

Application for Membership of AROMA Thyme Limited
 "AROMA" (Company Number 7431477)
and Purchase of Fixed Term Points and
Conversion Agreement

BETWEEN ZISCONE LIMITED
 (Company Number 1572044) a company incorporated in the British Virgin Islands whose address is Akara Buildings, 24 De Castro Street,
 Wickhams Cay I, Road Town, British Virgin Islands
 (the "Developer Company")

AND THE PERSON OR PERSONS WHOSE DETAILS APPEAR IN PART A BELOW
 ("You", "Your" or the "Applicant")

Date of Conclusion of Agreement: 10/10/2014
 Place of Conclusion of Agreement: Lakeview

1. This Purchase of Fixed Term Points and Conversion Agreement is made on the date shown above between You and the Developer Company. By entering into this Agreement you agree to acquire the Fixed Term Points specified in Parts C and D below.
2. It is subject to the following attached documents which You confirm You have now received, prior to signing the Purchase of Fixed Term Points and Conversion Agreement:
 - 2.1. Schedule 1 - Annual Fees Explanation;
 - 2.2. Schedule 2 - Key Information Document;
 - 2.3. Schedule 3 - Standard Withdrawal Form;
 - 2.4. Schedule 4 - Memorandum of Understanding;
 - 2.5. Schedule 5 - Terms and Conditions of Application for Membership of Aroma Thyme Limited and Purchase of Fixed Term Points and Conversion Agreement;
 - 2.6. Aroma Sense - Terms and Conditions of the AROMA Scheme Regulations, Memorandum and Articles of Association;
 - 2.7. Acceptance by AROMA of Your application for membership;
 All of which are incorporated into and form part of this Agreement. For the avoidance of doubt, the Key Information Document is set out in this Agreement as terms of this Agreement.
3. Upon completion of Your purchase You will become eligible for enrolment into Aroma as defined in the Scheme Regulations. Upon acceptance You will then be entitled to use the Fixed Term Points purchased by You.
4. Words, phrases and expressions used herein shall have the same meanings ascribed in the Articles of Association of Aroma Thyme Limited ("AROMA").
5. By signing this Agreement, You acknowledge that You have read and agree to be bound by the attached Terms and Conditions of Membership and Scheme Regulations, including without limitation those sections dealing with additional products and services and the data policy. You understand that these are subject to change from time to time.
6. All payments must be made in favour of First National Trustee Company Limited, International House, Castle Hill, Victoria Road, Douglas, Isle of Man, IM2 4RB ("the Escrow Agent").
7. The Schedules and 'Aroma Sense' form part of, and shall be incorporated into this agreement.

PART A Applicant Details				
APPLICANT 1				
Surname:	<input type="text"/>	Title:	<input type="text"/>	
First Names:	<input type="text"/>	Initials:	<input type="text"/>	
APPLICANT DETAILS:				
Email (Required):	<input type="text"/>	Mobile:	<input type="text"/>	
Home Phone:	<input type="text"/>	Business Phone:	<input type="text"/>	
Address: <input type="text"/>				
City / Town:	<input type="text"/>	Country:	<input type="text"/>	Postal Code: <input type="text"/>
Nationality:	<input type="text"/>	Passport Number:	<input type="text"/>	Expiry Date: <input type="text"/>
Publications Language Preference (please indicate preference with an "X"):				
<input checked="" type="checkbox"/> English	<input type="checkbox"/> French	<input type="checkbox"/> German	<input type="checkbox"/> Dutch	<input type="checkbox"/> Italian
<input type="checkbox"/> Spanish				
APPLICANT 2				
Surname:	<input type="text"/>	Title:	<input type="text"/>	
First Names:	<input type="text"/>	Initials:	<input type="text"/>	
APPLICANT DETAILS:				
Email (Required):	<input type="text"/>	Mobile:	<input type="text"/>	
Home Phone:	<input type="text"/>	Business Phone:	<input type="text"/>	
Address: <input type="text"/>				
City / Town:	<input type="text"/>	Country:	<input type="text"/>	Postal Code: <input type="text"/>
Nationality:	<input type="text"/>	Passport Number:	<input type="text"/>	Expiry Date: <input type="text"/>
PART B AROMA & RCI Membership				
I am or have been an AROMA Member:	Yes	<input checked="" type="checkbox"/> No	Aroma Member No.: <input type="text"/>	
I am or have been a RCI Member:	Yes	<input checked="" type="checkbox"/> No	RCI ID: <input type="text"/>	
I am adding additional ownership interests to my existing AROMA membership:			Yes	<input checked="" type="checkbox"/> No

PART C Purchase of Fixed Term Points & Application for Membership (This section must be completed)			
PURCHASE CONSIDERATION			Effective Year
C.1.1.	The Developer Company hereby sells to the Applicant, who hereby purchases:	2015	20,000 Points
C.1.2.	The Developer Company hereby awards to the Applicant, who hereby accepts free of charge:	2015	30,000 Points
C.1.3.	Total Fixed Term Points		50,000 Points
C.2.1	Purchase consideration of the membership (including contract and administration fee) is:	£	5,504.00
C.2.2	First Year's annual membership fee, currently an amount of	£	93.00
C.2.3	First Year's annual provisional management charge for Points registered, currently an amount of <i>MIF Pmt 215 2014</i>	£	0.00
C.2.4	Costs relating to the transfer of Accommodation to AROMA as stipulated in PART D (subject to actual costs payable to the Trustee):	£	230.00
C.2.5	Total Initial and Additional Amounts Payable	£	5,827.00
C.3.	You agree to purchase and acquire the above limited term Fixed Term Points Rights, for a period of <u>9</u> use years and which shall expire on 31 December <u>2023</u> , and ensure that the Developer Company receives the Purchase Price by the Payment Date(s). Your purchase and acquisition of the above Fixed Term Points is subject to AROMA and the Developer Company admitting You as a Member of the Scheme.		
C.4.	You acknowledge that if the Developer Company procures finance for You, You shall be obliged to accept such financial assistance and to sign any documentation that may be required.		

PART D Purchase of Fixed Term Points (This section must be completed)									
PURCHASE CONSIDERATION									
Subject only to Membership of AROMA and to the terms and conditions contained in this Agreement, the Key Information Document and the Memorandum and Articles of Association of AROMA, the Applicant assigns (effect transfer of Accommodation to the Property Company) or cedes (cede the use of Accommodation to the Property Company) to the Trustee all his right, title and interest in the Occupancy Rights to Accommodation Units described in the schedule below:-									
1. Resort ID:		3908			Resort Name:		Lakeview		
Assign Right Title		Cede Right Title			DEPOSITED ACCOMMODATION Initial Use Year Reservation - Home Week (see below)			Yes	No
Unit No.	Week No.	Unit Size	Unit Type	Week Type	Transfer Cost*	Maintenance Fee	Fixed Term Points Rights		
					£ 230.00	£ 544.00	73500		
Date of First Year Use	Duration	Expiry Date	Paid Off	Due	Maintenance Fee Paid				
			Y/N		Y/N				
2. Resort ID:					Resort Name:				
Assign Right Title		Cede Right Title			DEPOSITED ACCOMMODATION Initial Use Year Reservation - Home Week (see below)			Yes	No
Unit No.	Week No.	Unit Size	Unit Type	Week Type	Transfer Cost*	Maintenance Fee	Fixed Term Points Rights		
					£	£			
Date of First Year Use	Duration	Expiry Date	Paid Off	Due	Maintenance Fee Paid				
			Y/N		Y/N				
3. Resort ID:					Resort Name:				
Assign Right Title		Cede Right Title			DEPOSITED ACCOMMODATION Initial Use Year Reservation - Home Week (see below)			Yes	No
Unit No.	Week No.	Unit Size	Unit Type	Week Type	Transfer Cost*	Maintenance Fee	Fixed Term Points Rights		
					£	£			
Date of First Year Use	Duration	Expiry Date	Paid Off	Due	Maintenance Fee Paid				
			Y/N		Y/N				
TOTAL:					£ 230.00	£ 544.00	73500		

*Subject to actual costs payable to the Trustee where these are not included in this agreement.

NB!	
For each week a complete set of documents must be completed and numbered to correspond with the table above. Specific Power of Attorney - Aroma Thyme Limited (One page) / Right of Use (One Page) / Deed of Assignment (Two pages) / Change of Address (One Page).	
DEPOSITED ACCOMMODATION - YOUR INITIAL USE YEAR RESERVATION If you wish to choose a Home Week Reservation during your initial Use Year in respect of Deposited Accommodation, You MUST indicate this in the initial Use Year Reservation column in this Part D. The Initial Use Year allocation will commence on the date of first year use.	

PART E Method & Terms of Payment (BT = Bank Transfer / CC = Credit Card / CHQ = Cheque)					
ALL PAYMENTS MUST BE MADE IN FAVOUR OF FIRST NATIONAL TRUSTEE COMPANY LIMITED (THE ESCROW AGENT)					
The initial and additional amounts payable by the Applicant is £ <u>5,827.00</u> . These amounts shall be paid to the Escrow Agent on the following basis and PAYABLE ONLY AFTER EXPIRY OF 14 DAY WITHDRAWAL PERIOD:					
Account Name	Currency	Bank	NSC	Account Number	
FNTC LTD RE AROMA LAKEVIEW	GBP	NatWest Waterbury Plc - Portman Road	56 00 64	40421812	
A.	Initial Amount Payable for Purchase consideration:	£	5,504.00	✓	24/10/2014
B.	First Year's annual Membership Fee:	£	93.00	✓	24/10/2014
C.	First Year's annual Provisional Management Charge: <i>MIF Pmt 215 2014</i>	£	0.00		
D.	Transfer Cost:	£	230.00	✓	24/10/2014
The balance of the Purchase consideration shall be paid to the Escrow Agent on the following basis:					
E.	Monthly instalments for balance of purchase consideration: £	by BT / CC / CHQ for a period of months with effect from			

PART F Term

Commencement Date:

Purchase of Fixed Term Points and Conversion Agreement is valid from day of signature subject to your 14 day withdrawal period from the date of signature Use Year for the first year of enrolment is valid from the first day of the month of enrolment, and thereafter on the 1st of January each Year.

Termination Date:

This Purchase of Fixed Term Points and Conversion Agreement (and Your Membership of the Scheme) shall continue from the above Commencement Date up until either:

- The date Your Fixed Term Points expire (see Part C.3. above); or
- You decide to surrender the Fixed Term Points listed in Parts C and D, in accordance with the Scheme Documents;
- You decide to transfer the Fixed Term Points listed in Parts C and D, in accordance with the Scheme Documents;
- The Developer Company, Management Company or Trustee terminate Your Fixed Term Points in accordance with the Scheme Documents;

Whichever event occurs first.

PART G Additional Account Users (Maximum 4 Persons)

(1) Name:		(2) Name:	
(1) Signature:		(2) Signature:	
(3) Name:		(4) Name:	
(3) Signature:		(4) Signature:	

The individuals listed above, whilst not Members, are permitted by the Management Company to use the Scheme without payment of a guest certificate charge. The Member(s) accept responsibility for all use of the Scheme made by such persons.

PART H Data

You agree that the Developer Company, Management Company, Reservations Company and Trustee may use Your personal Data in connection with the performance of their respective obligations under the Scheme Documents.

You further agree that the Developer Company, Management Company, Reservations Company or Trustee may use your personal Data for the purpose of sending you other offers that they may consider to be of interest to You from time to time. These may include offers from third party providers. This personal Data will in this case be used subject to the provisions of Clause 9 of the attached Terms and Conditions of Purchase and Membership and the Scheme Rules. If you disagree please indicate with an "x" in the space provided:

I disagree:

PART I Signature of Applicant(s), Developer Company & Aroma Thyme Limited

APPLICANT(S)

Signed at: _____ on this: _____ Day of: _____ 20____

In the presence of: _____
NAME _____ APPLICANT 1 _____

Signed at: _____ on this: _____ Day of: _____ 20____

In the presence of: _____
NAME _____ APPLICANT 2 _____

DEVELOPER COMPANY

Signed at: _____ on this: _____ Day of: _____ 20____

In the presence of: _____
NAME _____ For and on behalf of DEVELOPER COMPANY

AROMA THYME LIMITED ("AROMA")

Membership of AROMA accepted this: _____ Day of: _____ 20____

In the presence of: _____
NAME _____ For and on behalf of AROMA THYME LIMITED

Where more than one of You signs this Purchase of Fixed Term Points and Conversion Agreement, then each of You are jointly and severally liable for all obligations and liabilities set out under this Purchase of Fixed Term Points and Conversion Agreement and the Scheme Documents.

PART J Right to Cancel

YOU HAVE THE RIGHT TO WITHDRAW FROM THIS AGREEMENT. PLEASE REFER TO PART 2 OF SCHEDULE 2 AND TO SCHEDULE 3 OF THIS AGREEMENT FOR FURTHER DETAILS OF YOUR WITHDRAWAL RIGHTS. IF YOU WISH TO WITHDRAW FROM THIS AGREEMENT DURING THE RELEVANT WITHDRAWAL PERIOD, YOU MAY (BUT ARE NOT OBLIGED TO) USE THE SEPARATE STANDARD WITHDRAWAL FORM ATTACHED AS SCHEDULE 3 TO THIS AGREEMENT.

SCHEDULE 1

Annual Fees Explanation

In connection with Your purchase of those Fixed Term Points referred to in Parts C and D of the attached Purchase of Fixed Term Points and Conversion Agreement You will be required to pay Membership Fees and Management Charges to the Management Company.

The first annual membership fee, currently an amount of £ 93.00 and provisional management charge, currently an amount of £ 0.00, shall be due 14 (fourteen) days after the expiry of the withdrawal period.

Subsequently, You will be charged Membership Fees and Provisional Management Charges each year. You will be notified of the amount beforehand and You will have 30 calendar days from the notice date in which to pay. The next payment period commences upon the following date:

1 January 2014

The membership fee shall escalate annually by an amount equivalent to the proportionate increase in the United Kingdom's Retail Price Index for the same period.

The annual provisional management charge is determined by the total maintenance fees of the Accommodation transferred to AROMA by You (referred to in PART D).

The Management Company will pay Your Provisional Management Charge into Your Holiday Savings Account as a credit. When You request a holiday, the Accommodation Fee for that Holiday will be deducted from Your Holiday Savings. Should You not have enough Holiday Savings to pay for the Accommodation Fee, You will need to pay in the difference Yourself within 48 hours of making the booking.

Your Holiday Savings will be held as a credit for a maximum of 2 (two) years (the year in which you pay your Provisional Management Charge and the year following that) You will lose any Holiday Savings that have not been used within the 2 (two) years or at the end of the term of membership, whichever comes first.

The above Management Charge will not be payable by You (and any sums paid by You with respect to this amount will be refunded to You) in the event that You cancel the Purchase of Fixed Term Points and Conversion Agreement within the stated cancellation period.

Elements that are covered within and which may be charged as Management Charges are set out further in the Scheme Regulations. Future payment of Management Charges shall be made to the Management Company unless notified otherwise in writing by the Management Company.

The Management Charge is set in advance each year by the Management Company or other entity responsible for the maintenance and provision of services with respect to timeshare Units entered into the Scheme in support of the Points sold to You. The total cost of maintenance and the provision of services relating to such Units and supporting corresponding Points, together with collection fees, are estimated in advance.

Remedies and sanctions for failure to pay Management Charges are set out in the Scheme Rules. This includes the possibility of suspension, repossession and/or loss of Your Points and ability to operate within the Scheme.

SCHEDULE 2
Key Information Document
Standard Information Form

pursuant to Statutory Instrument 2010 No. 2960

..... PART I

Identity, place of residence and legal status of the trader(s) which will be party to the contract:

The trader which will be a party to the contract ("Purchase of Fixed Term Points and Conversion Agreement") is Ziscone Limited which is a company incorporated in the British Virgin Islands number 1572044. Its administration office is at 2nd Floor Parlanson House, 21 Vaughan Road, Harpenden, AL5 4ED, United Kingdom. Its place of residence (i.e. place of incorporation) is Akara Buildings, 24 De Castro Street, Wickhams Cay I, Road Town, Tortola, British Virgin Islands (the "Developer Company").

Short description of the product (e.g. description of the immovable property):

The product is AROMA, the purchase of which shall (subject to the various conditions referred to below) entitle the consumer to be enrolled as a member of the Aroma Thyme Limited Scheme ("the Scheme").

The Scheme is a multi destination holiday scheme providing its Members with access to accommodation in a wide range of resorts worldwide, as well as access to various other benefits and services.

Upon admission to membership of the Scheme, the consumer shall be entitled to use the Points held by him/her to reserve occupancy rights in accommodation forming part of the Scheme, or to acquire other benefits made available as part of the Scheme.

Details of the Scheme inventory of accommodation are set out in the Destination Directory.

Members have access to a central reservations system operated by the Reservations Company (terms and conditions can be obtained from www.aroma.eu.com), enabling members to the full right of use and access to over 4000 timeshare resorts; and in excess of 70 000 timeshare weeks accessible through Club Leisure Development (Proprietary) Limited, a South African based company.

The Points Guide indicates the number of points applicable to each timeshare week. Spice Intellect Holdings Limited will periodically review the "Resort Rating and Demand" and "Time Period Priority" and may alter the points applicable to certain timeshare weeks.

The accommodation comprises timeshare weeks at various resorts worldwide.

The Scheme is based upon an English Company, Aroma Thyme Limited, a company limited by guarantee and registered in England, Company Number 7431477 registered office at: 4th Floor, 45 Monmouth Street, London, WC2H 9DG ("AROMA").

Spice Management Services Limited ("the Management Company") has been appointed to manage and administer the scheme and to provide a reservations service to Members of Aroma. Spice Management Services Limited is a British Virgin Islands Company whose registered office is at Akara Buildings, 24, De Castro Street, Wickhams Cay I, Road Town Tortola, British Virgin Islands. Company Number 1611707.

Exact nature and content of the right(s):

In terms of the Purchase of Fixed Term Points and Conversion Agreement, the consumer will acquire a specified number of Points from the Developer Company in consideration for payment of the purchase price to the Developer Company.

The Founder Member and Intellectual Property Owner of the Scheme is Spice Intellect Holdings Limited, a British Virgin Island company, Company Number 612966, whose registered office is at Akara Buildings, 24 De Castro Street, Wickhams Cay I, Road Town, Tortola, British Virgin Islands.

Spice Intellect Holdings Limited has licenced Developer Companies to introduce accommodation into the Scheme and to receive in consideration points rights for the accommodation introduced. The licenced Developer Companies market and sell their Points Rights acquired to members of the public, sometimes through a Vendor Company. When contracting with members of the public, Developer Companies act as principal and not agents.

Spice Intellect Holdings Limited will continue to licence Developer Companies in order to expand the Scheme. The name and address of the Developer Company with whom you contract to apply for membership of Aroma and to acquire Points Rights, is reflected on the Application for Membership and Conversion Agreement.

This 'Introduced Accommodation' underpins the Points which are issued to the consumer for payment of the purchase price and the title to this accommodation shall be held by a Trustee (currently First National Trustee Company (UK) Limited) on behalf of the Scheme and its Members.

Title to the Scheme accommodation and vacation assets are held on behalf of the Members by Spice Property Portfolio Holdings Limited ("the Property Company"), a BVJ company, Company No. 1611773, whose registered office is Akara Buildings 24 De Castro Street Wickhams Cay I Road Town Tortola British Virgin Islands.

Spice Property Portfolio Holdings Limited is a wholly owned subsidiary of the Trustee, First National Trustee Company (UK) Limited, an English company whose registered office is at 4th Floor, 45 Monmouth Street, London, WC2H 9DG, Company Number 2903284 and the Members are protected under the terms of a Deed of Trust dated 04/02/2011.

The Trustee has appointed First National Trustee Company Limited (FNTC), Company No. 37018 whose registered office is International House, Castle Hill, Victoria Road, Douglas, Isle of Man IM24RB, to administer and manage the accommodation property and other vacation assets owned by and transferred to the Property

Company for use by the Members

FNTC will as part of their responsibilities maintain physical possession of all the ownership certificates of accommodation vested in the Property Company and will also be responsible for the issue of all Membership certificates.

For the protection of Members FNTC will operate an escrow arrangement whereby all monies paid for Points Rights and Membership of Aroma will be held by FNTC in trust. The monies will not be released until FNTC is satisfied that there is sufficient unencumbered accommodation within the Scheme to match the number of points sold to Members.

To become a member of AROMA you are required to apply for membership of AROMA and to acquire Points Rights in the Scheme.

As a Member of AROMA you will be required to guarantee AROMA's liabilities only up to the fixed amount of one pound sterling.

The Memorandum and Articles of Association together with the Scheme Regulations describe in detail how the Scheme is operated.

AROMA is the Member's forum, and Members are entitled to attend the Annual General Meeting of AROMA and to speak and vote thereat.

AROMA is administered in the best interests of the Members by a Board of five Directors, two of whom are elected by the ordinary AROMA members at the Annual General Meeting.

Points Rights acquired by Members entitle Members to an annual allocation of points that are used to exchange for the right of use of accommodation available to Members in the Scheme from time to time.

Membership of AROMA and individual Members' Points Rights are subject to the obligations as set out in the Articles of Association and the Scheme Regulations.

As a Member of the Scheme the Consumer will also automatically have access to inventory via the RCI Exchange System throughout the term of their product, along with selected other RCI products including but not necessarily limited to Extra Holidays and the RCI Points Partner programme. Access to all will be determined by the Club rules and RCI's terms and conditions.

Members' Points Rights will endure for the period as set out in their Application for Membership and Conversion Agreement and membership of Aroma will automatically expire once they no longer own Points Rights.

Individual Members of AROMA may, subject to the consent of the Intellectual Property Owner, bring into the Scheme's pool of accommodation, their existing timeshare accommodation, in exchange for Points Rights in the Scheme. Subject to acceptance of his/her membership by the Reservations Company, payment of all applicable fees and charges and subject to the terms and conditions of purchase and membership ("Terms and Conditions") and the rules of the Scheme ("Scheme Rules"), the consumer shall be enrolled as a Member of the Scheme and a Points Certificate setting out the number of Points held by him/her shall be issued. Members will be allocated the specified number of Points in each Use Year (being each 12 month period beginning on the first day of the month in which the Member's enrolment into the Scheme is accepted) subject to continued compliance with the Scheme Rules and the other documents governing the Scheme.

Members of the Scheme are entitled to utilise the Points held by them to reserve occupancy rights at accommodation within the Scheme and to utilise other benefits, subject to availability and to the other restrictions and conditions referred to below.

The Scheme uses a resort grading system based on points to value the intervals of accommodation available to Members. Members are entitled to use the points they have acquired to holiday (subject to availability) at any of the accommodation available to the Scheme. This valuation is based upon various factors, including the supply and demand for accommodation at the relevant resort, and the quality, location, unit, type, seasonality, historical occupancy percentages and facilities available. The Management Company issues publications from time to time detailing the available time periods in respect of which such accommodation may be reserved and the number of Points required to reserve the same. Members must hold the number of Points required to reserve the relevant Scheme accommodation.

Members may also use their Points to book RCI Points Partner Products. These products will vary from time to time but may include rental cars, cruises and hotel stays. These may require to be paid for using Points (and in such cases Members must hold the number of Points required to reserve the relevant product). For the avoidance of doubt, such products are not offered by the Management Company or the Reservations Company but by third parties and will be subject to a separate contract entered into between the consumer and the third party.

In accordance with the provisions of the Scheme Regulations, the Management Company may (in its discretion) offer Members the opportunity to rent Points in respect of a particular Use Year. Bonus Points may also be made available to Members for use within the Scheme upon a short term basis, subject to the provisions of the Scheme Regulations.

Members may also allow a friend or relative to have access to accommodation within the Scheme (or other Scheme benefits) by purchasing a Guest Certificate from the Reservations Company.

Aroma's Articles of Association and Scheme Regulations set out in detail how the Aroma Reservations system operates. Each new Member when purchasing Points Rights and applying for Membership receives a copy of these documents.

Member's requests for the use of Scheme Accommodation are granted and confirmed by the Management Company who have appointed RCI Europe ("RCF"), to attend to all Members' reservation requests and bookings. The use of the Scheme Accommodation is granted on a first-come-first-served basis.

Exact period within which the right which is the subject of the contract may be exercised and, if necessary, its duration:

Membership (and the corresponding "Use Year") for each Member shall be a recurring Calendar Year:

The "Pure" Points to be sold to the consumer (in return for payment of a cash price by the consumer) will have a duration until 31 December 2023. The Points allocated to the consumer will endure for such period or periods unless the Purchase of Fixed Term Points and Conversion Agreement (or the membership of the Scheme or entitlement to use the Points) terminates or is terminated earlier in accordance with the terms of the Purchase of Fixed Term Points and Conversion Agreement and/or the Scheme Rules and/or the Terms and Conditions.

The right to reserve and utilise Scheme benefits shall continue during the period of active membership subject to the Scheme Regulations and the Terms and Conditions.

The Points held by each Member are allocated on an annual basis and may be used by Members to reserve Scheme benefits in respect of each Use Year. A Member may request a reservation at any time after the Board of Directors of Aroma Thyme Limited (or the Management Company on its behalf) has accepted the Member's Purchase of Fixed Term Points and Conversion Agreement and all fees and expenses are paid.

Member's bookings for:
 Scheme Accommodation: may be made not more than 12 months, and not less than 60 days (other than any late break scheme), prior to the start date of the accommodation requested
 Home Weeks: must be made 13 months prior to the start date of the deposited accommodation;
 Home Resort: must be made 12 months prior to the start date of the deposited accommodation;
 Home Group: must be made 11 months prior to the start date of the deposited accommodation.

Members are entitled to cancel a confirmed reservation 90 calendar days or more before the start date of that Reservation of Scheme Accommodation, the Member will receive a full refund of the Points used to make that Reservation. Otherwise, the following points cancellation table will apply (and is usually updated yearly):

Period before start date of Transaction	Points refunded
90 days or more	100%
89 to 46 days	75%
45 to 30 days	50%
29 days or less	25%

Should a Member cancel a booking, any Accommodation Fee paid in respect of such booking shall be returned to his account less a deduction of 15% (fifteen percent). Whether or not actually paid. If however, a Member cancels a booking within 28 (twenty eight) days of the occupation date there will be no refund of Accommodation Fee.

Should a Member cancel a booking, there will be no refund of any transaction fee if the booking is cancelled after one business working day of the date of the booking.

The relevant priority and/or reservation periods applicable to reservations undertaken via the External Exchange Programme operated by the Reservations Company (terms and conditions can be obtained from www.aroma.eu.com) are set out in the rules applicable thereto.

A Member may borrow Points from the immediately following Use Year (for use in the current Use Year) as long as that Use Year is within the term of the Member's Purchase of Fixed Term Points and Conversion Agreement and the Member is not subject to a Default Event under the Scheme Regulations.

A Member may choose to save Points which have been allocated to him/her in the current Use Year into the subsequent Use Year, for the purpose of reserving accommodation or other benefits or undertaking transactions in the subsequent Use Year. If a Member has not used all of their Points by the end of the Use Year, the Points eligible to be saved will be automatically saved into the following Use Year. If not used in that following Use Year, the saved Points will expire. A Member may be able to extend the useful life of his/her Points for one further year by paying an extension fee, subject to availability.

Members with the consent of the Management Company are entitled to use in advance up to 100% (one hundred percent) of the Points Rights to be allocated in the following year.

Date on which the consumer may start to exercise the contractual right:

The consumer may start to exercise the contractual rights once the Board of Directors of Aroma Thyme Limited (or the Management Company on its behalf) has accepted the Purchase of Fixed Term Points and Conversion Agreement and all fees and expenses applicable thereto have been paid by or on behalf of the consumer.

If the contract concerns a specific property under construction, date when the accommodation and services/facilities will be completed/available:

Not applicable.

Price to be paid by the consumer for acquiring the right(s):

The price payable by the consumer for the 'Pure' Points to be sold by the Developer Company will be the sum of £ 5,504.00. This is inclusive of VAT (or equivalent) where applicable.

The Points value attributed to the Use Rights deposited into the Scheme by the consumer (if applicable) is calculated in accordance with the Points value attributed to the relevant accommodation by Aroma. Points are attributed to a resort by Aroma on the basis of a number of factors.

These include the demand for the region where the resort is located, resort quality based on the comment card scores from other members, unit configuration (i.e. number of bedrooms, number of bathrooms, kitchen type, occupancy, privacy and square footage), and time of year (i.e. seasonality patterns).

Outline of additional obligatory costs imposed under the contract; type of costs and indication of amounts (e.g. annual fees, other recurrent fees, special levies, local taxes):

Individual Membership Fees:

Each Member is required to pay an annual membership fee in the amount determined by the Management Company, as a contribution to the costs of running the Scheme. This fee is determined from year to year, in terms of the Management Agreement, to meet all the operating expenses of Aroma, including, but without limiting the generality thereof, the costs of management fees, trustees fees, printing and stationery, postage, telephones, telefaxes, rental, salaries and wages, royalties, advertising, insurance, travelling, professional fees, interest, office equipment, and a contribution to the costs of operating the exchange and reservations system.

The level of such membership fee may be varied from time to time by the Management Company. Up to date fee information can be obtained from www.aroma.eu.com – however, as a guide, the annual membership fee as at January 2013 was £90. The membership fee is payable whether or not a Member reserves Scheme

accommodation or utilises any other Scheme benefits during the relevant Use Year. Nonpayment of membership fees may result in suspension of Points and/or cancellation of membership of the Scheme.

Transaction Fees:-

Each time a member makes a Transaction, including making an Accommodation or RCI Points Partners Reservation, saving, borrowing and transferring Points or making a Domestic or External Exchange Reservation, the Member will be charged a Transaction fee. Transaction fee will be payable to the Reservations Company to process and confirm the reservation or transaction. Such fees are set by the Reservations Company and may be varied from time to time. Up to date information on fees may be obtained from www.aroma.eu.com. As a guide, however, the principal transaction fees as at 1 December 2013 were as follows:-

Transaction Type	UK	Euro Zone
Accommodation Reservations		
Home Week Reservation (Deposited week type is a Fixed week and booking guaranteed 13-12 months in advance)	Nil	Nil
Home Resort Priority (Home Resort booking reserved 12-11 months in advance)	£51	€68
Home Group Reservation (8+ nights) - Call Centre (Home Group Resort booking reserved 11-10 months in advance)	£212	€300
Home Group Reservation (5 to 7 nights) - Call Centre (Home Group Resort booking reserved 11-10 months in advance)	£106	€150
Home Group Reservation (4 nights or less) - Call Centre (Home Group Resort booking reserved 11-10 months in advance)	£24	€33
Standard Reservations (8+ nights) - Call Centre (online)	£218 (£208)	€310 (€300)
Standard Reservations (5 to 7 nights) - Call Centre (online)	£109 (£99)	€155 (€145)
Standard Reservations (4 nights or less) - Call Centre	£25	€36
RCIWeeks Eurozone (per week) - Call Centre (online)	£109 (£99)	€155 (€145)
RCIWeeks International (per week) - Call Centre (online)	£109 (£99)	€155 (€145)
Ancillary Fees		
Network Partner Reservation	£109 plus £0.0103 per point	€155 plus €0.0152 per point
Escrow agent cancellation fee	£79	€95
Surcharge on overdue accounts	£5	€6
Guest Certificate	£37	€50
Auto saving points (applied when 0 points are used in a year)	£26	€31
Transferring Points	£49	€66
Member Rental Points - per Point	£0.0103	€0.0152
Points Extension Fee		
Minimum Fee for all transactions of 30,001 Points or less	£26	€31
Per point Fee for transactions of more than 30,000 Points	£51	€61
Permanent Transfer of Points to an Existing Member	£169	€202
Permanent Transfer of Points to Non-Member	£450	€540

Management Charges:-

Every Member who purchases Point Rights from a Developer/Vendor Company is obliged to pay an individual Management Charge in respect of such Point Rights purchased to cover his/her contribution to the maintenance fees payable to the Resorts in which the scheme has Units, including sinking funds. The details of how each Member's individual Management Charge is calculated are set out in the Scheme rules. The Management Company reserves the right to vary the basis on which individual Management Charges are calculated and no guarantee can be given regarding the rate of increase in the annual Management Charge or membership fee. The amount of individual Management Charge payable by you in the current year can be obtained by reference to the number of Points Rights, which you own or have applied to acquire. Management Charges are payable annually in advance on the 1st January each Year or on presentation of invoice when first becoming a member and acquiring Point Rights.

The Provisional Management Charge is to cover the costs attributable to the Scheme Accommodation available for use by Members. Provisional Management Charges are paid provisionally in advance and, depending on the extent of a Member's use of the Scheme accommodation, topped up during the year.

Prior to the end of each financial year, the Management Company shall estimate the expenditure for the ensuing year, which shall include but not be limited to maintenance fees, payable on all Scheme Accommodation.

At the beginning of each year, individual members will be required to pay a Provisional Management Charge, to the Management Company. The Provisional Management Charge payable by Member's is however limited to a maximum amount determined by the Board from time to time.

The Provisional Management Charge payment is due by Members on or before 1 January each year, and will be credited to the Members Holiday Savings Account.

On confirming a reservation the Management Company will debit the Members Holiday Savings Account with the Accommodation Fee applicable to the accommodation the Member intends occupying.

In the event of the Accommodation Fee for a Member's reservation exceeding the amount standing to the credit of the Members Holiday Savings Account then the Member shall be obliged to pay an additional amount to cover the shortfall prior to the reservations for such accommodation being confirmed.

Members who have a credit balance on their Holiday Savings Account at the end of any calendar year, may accumulate that credit balance for a further period of 12 months. Should the Holiday Savings credit so accumulated, not be used within that period, such credit shall be forfeited by the Member.

Other Charges:-

It may be necessary for the Management Company to require Members to provide money to cover unexpected charges imposed by Resorts in the Scheme as a Special Levy. This is unlikely to affect Members' charges significantly as it will be spread across the whole Club Membership.

Non or part payment of Aroma's Membership Fees, Management Charges or any other charges outstanding, or failure to abide by Aroma's Regulations and/or Articles of Association may result in the loss of occupancy rights to the Scheme Accommodation and ultimately the repossession of a Member's Points Rights and the cancellation of Membership.

Becoming a Member of Aroma will not involve any costs, charges and obligations other than those referred to in this document or in the Application for Membership and Conversion Agreement.

A summary of key services available to the consumer (e.g. electricity, water, maintenance, refuse collection) and an indication of the amount to be paid by the consumer for such services:

As set out above, membership of the Scheme entitles the Member to use their Points to reserve occupancy rights in Scheme accommodation or to reserve certain products or services offered by third parties, subject to availability and to the restrictions referred to below. The Management Company operates the Scheme and provides key services to Members such as dealing with reservation requests and processing other transactions requested by Members.

The maintenance and repair of the Scheme Accommodation is the responsibility of the Resort in which the accommodation is located. To cover these costs, maintenance fees due on the Scheme Accommodation, are paid annually by the Management Company to the Resort where this accommodation exists. AROMA has no direct control over the management, administration and maintenance of the Resorts or the Scheme accommodation therein.

Some resorts impose charges for the use of electricity, other utilities and other services. Although the Management Company and/or Reservations Company shall use reasonable endeavours to advise Members of the existence of any such charges prior to confirming a reservation, Members should make their own enquiries of the applicable Resort in this regard.

In addition, some jurisdictions have imposed a tax on occupants of resort accommodation

As outlined above, in addition to the annual membership fee, transaction fees will be payable to make a reservation or to undertake certain other transactions. Management Charges are also payable. Certain RCI Points Partner Products may have to be reserved using a combination of cash and Points.

A summary of facilities available to the consumer (e.g. swimming pool or sauna):

The facilities which are made available to Members at Scheme resorts will vary between individual resorts. The services made available to Members at Scheme resorts will vary between individual resorts.

Details are set out in the Destination directory and these services may be varied or withdrawn by the relevant resort from time to time. The Management of the Resorts in which the Scheme has accommodation is, in most cases, under the control of the Manager or Owners Association of the individual Resort. The services and facilities are determined by the management of the Resort and the information contained in the Destination Directory is therefore subject to change.

Information provided by the Management Company and/or Reservations Company about Scheme resorts or other products or the services or facilities available thereat is based on the information obtained by the Reservations Company from the relevant resort or partner.

Are these facilities included in the costs indicated above?

This will vary depending upon the arrangements operated by the relevant Scheme resort.

If not, specify what is included and what has to be paid for:

Certain facilities at Scheme resorts may be made available on a "pay to use" basis. In addition, certain resorts may charge a refundable breakage or other deposit. As these charges are subject to change, Members wishing to holiday at a specific resort should enquire at the time of making a reservation as to what charges and payments will be applicable at the resort concerned.

Is it possible to join an exchange scheme?

The Consumer will not be enrolled as a member of an exchange scheme. However, as a Member of the Scheme the Consumer will also automatically have access to inventory via the RCI Exchange System throughout the term of their product, along with selected other RCI products including but not necessarily limited to Extra Holidays and the RCI Points Partner programme. Access to all will be determined by the Club rules and RCI's terms and conditions.

The Consumer will not be enrolled as a member of an exchange scheme. However, as mentioned above, the purchase of Points by the consumer shall (subject to the various conditions referred to herein) entitle the consumer to be enrolled as a Member of the Scheme and to access the accommodation and other benefits made available through the Scheme. Members of the Scheme shall also have access to the inventory of accommodation which forms part of the other Points Network operated by the Reservations Company.

If yes, specify the name of the exchange scheme:

Please see above.

Indication of costs for membership/exchange:

Transaction fees are charged by RCI and the current transaction fees are set out in the Transaction Fees section above.

Has the trader signed code/codes of conduct and, if yes, where can it/they be found?

AROMA is a member of the Resort Development Organisation and it adheres to its Code of Ethics. The Code of Ethics is posted on the Members' section of www.rdo.org.

----- PART 2 -----

General information:

- The consumer has the right to withdraw from this contract without giving any reason within 14 days from the conclusion of the contract or receipt of the contract if that takes place later.
- During this withdrawal period, any advance payment by the consumer is prohibited. The prohibition concerns any consideration, including payment, provision of guarantees, reservation of money on accounts, explicit acknowledgement of debt etc. It includes not only payment to the trader, but also to third parties
- The consumer shall not bear any costs or obligations other than those specified in the contract.
- In accordance with international private law, the contract may be governed by a law other than the law of the Member State in which the consumer is resident or is habitually domiciled and possible disputes may be referred to courts other than those of the Member State in which the consumer is resident or is habitually domiciled.

Signature of the consumer:



----- PART 3 -----

1. INFORMATION ABOUT THE RIGHTS ACQUIRED

Additional information to which the consumer is entitled and where it can be obtained specifically (for instance, under which chapter of a general brochure) if not provided below:

The Resort Destination Directory is available on www.aroma.eu.com.

- Conditions governing the exercise of the right which is the subject of the contract within the territory of the Member States(s) in which the property or properties concerned are situated and information on whether those conditions have been fulfilled or, if they have not, what conditions remain to be fulfilled

In order to use the benefits available through the Scheme, the Member must be a current Member of the Scheme, with a valid Purchase of Fixed Term Points and Conversion Agreement having been completed by the Member and accepted by AROMA. The Member must also continue to hold the minimum number of Points specified by the Management Company in order to participate in the Scheme. Exercise of the rights attaching to the Points is also subject to all applicable fees and charges having been paid up to date by the Member. Members are also required to comply with the rules governing the occupation of accommodation and use of facilities at individual resorts (including any rules specified in relation to the External Exchange Programme).

Where a Member has deposited Use Rights into the Scheme and received Points in consideration therefore, the Use Rights must continue to be deposited in the Scheme, and the Member must remain in good standing.

As outlined above, all accommodation and benefits available within the Scheme have been assigned a Points Value by the Intellectual Property Owner. Members may only reserve accommodation if the number of Points held by them is equal to, or in excess of, the Points value assigned to the particular accommodation for the particular period of occupancy. Similarly, when booking other products or services through the Scheme, Members must hold sufficient Points to reserve the relevant product or service.

As set out above, the ability to book accommodation forming part of the Scheme (and forming part of the External Exchange Programme) is allocated on a subject to availability, first come first served basis. The Management Company and/or Reservations Company cannot guarantee that reservation requests will be satisfied and Members should ideally make their reservations as far in advance as possible in order to have the best chance of securing their desired accommodation (or other product or service) for the desired period. Other restrictions, limitations and priorities may be employed by the Management Company from time to time.

2. INFORMATION ON THE PROPERTIES

- Where the contract concerns a specific immovable property, an accurate and detailed description of that property and its location; where the contract concerns a number of properties (multi-resorts), an appropriate description of the properties and their location; where the contract concerns accommodation other than immovable property, an appropriate description of the accommodation and the facilities

The Scheme provides its Members with access to a pool of properties at various resorts affiliated to the Scheme or otherwise accepted by the Founder Member for inclusion within the Scheme. Members may also access the accommodation located at resorts forming part of the External Exchange Programme, or forming part of the other Points programme(s) operated by the Management Company and/or Reservations Company.

As of 1 January 2013, the Reservations Company has an exchange network of approximately 4,000 resorts in over 100 countries. A wide variety of different types of accommodation and locations is therefore available for reservation by Members. Information on the relevant resorts (and the accommodation available thereat) is available from the Reservations Company's Directory of Affiliated Resorts, which can be viewed at www.aroma.eu.com.

The Founder Member is entitled to withdraw accommodation from the Scheme and to procure the introduction of additional or alternative accommodation into

the Scheme from time to time.

As a Member of the Scheme the Consumer will also automatically have access to inventory via the RCI Exchange System throughout the term of their membership, along with selected other RCI products including but not necessarily limited to Extra Holidays and the RCI Points Partner programme. Access to all will be determined by the Scheme Regulations and RCI's terms and conditions.

- The services (e.g. electricity, water, maintenance, refuse collection) to which the consumer has or will have access to and under what conditions.

The Reservations Company provides various key services to Members through the Scheme such as dealing with reservation requests and processing other transactions requested by Members.

The services which are made available to Members at Scheme resorts will vary between individual resorts. As set out above, details are available from the Resorts Destination directory or on www.aroma.eu.com and these services may be varied or withdrawn by the relevant resort from time to time.

The services available to the Consumer

- where applicable, the common facilities, such as swimming pool, sauna, etc., to which the consumer has or may have access and under what conditions. A summary of facilities available to the consumer (e.g. swimming pool or sauna):

As set out above, the facilities which are made available to Members at Scheme resorts will vary between individual resorts. Details are set out in the Resorts Destination directory or on www.aroma.eu.com and these facilities may be varied or withdrawn by the relevant resort from time to time.

3. ADDITIONAL REQUIREMENTS FOR ACCOMMODATION UNDER CONSTRUCTION

- the state of completion of the accommodation and of the services rendering the accommodation,
- the state of completion of the accommodation and of the services rendering the accommodation fully operational (gas, electricity, water and telephone connections) and any facilities to which the consumer will have access,
- the deadline for completion of the accommodation and of the services rendering it fully operational (gas, electricity, water and telephone connections) and a reasonable estimate of the deadline for the completion of any facilities to which the consumer will have access,
- the number of the building permit and the name(s) and full address(es) of the competent authority or authorities,
- a guarantee regarding completion of the accommodation or a guarantee regarding reimbursement of any payment made if the accommodation is not completed and, where appropriate, the conditions governing the operation of such guarantees.

Not applicable.

4. INFORMATION ON THE COSTS

- an accurate and appropriate description of all costs associated with the timeshare contract; how these costs will be allocated to the consumer and how and when such costs may be increased; the method for the calculation of the amount of charges relating to occupation of the property, the mandatory statutory charges (for example, taxes and fees) and the administrative overheads (for example, management, maintenance and repairs),

Please see Part 1 above, under the heading "Outline of additional obligatory costs imposed under the contract, type of costs and indication of amounts (e.g. annual fees, other recurrent fees, special levies, local taxes)"

- where applicable, information on whether there are any charges, mortgages, encumbrances or any other liens recorded against title to the accommodation.

Not applicable.

5. INFORMATION ON TERMINATION OF THE CONTRACT

During the withdrawal period (as detailed in Part 2 of this Schedule 2) the consumer may withdraw from the Purchase of Fixed Term Points and Conversion Agreement for any reason, without penalty. If the Purchase of Fixed Term Points and Conversion Agreement is terminated during the withdrawal period, any related credit agreement will automatically be terminated at no cost to the consumer. A credit agreement is "related" if it is an agreement under which credit which fully or partly covers any payment under the Purchase of Fixed Term Points and Conversion Agreement is granted to the consumer by the Seller or a third party on the basis of an arrangement between the third party and the Seller.

Following the expiry of the withdrawal period, Members shall be entitled to withdraw from the Scheme in various circumstances, such as:

- where the term of the Member's Purchase of Fixed Term Points and Conversion Agreement has expired;
- where the Member has in terms of the Scheme Regulations given the Management Company written notice of their intention to withdraw from the Scheme; the notice is submitted between 1 January and 31 May; on the date of application the member has been a Member for 18 (eighteen) months or more; on the date of application he has fully paid all monies due by him to AROMA or the Management Company or the Developer Company or the Reservations Company and he has no outstanding obligations due to any of them and on such resignation any Points/Points Rights shall be dealt with in terms of the Scheme Regulations;

where the Member has validly transferred their Points; or where the relevant Use Rights deposited into the Scheme by the Member have been returned to the Member (provided always that the Member is not subject to a Default Event in terms of the Scheme Regulations, that the Member remains in good standing under the Scheme, that the Member has no reservations or transactions pending for the period after they have withdrawn as Member and that the Member has returned their Membership Certificate and completed a transfer form and such other documents as the Management Company may require).

The termination date of the membership shall be effective from the following Use Year:

Members are expected to adhere to all rules and regulations of the resorts into which they have made a reservation using their Points, as well as with the Scheme Regulations and the Terms and Conditions (and the rules of the External Exchange Programme, where applicable). If a Member is subject to a Default Event in terms of the Scheme Regulations (which includes failure to pay management charges and other fees, and failure to comply with the other obligations imposed upon Members under the documents governing the Scheme) the Management Company may suspend the Member's use of the Scheme or their entitlement to use Points and if this default is not rectified by the Member within the period specified by the Management Company, the Management Company may terminate the Member's right to participate in the Scheme and/or their entitlement to use Points within the Scheme.

6. ADDITIONAL INFORMATION

- **Information on how maintenance and repairs of the property and its administration and management are arranged, including whether and how consumers may influence and participate in the decisions regarding these issues:**

Maintenance and repairs of the accommodation forming part of the Scheme will be undertaken by the relevant resort management company or other organisation appointed to deal with such matters on behalf of the resort on the basis of the rules and documentation governing the particular resort. This will be reflected in the management charges charged to Members, as set out above.

Management of the resorts forming part of the Scheme is therefore under the control and operation of the individual resorts and not the Management Company. Members are generally unable to influence decision making in respect of these matters.

- **Information on whether or not it is possible to join a system for the resale of the contractual rights, information about the relevant system and an indication of costs related to resale through this system:**

There is no resale program in place or operated by AROMA, the Founder Member, the Developer Company and or the Intellectual Property Owner. The Management Company has not established a formal resale system - however, various opportunities do exist for Members to transfer their points, temporarily or permanently.

A Member may temporarily transfer Points to another Member for use in the receiving Member's Use Year, provided that both are current Members of the Scheme and that neither of them is subject to a Default Event under the Scheme Rules. Points which have been allotted to a Member in consideration for that Member depositing their Use Rights into the Scheme may not be sold by the Member - rather, the Points should be surrendered by the Member, following which the Use Rights will be returned to the Member, who shall then be entitled to dispose of the Use Rights.

Otherwise, a Member may sell, bequeath or otherwise dispose of the Points purchased by the Member from the Developer Company (and supported by the introduction of accommodation into the Scheme by the Developer Company). Upon payment of the applicable fee and approval of the transferee's application for membership, the outgoing Member's membership will be cancelled, and the transferee will be admitted as a Member of the Scheme and issued with a Membership Certificate. A Member shall be required to transfer all Points held by them (and not some only) unless otherwise agreed with the Management Company.

- **Indication of the language(s) available for communication with the trader in relation to the contract, for instance in relation to management decisions, increase of costs and the handling of queries and complaints:**

Members of the Scheme can be serviced in English, Spanish, French, Italian, Dutch, and German. www.aroma.eu.com is available in English, French, German, Spanish, and Italian in respect of the Scheme.

- **Where applicable, the possibility for out-of-court dispute resolution:**

The Purchase of Fixed Term Points and Conversion Agreement between the trader and the consumer does not make provision for out of court dispute resolution

For information, AROMA is a full member of the Resort Development Organisation ("RDO") and, as such, it is subject to its Code of Ethics. The Code is accompanied by an Alternative Dispute Resolution Scheme ("ADR") which allows consumers to have a cost effective alternative form of redress.

The Management Company's consumer services department continues to resolve complaints but in the rare event of non-resolution, complaints may be referred to RDO and, if necessary, brought into the ADR procedure.

RDO may be contacted at RDO, Rond Point Schuman 6/5, B-1040, Brussels, Belgium or on info@rdo.org (or see www.rdo.org). All communications between the Developer Company and the Purchasers are in English.

Acknowledgement of receipt of information:

Signature of the consumer:



SCHEDULE 3
**Separate Standard Withdrawal Form to Facilitate the
 Right of Withdrawals**

Right of withdrawal

The consumer has the right to withdraw from this agreement within 14 days without giving any reason.

The right of withdrawal starts from 10/10/2014 (to be filled in by the trader before providing the form to the consumer).

Where the consumer has not received this form, the withdrawal period starts when the consumer has received this form, but expires in any case after one year and 14 days.

Where the consumer has not received all the required information, the withdrawal period starts when the consumer has received that information, but expires in any case after three months and 14 days.

To exercise the right of withdrawal, the consumer shall notify the trader using the name and address indicated below by using a durable medium (e.g. written letter sent by post, e-mail). The consumer may use this form, but it is not obligatory.

Where the consumer exercises the right of withdrawal, the consumer shall not be liable for any costs.

In addition to the right of withdrawal, national contract law rules may provide for consumer rights, e.g. to terminate the contract in case of omission of information.

Ban on advance payment

During the withdrawal period any advance payment by the consumer is prohibited. The prohibition concerns any consideration, including payment, provision of guarantees, reservation of money on accounts, explicit acknowledgement of debt, etc.

It includes not only payment to the trader, but also to third parties.

Notice of withdrawal

- To (name and address of the trader): Ziscone Limited C/O Spice Management Services Limited – 2nd Floor Parkinson House, 21 Vaughan Road, Harpenden, AL5 4ED, United Kingdom OR FNTC- International House, Castel Hill, Victoria Road, Douglas, Isle of Man, IM2 4RB
- I/We (¹) hereby give notice that I/We (²) withdraw from the contract.
- Date of conclusion of contract (³): **10/10/2014**
- Name(s) of consumer(s) (⁴):
- Address (es) of consumer(s) (⁵):
- Signature(s) of consumer(s) (only if this form is notified on paper) (⁶):
- Date (⁷):

(¹) To be filled in by the trader before providing the form to the consumer.

(²) Delete as appropriate.

(³) To be filled in by the consumer(s) where this form is used to withdraw from the contract.

Acknowledgement of receipt of information:

Signature of the consumer:



SCHEDULE 4

Memorandum of Understanding

PLEASE READ CAREFULLY AND INITIAL EACH ITEM IN THE SPACE PROVIDED

Applicant 1: [REDACTED]

Applicant 2: [REDACTED]

EFFECTIVE DATE:

Current Year

Next Year

INITIAL

I UNDERSTAND THAT:

01. I have entered into an agreement to purchase and have been allocated a total of 123500 Fixed Term Points, as stipulated in Parts C and D of the Purchase of Fixed Term Points and Conversion Agreement, and at the same time have applied for Membership of the Scheme
02. The benefits of membership to Aroma Thyme Limited (AROMA) will be available to me/us 30 days from the date the Application for Membership is accepted by the Directors of AROMA
03. I understand that the rights of use and occupation arising from the Fixed Term Points I have purchased will terminate on the expiry date shown as stipulated in PART F, from which date my membership of the Scheme shall terminate and the Fixed Term Points shall be transferred to the Developer Company for no consideration.
04. I understand that all references to the rights and obligations of a member in the Articles and Scheme Regulations shall also apply to me.
05. I understand that 70000 Bonus Points issued will be re-allocated annually for the term of my Membership.
06. The Annual Fees are made up of the Membership Fee and Provisional Management Charge. These are payable initially when I become a member of Aroma and thereafter by 1 January each year. Whether I make use of the AROMA facilities or not, I understand that my Annual Fees may increase each year, and that the Management Company will send me a yearly notice for my Annual Fees. I understand that:
 - The Membership Fee, currently and amount of £ 93.00 is used to pay the running costs of the Scheme
 - The Provisional Management Charge is used to pay the maintenance fees and costs for the holiday property. This year's Provisional Management Charge is £ 544.00 (pursuant to PART C and D of the Purchase for Fixed Term Points and Conversion Agreement and Schedule 1).
07. The Management Company will pay my Provisional Management Charge into my Holiday Savings account as a credit. When I request a holiday, the Accommodation Fee for that Holiday will be deducted from my Holiday Savings. Should I not have enough Holiday Savings to pay for the Accommodation Fee, I will need to pay in the difference myself within 48 hours of making the booking.
08. My Holiday Savings will be held as a credit for a maximum of 2 (two) years, (Remainder of this year + 1). I understand that I will lose any Holiday Savings that have not been used within the 2 (two) years (Remainder of this year + 1) or at the end of the term of membership, whichever comes first.
09. That I have an uninterrupted right of Membership of the Scheme provided that all Membership Fees, Management Charges and other charges are paid up to date and that I must comply with the Scheme Regulations and other applicable documents.
10. By entering my week(s) of Accommodation into the Scheme, that I will supply AROMA with a valid and irrevocable right of use and accept full responsibility for any outstanding maintenance fees. I will no longer have exclusive use of such week(s) of Accommodation, effective from 01/01/2015 and I may only request use of such week(s) of Accommodation by reserving through the AROMA Scheme in accordance with the provisions of the Scheme Regulations.
11. Where any week(s) of Accommodation I have entered into the Scheme today have been deposited in the RCI SPACEBANK®, Points relating to such week(s) will only be allocated to me for use provided that no exchange has been confirmed against such Deposited Accommodation.
12. If the timeshare week(s) I/We have converted are not available for use by AROMA during the current year, then my/our points account shall be debited with the point's value of the week according to the points chart and that I/We will be responsible for the payment of the maintenance fee on such week(s).
13. Where I have converted weeks less than 90 days prior to the occupation date for the first year use, then I should use my timeshare in the usual manner as this timeshare will not be used by the Scheme.
14. Bookings to resorts which are linked in to Your ownership (Deposited Accommodation pursuant to PART D) are given a priority reservation window where You can book earlier than those Members whose ownership is not linked into the resort chosen. You may call to reserve a week at Your own resort 12-11 months in advance (Home Resort Priority) Where Your Deposited week type is a Fixed week You may guarantee a booking to Your own deposited fixed week and unit number 13-12 months in advance (Home Week Priority). If the deposited accommodation and the resort is part of a larger group of properties. You have the priority over all Members outside of that group to reserve a week 11-10 months in advance (Home Group Priority). Any bookings made outside of these window periods attracts the standard reservations transaction fee.
15. The cost of any other Transactions made by me (including making a Reservation for RCI Accommodation or RCI Points Partner Products) are not included in the annual membership fee and must be paid separately to the Reservations Company. The current transaction fees are set out in the Schedule 2 provided to me.
16. The cost of any Internal or External Exchange Weeks exchange requests made by me are not included in the annual membership fee. The current fees for this are also set out in the Schedule 2 provided to me.
17. As a member of the Scheme, I have the flexibility of choosing the season, size of unit and length of stay to suit my particular needs, subject to availability and to the provisions of the Scheme Regulations. I understand that peak time holidays should be booked up to six months in advance.

SCHEDULE 4

Memorandum of Understanding (continued)

INITIAL

- 18. I can view Points tables for the Points resorts that are currently accessible through Membership at www.aroma.eu.com and I am aware of the reservation possibilities available with the number of Points that will be allocated to me.
- 19. Midweek and long weekend holidays may be available at reduced points values for certain AROMA inventory at certain times of the year, subject to availability. Supplemental housekeeping charges may apply.
- 20. I can carry points forward or borrow points from the future in accordance with the Scheme Regulations. I cannot accumulate the current year's points unless the Management Charge and Membership Fee for the current year are up to date.
- 21. I have received a copy of my Application for Membership of Aroma Thyme Limited ("AROMA") and Purchase of Fixed Term Points and Conversion Agreement and I have received a copy of my finance agreement (where applicable).
- 22. The purchase of holiday products and application for membership of AROMA is for the primary purpose of holidays and is not a property or financial investment and any subsequent resale of my AROMA Points will depend on market conditions.
- 23. AROMA and the Developer Company do not offer a resale programme for AROMA Points should we decide to sell it in the future.

I CONFIRM THAT:

- 24. The Applicant shall be liable for the payment of all costs relating to the transfer of the Accommodation, as stipulated in PART D, to Spice Property Portfolio Holdings Limited.
- 25. I have signed a Purchase of Fixed Term Points and Conversion Agreement that includes the appropriate withdrawal information required in terms of The Timeshare, Holiday Products, Resale and Exchange Contracts Regulations 2010 (the "Regulations").
- 26. I have also been given a Key Information Document and that I have been given the opportunity to make an informed decision to purchase.
- 27. And acknowledge that no representations (including any suggestion that this purchase is sold as an investment) have been made to me that are not contained within the documentation pack presented to me during my completions interview and understand that this document pack and the Purchase of Fixed Term Points and Conversion Agreement is the entire written contract between all parties. Any additional documentation is only valid if on the Company headed paper, stamped and signed by an officer of the company.
- 28. I have not been offered additional accommodation other than that indicated on the Application for Membership of Aroma Thyme Limited ("AROMA") and Purchase of Fixed Term Points and Conversion Agreement.
- 29. Having carefully considered my financial commitments, I confirm I am able to meet the financial obligations being undertaken by me in respect of the purchase agreement and any financial commitments and repayments in any finance agreement.
- 30. This purchase is not conditional upon the resale of any other holiday ownerships/memberships I own.
- 31. I have read the purchase of Fixed Term Points and Conversion Agreement and all other scheme documents that has been presented to me/ us together with any finance agreement (where applicable) and I wish to proceed with this purchase.

SIGNATURE OF APPLICANTS

Signed at: _____ on this: 10 Day of: OCTOBER 20 14

In the presence of: _____
NAME

In the presence of: _____
NAME

FOR OFFICE USE

Membership of AROMA accepted this: _____ Day of: _____ 20 _____

In the presence of: _____
NAME For AROMA THYME LIMITED

Approved by Company Compliance Officer this: _____ Day of: _____ 20 _____

In the presence of: _____
NAME COMPLIANCE OFFICER

SCHEDULE 5
Application for Membership of Aroma Thyme Limited
("AROMA") and Purchase of Fixed Term Points and Conversion Agreement
Terms and Conditions

1. PARTIES

- 1.1 You have purchased Your Fixed Term Points from the Developer Company and Your contract for the purchase of those Fixed Term Points is with the Developer Company. The Developer Company's details are set out in the Purchase of Fixed Term Points and Conversion Agreement. Your purchase is also subject to these Terms and Conditions of Membership & Purchase. If You have any query relating to Your purchase of Fixed Term Points under the Purchase of Fixed Term Points and Conversion Agreement, it should be directed to the Developer Company.
- 1.2 By virtue of You having purchased those Fixed Term Points you are entitled to become a Member of the Scheme operated by the Management Company, also subject to these Terms and Conditions of Membership & Purchase. Once You are a Member of the Scheme, the Management Company will be able to assist You with respect to any queries You may have about the operation of the Scheme.

2. DEFINITIONS

- 2.1 This document sets out the Terms and Conditions of Membership & Purchase and is referred to in the attached Purchase of Fixed Term Points and Conversion Agreement. This agreement in conjunction with Schedule 1 - Annual Fees Explanation; Schedule 2 - Key Information Document; Schedule 3 - Standard Withdrawal Form; Schedule 4 - Memorandum of Understanding; and Aroma Sense - Terms and Conditions of the AROMA Scheme Regulations, Memorandum and Articles of Association constitutes the whole agreement between the parties in relation to its subject matter and supersedes all prior agreements and no documentation, representation, warranty and agreement not contained herein shall be of any force between the parties.
- 2.2 By signing the Purchase of Fixed Term Points and Conversion Agreement You agree to be bound by the Scheme Documents which, for the avoidance of doubt, include the following documents which have been given to You:
- 2.2.1. Schedule 1 - Annual Fees Explanation;
- 2.2.2. Schedule 2 - Key Information Document;
- 2.2.3. Schedule 3 - Standard Withdrawal Form;
- 2.2.4. Schedule 4 - Memorandum of Understanding;
- 2.2.5. Schedule 5 - these Terms and Conditions of Purchase & Membership; and
- 2.2.6. Aroma Sense - Terms and Conditions of the AROMA Scheme Regulations, Memorandum and Articles of Association.

3. PURCHASE OF FIXED TERM POINTS

- 3.1 You have agreed to purchase Points from the Developer Company. The Points purchased by You and the corresponding Purchase Price payable are set out in Part C of the Purchase of Fixed Term Points and Conversion Agreement.
- 3.2 Where You have agreed to purchase Fixed Term Points from the Developer Company you are entitled to cancel that purchase within at least 14 days of the date of Your signature of that Purchase of Fixed Term Points and Conversion Agreement.
- 3.3 The Developer Company may also terminate the Purchase of Fixed Term Points and Conversion Agreement in the event that You fail to make any initial payment of Membership Fees and Management Charges due pursuant to the Purchase of Fixed Term Points and Conversion Agreement, within 14 days of being given written notice to that effect by the Developer Company or on its behalf. In this case the Developer Company may, at the Developer Company's option, rescind the Purchase of Fixed Term Points and Conversion Agreement, cancel any related credit agreements, declare all amounts owing to it by You to be immediately due owing and payable and to institute legal proceedings for the full balance then outstanding, and, in countries and jurisdictions where it is permitted, any monies paid by You or on Your behalf may be forfeited to the Developer Company or Escrow Agent whereupon the Developer Company shall be under no further liability to you.
- 3.4 You hereby agree to pay the Membership Fees and Management Charges due in respect of all Fixed Term Points purchased by you, unless otherwise agreed in writing, the Membership Fees and Management Charges for the first year are due and payable on receipt by You of a statement in respect of that charge. Membership Fees and Management Charges are thereafter due on demand each year. The basis of calculation of the Management Charge is set out in the attached Schedule 1 - Annual Fees Explanation. Membership Fees and Management Charges accrue on an annual basis and vary from year to year.
- 3.5 The purchase of Fixed Term Points under the Purchase of Fixed Term Points and Conversion Agreement will not result in any costs, charges or obligations (save those which are outside the control of the Developer Company (or its authorised and/or appointed agents) such as future taxes) other than those specified in the Purchase of Fixed Term Points and Conversion Agreement and the Scheme Documents.
- 3.6 Your purchase of Fixed Term Points and obligation to pay any Membership Fees and Management Charges with respect to the same is subject only to the Developer Company procuring Your admission to Membership of the Scheme.

4. CONVERSION OF POINTS

- 4.1 The Developer Company will use its reasonable endeavours to procure the valid transfer of the Accommodation or the use of the Accommodation referred to in PART D to the Property Company.

- 4.2. The transfer referred to above shall take place by no later than 6 (six) months from the date of signature of this agreement, provided that the Escrow Agent may, at its sole and absolute discretion, extend such date.
- 4.3. The Applicant shall be liable for payment of all costs, taxes and duties relating to the transfer of the Accommodation to the Property Company.
- 4.4. The Applicant hereby undertakes to the Developer Company, the Property Company and the Escrow Agent to sign all and any documentation necessary in order to timeously transfer the Accommodation to the Property Company and in particular the Applicant agrees to complete:-
- 4.4.1. A Power of Attorney in favour of the Escrow Agent to effect the transfer of the introduced Occupancy Rights to Accommodation Units to the Property Company;
- 4.4.2. An agreement ceding the Occupancy Rights to the Accommodation;
- 4.4.3. A letter to the Resort in which the Occupancy Rights are situated giving details of the change of right of use.
- 4.5. In the event that the Developer Company is unable to effect the transfer of the Accommodation referred to in PART D to the Property Company or the Resort in which the Occupancy Rights are situated closes within one (1) year of the date of this Agreement it may be set aside by the Developer Company and the parties returned as far as possible to their previous positions. If the failure to transfer is as a result of any action or failure to act on the part of the Applicant then at the discretion of the Developer Company the contract administration fee will remain payable by the Applicant.
- 4.6. The Applicant acknowledges that upon the Expiry Date the Applicant shall have no further rights of use and occupation
- 4.7. On receipt of the items listed at 4.4 above and the documents necessary to prove ownership and effect transfer of the introduced Occupancy Rights to Accommodation Units the Developer Company will ensure that a certificate of membership and notification of Points Rights allocated is issued to the Applicant by the Escrow Agent. In the event that the Applicant fails to pay any instalments or other amount due in terms of this agreement or in the event of the Applicant breaching any of the other terms and conditions of this agreement and remaining in breach after having received 14 days' written notice to remedy such breach (of which time shall be of the essence), the Developer Company shall have the right (without prejudice to any other rights available to it) to declare all amounts owing to it by the Applicant to be immediately due owing and payable and to:
- 4.7.1. institute legal proceedings for the full balance then outstanding.
- 4.7.2. procure that the Applicant's rights of use and application of any holiday property of AROMA be suspended until all amounts due to the Developer Company have been paid in full;
- 4.7.3. forfeit any money already paid to the Developer Company or the Escrow Agent.

5. TERM & PRIOR AGREEMENT(S)

- 5.1. The term of the Purchase of Fixed Term Points and Conversion Agreement is set out in Part F of the Purchase of Fixed Term Points and Conversion Agreement.

6. APPLYING FOR MEMBERSHIP

- 6.1. The Developer Company agrees that upon receipt of the total amount specified in Parts C and D of the Purchase of Fixed Term Points and Conversion Agreement, it shall apply to the Management Company on Your behalf for You to be admitted to Membership of the Scheme and for a Membership Certificate to be issued to you. To become a Member, a Purchase of Fixed Term Points and Conversion Agreement and the applicable fees must be submitted by You or on Your behalf and be accepted by the Board of Directors of AROMA or the Management Company on its behalf. You should note that the Board of Directors of AROMA and/or the Management Company on their behalf reserves the right to refuse any enrolment form or other application for Membership and the applicable fees submitted to it.
- 6.2. You shall not be entitled to exercise any rights under the Scheme until all sums payable pursuant to the Purchase of Fixed Term Points and Conversion Agreement have been paid to the Developer Company and received in full, and the Management Company have received any corresponding membership, licence or other enrolment fee and You have then been admitted to Membership of AROMA.

7. MEMBERSHIP FEES & MANAGEMENT CHARGES

- 7.1. You hereby undertake to pay the membership fees, management charges and any special levies due from time to time in accordance with the Scheme Documents.
- 7.2. If You fail to pay Your Membership Fee or Management Charge, the use of Your Points may be suspended until such time that payment is made, in full. Full particulars of Your rights and those of the Developer Company, Management Company, Reservations Company, Trustee and/or Escrow Agent are set out in the Scheme Regulations. For more information about each charge, the Applicant is referred to the Key Information Document.

8. ACKNOWLEDGEMENTS

- 8.1. You acknowledge that:
- 8.1.1. You have received all of the documents referred to in Clause 2.2 above and agree to be bound by them in their entirety;
- 8.1.2. all options available to Members for Reservations and the procedures and conditions governing Reservations are set out in the various Scheme Documents, and Your Membership of the Scheme and use of a Reservation and/or Transaction is subject to the Scheme Documents;

- 8.1.3. the Scheme Documents which govern Your use, occupancy and enjoyment of Scheme Accommodation or any other Scheme Benefit may change from time to time in accordance with their terms;
- 8.1.4. although, once a Member, You are automatically permitted to access the External Exchange Programme where Your Membership category so provides and in accordance with the Scheme Documents, You acknowledge that Your access, use, occupancy and enjoyment of Accommodation in and through the External Exchange Programme is also governed by the 'RCI Club Member Terms' (terms and conditions can be obtained from www.roma.eu.com), which are published within 'RCI Directory' (which directory and/or terms of membership may change from time to time in accordance with their terms) and You are responsible for paying any applicable transaction or other fees levied by RCI for services provided to you under the External Exchange Programme;
- 8.1.5. upon the Expiry Date You shall have no further rights of use and occupation.
- 8.1.6. the Unit for which You receive a confirmed Reservation may differ in unit size, design, furnishings, amenities and facilities from the Unit associated with Your Accommodation.

9. DATA

- 9.1. The Developer Company and/or Management Company and/or Reservations Company will always seek the consent of Members, additional users or their guests before disclosing data relating to them for the making of offers by third parties, by informing Members, additional users or their guests of an intention to process their data for such purposes and offering them a possibility to opt out of such use of their data, in a form or document returned to each of them or alternatively by notifying each of them, by telephone, fax or e-mail
- 9.2. When You have returned such a form or document to the Developer Company and/or Management Company and/or Reservations Company, as applicable, without having opted out of this use of Your Data, and provided that You, additional users or Your guests have not notified the Developer Company or the Management Company or Reservations Company to the contrary the Developer Company and/or Management Company and/or Reservations Company may from time to time offer products and services to You, additional users or Your guests as each of them consider might be of interest to You or them by post, e-mail or by telephone, including automatic dialling equipment, facsimile machines, and/or pre-recorded messages. This may include third party products and services and direct approaches by such third parties. Further details on the rights and obligations of the parties are further set out in the Scheme Regulations.

10. LIMITATION OF LIABILITY

- 10.1. The Developer Company's liability to You under or in connection with the Purchase of Fixed Term Points and Conversion Agreement shall be limited to the Purchase Price paid to the Developer Company for the Points acquired. The Management Company's and/or Reservation Company's liability to You under or in connection with the Purchase of Fixed Term Points and Conversion Agreement and the Scheme generally shall be limited to twice the value of Membership Fees paid on an annual basis with respect to Your use of or inability to use the Scheme.
- 10.2. This limitation of liability shall extend to employees, agents and sub-contractors of the Developer Company, Management Company, Reservations Company, the Trustee, and the Escrow Agent, as appropriate. The Scheme Regulations set out additional information in this regard. In no case shall any party be liable for special, consequential or punitive damages. Non-Scheme related programmes and services, including but not limited to RCI Points Partner Products offered through the Reservations Company or by third parties with the permission of the Intellectual Property Owner are subject to separate terms and conditions and may be changed or removed prior to acceptance or in accordance with their respective terms. The Management Company and Reservations Company accepts no responsibility for the acts or omissions of any third parties providing such programmes or services directly to you.

Nothing in this Purchase of Fixed Term Points and Conversion Agreement or the Scheme Documents generally restricts liability for fraudulent misrepresentation, personal injury or death. Further, nothing in this Purchase of Fixed Term Points and Conversion Agreement shall affect or prejudice any statutory rights to which You may be entitled.

11. ASSIGNMENT THIRD PARTY RIGHTS AND LAW

- 11.1. The Developer Company may assign all or any of its rights under the Purchase of Fixed Term Points and Conversion Agreement to any third party PROVIDED ALWAYS that such assignee shall undertake to assume the liabilities and perform the obligations of the Developer Company under the Purchase of Fixed Term Points and Conversion Agreement and under and in accordance with the Scheme Documents. You may not assign any of Your rights under the Purchase of Fixed Term Points and Conversion Agreement without the prior written consent of the Developer Company and/or the Management Company and/or the Reservations Company, unless permitted or in accordance with the Scheme Regulations. Except for the provisions relating to liability the Purchase of Fixed Term Points and Conversion Agreement does not create any right enforceable by any person who is not a party to it, except that:
- 11.2.1. the terms of the Purchase of Fixed Term Points and Conversion Agreement may be enforced by either the Developer Company, Management Company or Reservations Company subject to and in accordance with the terms of the Purchase of Fixed Term Points and Conversion Agreement and the Contracts (Rights of Third Parties) Act 1999; and
- 11.2.2. a person who is the permitted successor to or assignee of the rights of a party is deemed to be a party to the Agreement and the rights of such successor or assignee shall, subject to and upon any succession or assignment permitted by the Agreement, be regulated by the terms of the Agreement;
- 11.2.3. in the event of AROMA being wound up while You are a Member or for 1 (one) year afterwards, You undertake to contribute such amount as may be required (not exceeding one pound sterling) to the Club's assets, for the payment of the debt and liabilities of the Club contracted before ceasing to be a Member, and the cost, charges and expenses of winding up and of the adjustment of the rights of the contributors themselves;

11.2.4. the Purchase of Fixed Term Points and Conversion Agreement and these Terms and Conditions of Purchase & Membership shall be governed by and construed in accordance with the laws of England, regardless of nationality. Where they are translated into a language other than English, the English text shall prevail. You, the Developer Company, Management Company and the Reservations Company agree that the English courts shall have non-exclusive jurisdiction to resolve any disputes that arise in connection with the Purchase of Fixed Term Points and Conversion Agreement. The parties to the Purchase of Fixed Term Points and Conversion Agreement hereby submit to service of notice by mail to the addresses set out on the front of the Purchase of Fixed Term Points and Conversion Agreement or in any other manner permitted by the laws of England.

12. PARTIES DETAILS

- 12.1. Details of the Developer Company are as set out on the Member's Purchase of Fixed Term Points and Conversion Agreement.
- 12.2. Any party shall be entitled to change their address from time to time provided that any change shall only be effective upon receipt of notice in writing by the other parties of such change.
- 12.3. All notices required to be given shall be in writing and shall be delivered by hand or addressed to the addressee by pre-paid post and shall be deemed to have been received 14 days after the date of its posting. Notice is inclusive but not limited to being made available via the internet or equivalent, and shall be deemed effective either immediately where the Member is contacted by electronic means and made aware of the posting of such information or data on the internet or equivalent, or within 14 days of the same being made available via the internet or equivalent. Notice may be given by the Management Company, or its agent, to any Member, either personally or addressed to such Member at his address as recorded in the Membership Register or electronically through any e-mail account notified by the Member to the Management Company.
- 12.4. Notwithstanding anything to the contrary herein contained a written notice of communication actually received by a party shall be an adequate written notice or communication to it, notwithstanding that it was not sent to or delivered at his chosen address.

Escrow Agent: First National Trustee Company Limited (FNTC) whose registered address is International House, Castle Hill, Victoria Road, Douglas, Isle of Man

Management Company: Spice Management Services Limited, whose registered address is Akara Buildings, 24 De Castro Street, Wickhams Cay I, Road Town, Tortola, British Virgin Islands.

Reservations Company: RCI Europe, whose registered address is Kettering Parkway, Kettering, Northamptonshire, NN15 6EY, United Kingdom.

Trustee: First National Trustee Company (UK) Limited, whose registered office is 4th Floor, 45 Monmouth Street, London, WC2H 9DG, United Kingdom.

Applicant: the Applicant's address reflected in PART A

I HEREBY ACKNOWLEDGE THAT I HAVE READ EACH OF THE TERMS AND CONDITIONS SET OUT ABOVE:

Signed at: [redacted] on this: 10 Day of: OCTOBER 20 14

In the presence of: [redacted] NAME [redacted]

In the presence of: [redacted] NAME [redacted]

VENDOR USE ONLY:

Company Code: [redacted]	Company Name: [redacted]	AROMA Package:
Branch Code: [redacted]	Branch Name: [redacted]	
Agent Code: [redacted]	Agent Name: [redacted]	