

VACATION BUYING CLUBS

The Devil is in the Details

Everyone loves a good deal, but what glitters isn't always gold. Many consumers are dazzled by vacation club presentations offering rock bottom prices on premium vacations. However, these clubs often come with high membership fees and limited vacation options.

While vacation clubs have many of the same earmarks as timeshares, they are different. Vacation clubs offer consumers potential discounts on future vacations, for which the time and place are not yet decided. So before you buy into a club, here are some things you should consider:

- 1.) **Research the company.** Check with SCDCA for complaints. Also, search on the web before you commit to anything. Many times, you can easily find out if something is a 'scam' or complained about regularly with a simple *internet* search.
- 2.) **Don't give in to high pressure sales tactics.** If the deal is real it will still be there tomorrow. Don't feel like you **HAVE** to sign up right now, or at all.
- 3.) **Read the contract.** Make sure you look through the whole contract and understand it. If you don't, ask questions. Be wary of salespersons who don't want to answer questions or who give general answers instead of specific information.
- 4.) **Are there hidden fees?** These clubs usually include a large one-time membership fee **and** a recurring annual fee. Look for others hidden in the fine print.
- 5.) **Ask about your right to cancel.** Be sure you know the cancellation policy and get it in writing. If you buy the membership at a place other than the seller's permanent business location, you generally have a 3 day right to cancel the sale for a full refund. Always send your cancellation notice certified mail, return receipt requested.
- 6.) **Will there be date limitations?** Some clubs have *blackout* dates during which you cannot book your vacation.

CONSIDER THIS INSTEAD

Travel Agents:

They will give you more protection from scams and they earn their commissions through the business that you patronize, not you.

Online Travel Sites:

Sites like Expedia, Travelocity, and Priceline can aid you in your search for that dream vacation. And they are FREE to use!

SCDCA aims to protect consumers from inequities in the marketplace through advocacy, complaint mediation, enforcement and education. To file a complaint or for information on consumer issues, visit www.consumer.sc.gov or call toll-free, 1-800-922-1594.