking service. We therefore kindly request that you contact RCI / DAE directly with regards to international requests and advise the consultant that you are a MDC member. Please refer to our contact page for contact information.

If your query has not been addressed here or you are uncertain, please contact us. Dial our call centre on 012 492 1230 or send an email to correspondence@oaks.co.za . You may also refer to the usage rules that can be accessed from the MDC website www.multidestinationsclub.co.za.