



Chairman's letter

Dear Fellow Owner,

It has been another good year for Alto and its members, with high numbers of returning Alto owners and more encouragingly new guests through Dial an Exchange (DAE) and RCI. The wider site has continued to improve as the owners and operators, FOAS, continue to bring the site back up to standard. Clearly there is still more work to be done but there are plans for further improvements in 2018. I am also delighted to inform you that we have again been awarded gold crown status by RCI for 2017/18

Now that our own refurbishment programme is complete, for the first time in three years we have winter availability for those of you who choose to rent extra weeks at Alto. The Christmas and early

new year weather can still be very mild and there is some great winter sun to be enjoyed before the spring period starts. Although some restaurants close over the winter period, we are seeing an increasing number who are open throughout the year and of course it is an ideal time to walk the extended boardwalk along the beach and other areas that are just too hot in the peak of summer.

Throughout 2017 Portugal has seen a big increase in the numbers of tourists who wish to come to the country and many of the tour operators are forecasting this demand and growth will continue into 2018. Many of the suppliers we use for maid services, laundry etc are seeing their own costs rise for electricity and water and wages so are seeking to pass these

onto us. Many of these charges have not changed over the last three years because Portugal has been in either recession or very low growth. As ever, your committee continues to make sure we secure the best price for the best quality and will negotiate new contracts as and when it is necessary to ensure we remain in control of our costs. However, it is inevitable that there will be some small increases in our costs.

The sales activity for 2017 continues to show good results with a mix of owner weeks and club owned weeks being sold to new owners. The five year trial product continues to sell well despite the higher charges driven by this year's increase in maintenance fees. Sofia and Monica have done a great job bringing in new owners and, of course, continuing to support our existing owners. In the early part of the year Jessica decided to take up full time employment after finishing her studies and she has now been replaced by Erica in the Clubshare office. Our maintenance man, Helder, is currently off sick with a long-term condition and his work is being supported by Jose, whom many of you will have already met. I think the team have done an excellent job this year in supporting all owners throughout another busy year. In addition, our extended team at Resort Solutions have provided great service to both owners and your committee.

At the time of writing this letter there has been no change to the status of Lote B and its ownership. Your committee continues to work with FOAS and the administrator to hopefully bring about a more secure future for this part of the site whilst making sure that the club is not burdened with debts incurred by others.

The Alto Club AGM for 2018 will be held at the same venue as this year's AGM, at the Three Swans, Market Harborough, on Thursday 24th May 2018 starting at 12.00 noon. This mid-week timeslot and venue has proved to be very popular with owners.

During 2017 the club has continued to manage within the budget we set out in October 2016 and we expect to finish 2017 with a small surplus which will go back into the club reserves for future refurbishment as we have always done. Our objective is to build up a sufficient refurbishment reserve from the annual maintenance fees to cover any future repairs and improvements without the need for a levy. To this end, it is important to contribute a reasonable sum each year to the refurbishment reserve fund to ensure we can carry out future works when required.

Thankfully during 2017 the exchange rate has not worsened further, but neither has it improved significantly. The forecast for the pound euro exchange rate from all sources continues to reflect significant uncertainty. Taking this into account your committee is increasing the weekly maintenance fees by a small amount to ensure we remain on track with our plans. This means that for 2018 the maintenance fee for a one bedroom apartment will rise from £420.00 to £430.00. The maintenance fee for a two bedroom apartment will rise from £520 to £530.

Finally, I would like to take the opportunity to seek out any owners who would be interested in joining the committee. The duties of a committee member are not onerous, amounting to attendance at around 3 or 4 meetings per year (for which all reasonable expenses are reimbursed). All of the current committee have served for a number of years and we are keen to ensure we remain open to new ideas and fresh blood. There are no special requirements for the role and you can talk to existing committee members to find out what is involved. If you are interested please contact Resort Solution or alternatively come and have a chat with one of us at the AGM

Best Wishes for 2018.

Stephen Smith, Chairman

Site update



Dear Owners,

This year I thought I would give you some tips of what to do while you are holidaying at Alto Club.

The Algarve was initially recognised for its climate and sandy beaches. However in recent years we have realised that we are much more than sandy beaches; we have been seeing a much bigger investment in our culture. Apart from the Museum, the Teather, the Stonegrave and St. Catarina Fortress in Portimão you can also visit the slave market, churches and cathedrals in Lagos, the Roman castle in Silves, the lighthouse and fortress at the most western point in Europe, Sagres, and last but not least our beautiful countryside at Monchique. In each of these places you will be able to enjoy fantastic meals and different types of traditional cuisine.

From Alvor you can easily catch buses to Lagos, Sagres, and Portimão and from Portimão to Silves and Monchique. This year in Alvor you could also catch the tourist land train which was great fun for a nominal fare. For those wanting a more picturesque method of travelling to Lagos, you can take the taxi boat and enjoy a different perspective on our stunning coast line.

The Alvor Boardwalk comprise 5.1km of easy walking and is a great asset to the village, offering a fantastic view over the estuary and the beach and allowing

birdwatchers to see some of the bird species that nest in Portugal at different times of the year. The boardwalk is also a great way to do some exercise, such as jogging, walking, cycling etc and It is very common these days to see locals and visitors using the boardwalk for their morning exercise. However should you not be in the mood for exercise, you can opt to enjoy the fantastic landscape and sunset while relaxing with a glass of wine in one of the bars along the harbour.

On Sunday mornings, the place to be is Mercadinho. O Mercadinho, is a small farmers market located in the harbour area between the fishermen's huts and Restinga bar, from where you can buy different types of organic products. This market has been a great success with both locals and visitors.

Last but not least, the greatest event in Alvor is named "Sita Carnival Party". Sita Carnival Party is a late Carnival that generally falls in May and has been organised in the past three years by the Parish Council of Alvor. With much warmer and pleasant weather in May than at traditional carnival time, the event starts at 3 o'clock in the afternoon and can last until late at night, with fancy dress and music.

Finally, I would like to take this opportunity to wish you and all your family a Fantastic Festive Season and a Prosperous 2018.

Sofia Varginha

Top 10 Overseas Travel Tips to Happy Holidays

- **Use a super-cheap overseas spending card** - Most cards add a 3% cost to the exchange rates banks themselves get. You can avoid this by packing a specialist card that doesn't add this 'load', meaning you'll get perfect exchange rates which beat even the best bureaux de change.

- **Use the right flight-finding website** – Don't search the first knock-down flight site. You need to use the right type: Kayak for a comparison including baggage costs and payment fees. Skyscanner for the very cheapest time to fly.

- **Sometime the cheapest time to book can be as soon as you get back from your last holiday.**

Many returning holiday makers immediately plan their next dose of sun, sea and sightseeing to beat the back home blues. Money Saving Expert has found some of the best deals when searching for holiday 12 months ahead.

- **How to bag the best plane seats** – Want to know whether 18E beats 19C? When you're choosing seats use specialist sites such as Seatguru or Skytrax.

www.seatguru.com

www.airlinequality.com

- **Don't pay airport prices for travel accessories – try discount shops.**

Pick up travel accessories such as adaptor plugs, eye masks and travel cushions at the airport and you risk paying inflated prices for last-minute shoppers.

You can often purchase them much more cheaply at pound shops or supermarkets. If you are buying adaptors to charge your gadgets abroad, note down which type you need before you buy. The travel adaptor website has some useful county-by-country information.

www.travel-adaptor.com

- **Liquids are banned through airport security – but not food**

Airlines make extra cash by selling snacks on board at sky-high prices, but you are able to take your own snacks and sandwiches on board with you.

You can also take an empty water bottle through security and fill up from a water fountain once you have passed through airport security. Though it is best to check what different overseas airports' policies are when returning home. Check whether your resort offers an "airport take-away" option.

- **Ensure your Passport and EHIC are valid and in good condition.**

Remember to check your passport and EHIC expiry date before you book. Some countries demand your passport is valid for at least six months from arrival. Similarly, if your passport is a little worse for wear, some countries may refuse you entry.

Renew your passport in plenty of time and if renewing on line be sure to go to the official Gov.uk website and not one that advertises on line as they may charge you an additional fee.

- **Always book your car hire before you go, and check your licences are valid.**

Generally speaking, the earlier you book your car hire, the more money you will save. Your holiday planner will contain information on car hire that RSL can arrange when you visit your Club. Using a comparison website can help you find the best deal for your requirements when you are travelling on other holidays try Skyscanner, Travelsupermarket, Carrentals and Kayak.

Check if you need a code from DVLA to allow you to hire a car, you need to request a code in advance and it will expire after 21 days.

For more information visit
www.gov.uk/view-driving-licence.

- **If you are asked to pay in pounds or euros – say euros when travelling in Eurozone countries.**

Many overseas shops will ask this especially when in the Spanish resorts. If you choose pounds then the retailer does the currency conversion and rates are often poor compared to those used by your card issuer – which you will get by choosing the local currency.

- **Don't waste cash on energy while you're away**

Don't just turn off your lighting and heating before going away, turn off your TV's and gadgets on standby too. Many devices draw power when plugged in and not in use, so turn switches off at the wall if you can.

(www.moneysavingexpert.com September 2017)

Don't Forget **Your Holiday Planner**



None of us would take a holiday without a considerable amount of planning.

Resort Solutions also plan for your holiday to ensure it is everything you want it to be, but they can only do that with a little information from you; this is why sending your holiday planner in advance of your travel date is so important.

Please remember to check the start dates of your accommodation on your resort calendar or confirm with Resort Solutions before you book your flights!

Your planner is enclosed with your invoice and this newsletter and asks you to advise of your arrival times, request food packs and arrange any transfers from the airport. If the resort knows your arrival time (and any requirements you may have) they will endeavour to have your apartment ready for you wherever possible.

It is also important to let Resort Solutions us know if you are not intending to use your apartment.

- If you are sending guests then please let RSL know the details so your Club can welcome them in the way that you would like them to be welcomed.
- If you are not intending to travel at all then please let Resort Solutions know – they may be able to rent your week out for you.

**Whatever
your plans,
have a great
holiday!**



Paying your Invoice



On the reverse side of your invoice you will find all options available to make your maintenance fee payment. **It is essential that you quote your new owner ID number(s) as a reference with every transaction made.** This number can be found on your invoice.

Resort Solutions can assist Owners in paying their Maintenance Fees by spreading their payments by using Direct Debit. There is a small administration fee of 5% taken in the first instalment for every year you elect to pay by this method. Simply return the completed Direct Debit Mandate enclosed with your Newsletter.

Once the Direct Debit is in place, you will not need to worry about your Maintenance fees again. Your completed Mandate will

be carried over from one year to the next so there is no need to cancel and renew at the end of the year. You will be notified of your annual Maintenance fee as usual in December.

If you have a standing order in place please ensure you update the payment reference with your bank to be your owner ID number, which can be found on your invoice.

Don't forget that during this busy period you can also pay your fees 24/7 on-line by visiting www.resort-solutions.co.uk

We recommend that when using the payment on line facility that owners check their bank statement before calling RSL with any queries

New Timeshare **CONSUMER HELPLINE**

This helpline has been set up to replace the TATOC Consumer Helpline. Its function is to provide assistance and guidance to members of the public who have queries with companies who are not members of RDO (Resort Development Organisation for timeshare).

The service is entirely free of charge to consumers. The staff members taking calls are English speakers but can, where necessary facilitate calls for Spanish, Italian, French and Dutch speakers.

Timeshare helpline

- Telephoning from the UK:
[01202 832012](tel:01202832012)
- Telephoning from outside the UK:
[00 44 1202 832012](tel:00441202832012)
- email:
info@timesharetaskforce.org

[RDO](http://www.rdo.org)
www.rdo.org

Stay safe on your holidays

Make your stay safe by following these general security recommendations:

- Keep the doors and windows locked when leaving your apartment and at night. Remember the loss or theft of personal belongings may not be covered by your insurance.
- If you have a safe in your unit, use it to store your valuables.
- If hiring a car, make sure you lock the vehicle and do not leave any luggage, sat nav's or valuable items visible inside.

Make Sure You're Covered

When going on holiday, either at home or abroad, the right level of travel insurance will stop you being out of pocket should you unfortunately fall ill (in the UK you will have NHS medical treatment but an accident can still be costly); have to cancel or return home early; or lose valuable possessions such as mobile phones, laptops and tablets.

And if your plans include any kind of sporting activity, whether walking, climbing, skiing, horseback riding or any other potential 'risk' to yourself, the importance of sufficient medical cover becomes especially relevant.

A few important pointers beginning with taking time to consider what your holiday will involve, and what essential and extra cover you are likely to need, will help ensure you avoid having insufficient insurance cover or indeed paying for more cover than you need. And always read the small print!

You should consider:

MEDICAL

Medical cover...does the policy provide for a minimum of £1 Million medical expenses in Europe and have a 24-hour emergency helpline? You need to ensure treatment

costs, and any accommodation and travel expenses are covered for you and your companion carer. If you are over 65 and have a medical condition, then you will need to look at policies directed specifically at you.

BAGGAGE

Baggage and belongings are covered for a total amount e.g. £3,000 – it could be less, for items lost or stolen. Things to be aware of are any excesses, the limits set for single possessions and the total for claiming against several items. Carry an expensive laptop or iPhone and the single article limit may not buy you a replacement. Also be aware that valuables need to be carried in hand baggage if your holiday plans include flying.

CANCELLATION

Cancellation and delay – be aware what is and what isn't covered in case of a claim e.g. what happens if you are required to return home urgently?

Personal Liability

Does the policy offer at least £1million in event of your being sued for damaging property or causing injury?

SPORTS

Sports cover for both your own and hired equipment for a range of sports, by no means all. Check any exclusions, for example ski cover will not cover snowboarding for which you need a specialist policy, as well as for skiing off piste.

By all means seek a competitively priced insurance, but the cheapest is only good value if it covers you adequately. If you belong to the class of fearless adventurers you will need a specialist policy and will pay a premium for it. But if you think you may go horse riding, rafting, bungee jumping or any other 'risk' activity, always consult your policy first.

Don't forget to pack your **EHIC (European Health Insurance Card)**, if travelling to another European destination as it is free of charge and can be applied for or renewed online:

www.ehic.org.uk/Internet/startApplication.do

If you are unfortunate enough to require medical treatment, the EHIC gives you access to state-provided healthcare in European Economic Area countries at a reduced cost, or for free. However, it does not replace travel insurance and excludes such things as mountain rescue in ski resorts and emergency return to the UK.

For more information or guidance visit www.gov.uk/guidance/foreign-travel-insurance

WARNING

Important advice for all owners

Rogue companies are targeting owners with holiday products and services which could leave you seriously out of pocket.

In order to persuade you to buy or trade in, they offer all kinds of tricks of tempting offers – but beware, these are often just to trick you!

CATCH PHRASES

- “We can release you from your Timeshare”
- “We represent your Club” – they do not!
- “We can help you get your money back”

Many of these operators want you to trade in your secure timeshare ownership for something that may ultimately prove to be thin air.

They may offer to take over your ownership charging you a large fee to do so....and

then take no action, so you have paid out but still remain the legal owner and continue to be responsible for maintenance fees.

Or they may offer to represent you to release you from your timeshare obligations for a considerable fee.

WHAT YOU SHOULD DO

- Ignore them!
- Report the call / offer to your committee or RSL

WHAT YOU SHOULD NOT DO

- Transfer money directly to their account
- Sign any documentation before taking some advice.

If you have any concerns about your timeshare ownership, the best advice is to contact your committee first as they may be able to offer a solution.

Alto Club rental offer

ENJOY SOME WINTER SUNSHINE

Special rental offer for Alto Club owners
Rent one week at management fee and get the second consecutive week free.
Accommodation from November 2017 to

March 2018 (excluding Easter)
1 bedroom £420
2 bedroom £520

To check availability and book contact Resort Solutions today!

Quote: ALTO18



COMPETITION

I  my
Timeshare
because.....

Tell us in no more than 20 words why you love your timeshare.

The winner will receive a bottle of Champagne!

Submit your entries by 31st January 2018.
The winner will be announced on the Resort Solutions website on Friday 9th February 2018.

*Entrants agree that their testimonials can be used in marketing publications

Resort Solutions Exchanges

INTERNAL EXCHANGES

If you still want to visit your resort but are interested in holidaying at a different time of year, you can do so through Resort Solutions.

For a great value fee of just £50 per transaction, you can exchange your week for another at your own resort in the same apartment type, subject to availability.

This can now be requested up to 12 months ahead of your occupancy date.

Call Resort Solutions to check on the availability.

PART EXCHANGES

However if your holiday requirements have changed and school summer holiday or

half-term weeks are no longer essential, you may want to consider exchanging your ownership on a permanent basis. This is also possible.

If you own week 31 for example, but would prefer to holiday in week 23 every year, or if you own a two-bedroom apartment but now just need a one-bedroom apartment, RSL can make it possible, subject to availability.

There are some administration costs associated with this service. (From just £90 to cover the costs involved with transferring the ownership.)

This is a great opportunity to update your ownership to suit your holiday needs so call Resort Solutions to see if your preferred week is available.



Exclusive **dae** Offer

Deposit your 2018 European week and then enjoy:

Save
Over
£135



Step 1

Deposit your 2018 European week **BEFORE 29/12/17**

Step 2

Book ANY Bonus Week and get 20% off

Step 3

Then take ANY Exchange and get 30% off

Step 4

Finally buy 1 year Gold Advantage package and receive a whopping 40% off

Offers are only available in order, i.e. to be eligible for 30% off your Exchange offer you must first deposit your week, then take the Bonus Week offer. Deposited week must be within Europe. All offers must be used before 31/12/18. Visit www.dialanexchange.com/203040 for full terms and conditions

Call us now to deposit your 2018 European week on 01756 749966
or visit www.dialanexchange.com/bank-and-save.aspx

Deposit your week before midday on 29 Dec 2017 to enjoy:

20% off

Any available Bonus Week

Then

Find your Bonus Week at www.dialanexchange.com and enter **BW20OFF** in the blue discount voucher box

30% off

Any available Exchange

Then

Find your Exchange at www.dialanexchange.com and enter **EX30OFF** in the blue discount voucher box

40% off

A year's Gold Advantage

Upgrade to Gold Advantage or add another year now at www.dialanexchange.com and enter **GA40OFF** in the blue promotion code box