

# Financial Services Guide

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A.P.V.C. Ltd - ACN 093 228 141

Australian Financial Services Licence No. 245515

Level 5, 1 Corporate Court, Bundall Qld 4217

Phone (07) 5595 3200

1 April 2025



### GENERAL ADVICE WARNING

You are being provided with general advice only and that means we have not taken into account your particular investment or holiday objectives, financial situation or needs and we will be providing you with factual and general information only. As you will be receiving general advice only you will not be given a Statement of Advice. You should consider whether you need professional advice before you purchase Periodic Premiere Points in Accor Vacation Club.

### About this guide

This Financial Services Guide (**FSG**) has been prepared to provide an overview of the financial services and the general advice (the **Advice**) that may be provided A.P.V.C. Ltd ACN 093 228 141 and its authorised representatives and to assist you in making a decision whether to act on the Advice offered by us.

This FSG contains information about us including how we are paid; the Advice we can provide; the documents you may receive; details of any associations or relationships that may influence our advice, how any complaints against us are dealt with; how your personal information is managed; and how you can contact us.

### Who we are

A.P.V.C. Ltd (**Responsible Entity**) is the holder of Australian financial services licence no. 245515 (**AFSL**) and operates Accor Vacation Club (**Club**). The Responsible Entity has appointed authorised representatives under the AFSL to promote and sell Periodic Premiere Points (**Points**) in the Club. We are only authorised to provide the Advice as it relates to the purchase, variation or disposal of Points in the Club. We are not authorised to provide any other type of advice or promote any other financial product.

Our authorised representatives who provide the Advice, promote and sell Points (**Sales Representatives**) are trained on the features and benefits of the Club and must also undertake a specialist Timeshare and Holiday Ownership Education Program before they can provide the Advice. In addition, they undertake regular ongoing product and compliance training.

There is no fee payable by you to the Responsible Entity or any Sales Representative for the Advice that is provided to you.

Points offer you an opportunity to enhance your lifestyle by being able to holiday your way. They are not intended to provide financial returns and the Advice provided is not intended to provide you with any financial gains or benefits.

### Other Documents you may receive

You may receive the following documents from us:

- *Product Disclosure Statement (**PDS**)* which contains everything you need to know about the Club and Points to allow you to consider whether you wish to purchase Points. The PDS provides specific information about the features, costs, risks and benefits of joining the Club and should be considered carefully before making any decision to purchase Points in the Club.
- *Holidays of a Lifetime booklet* which sets out full details of all Club apartments including location, accommodation options, facilities and how many Points are required to stay in different Club properties at different times.

We are required to maintain records of all documentation given to you and copies of any advice document up to 7 years after the Advice has been provided. If you have any questions about this FSG or the Advice, please contact us.

### Not Independent

Sales Representatives may receive commission or other benefits when providing the Advice. Sales Representatives are employed by a related entity of the Responsible Entity, and we only provide Advice in relation to the Club. For these reasons we do not refer to ourselves or the Advice we provide as independent, impartial, or unbiased.

## How we are paid

There is no cost or fee payable by you for the Advice we provide.

You will be charged the purchase price of the Points if you choose to apply to become a Club member (or purchase additional Points if you are an existing Club member).

The Responsible Entity does not receive any commission or payment for the sale of Points in the Club.

Proceeds of sale of Points is paid to the Club Developer, A.P.V.C Nominees Pty Ltd ACN 092 447 946, (**Developer**) or its nominees.

Sales Representatives are employed by the Developer and are remunerated by way of a base salary and may also receive commission, bonuses or other non-monetary benefits such as educational, hospitality or professional development benefits as a result of the Advice provided. The amount and timing of payments will depend on various factors including whether you decide to purchase Points.

Developer employees who organised you to attend the presentation of the Club may be paid up to AU\$370 by the Developer if you purchase Points. Any existing Club members who may have organised for you to attend a presentation of the Club may also receive a credit of up to AU\$500 toward their Club fees or accommodation package by the Developer if you decide to purchase Points.

## Associations and relationships

The Responsible Entity, the Developer and their directors, officers and employees may be members of the Club.

## Reporting your concerns

If you have any concerns about the services provided by us, please discuss this with a Sales Representative. We will endeavour to satisfactorily address your concerns immediately.

If your complaint is not satisfactorily resolved by your Sales Representative, then please contact the Member Services department to investigate further:

Australian callers – 1300 76 14 14

New Zealand callers – 0800 76 14 14

By Mail: Box 7493, GCMC, QLD 9726

If you are not satisfied with the way we have responded to your concerns, you can go to:

Australian Financial Complaints Authority (**AFCA**)

AFCA is an independent external complaints resolution scheme.

By Mail: GPO Box 3, Melbourne, Vic, 3001 Australia

Online: <http://www.afca.org.au>

Email: [info@afca.org.au](mailto:info@afca.org.au)

Telephone: 1800 931 678 (Australia only)

A Compliments & Concerns brochure details this process clearly and is available for download on the website [www.accorvacationclub.com.au](http://www.accorvacationclub.com.au) or contact Member Services to request a copy.

## Communicating with us

We can accept instructions from you by phone, letter or email. In some circumstances, we may only be able to accept written instructions from you and we will let you know when this is required.

For information on what personal information we collect and how it is collected and managed, please refer to the Privacy Policy on our website at [www.accorvacationclub.com.au](http://www.accorvacationclub.com.au)

## This FSG is authorised and issued by:

A.P.V.C. Ltd ACN 093 228 141 AFSL 245515  
Level 5,1 Corporate Court, Bundall QLD 4217  
Phone: (07) 5595 3200

[www.accorvacationclub.com.au](http://www.accorvacationclub.com.au)