

# 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
- 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 relaxing at home when you get a phone call or perhaps you're enjoying a holiday abroad when a scratch card is thrust into your hand and you're told you've won a free holiday.

- All you have to do is go along to an exclusive VIP presentation to collect your prize and learn more about a wonderful new holiday venture.
- They'll emphasise that this is not a timeshare.

### What they don't tell you

Unlike the law covering timeshare arrangements, you are not necessarily given a chance to cancel if you have second thoughts.



## The sell

### 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.

### At the presentation

You are likely to be invited to a plush hotel. The presentation will be very slick. The brochures you are shown will look glossy and convincing.

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.



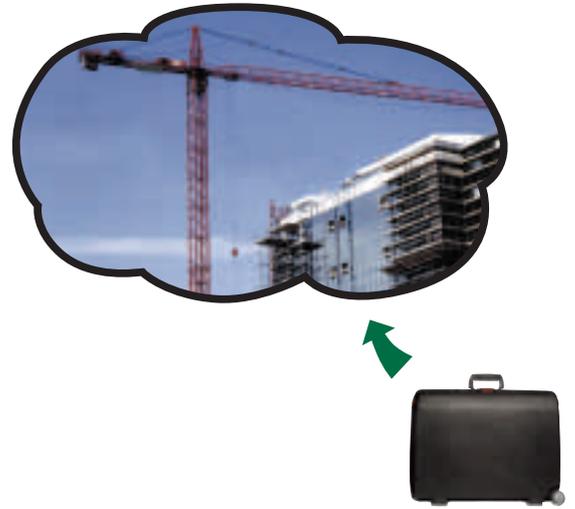
# The contract

## 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 only 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...
'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.
'You will get your cash back after four years.'	There is no guarantee that the company will still be here in four years.
'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 as much as 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"> <li>• The resale value may be zero.</li> <li>• You may not be able to find a buyer.</li> <li>• There are annual subscription charges to pay whether you use it or not.</li> </ul>
'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.

# The three-point checklist

Not all holiday clubs are disreputable. To avoid being caught by a holiday club that is bogus always use this checklist and take your time to think things through.

- 1** Can you take the contract away and come back in a few days' time with your decision?
- 2** Do you have cancellation rights, and are they written down?
- 3** Is everything in writing in the contract that was promised to you at the presentation?

Don't sign ANYTHING, no matter how much you're pressurised, unless you are sure it's exactly what you want.

# What to do if you have a complaint

If you have already been caught by a bogus holiday club, the OFT 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 future.

Please put your complaint in writing to:

Enquiries team, Office of Fair Trading  
Ground Floor, Fleetbank House  
2-6 Salisbury Square EC4Y 8JX.

Email: [enquiries@oft.gov.uk](mailto:enquiries@oft.gov.uk)

Website: [www.oft.gov.uk](http://www.oft.gov.uk)

If you have already signed up for one of these clubs and would like advice on your consumer rights, speak to your local trading standards service. You can find their contact details in your local telephone directory.

This information is available in other  
formats and languages on request.  
Please ring 0870 60 60 321 to order.

This leaflet is only a simple guide and should not be relied on as a complete statement of the law. To understand your rights and obligations fully, study the relevant law or consult a solicitor.

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