

| FACTS | WHAT DOES SHELL VACATIONS LLC DO WITH YOUR PERSONAL INFORMATION? |
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| Why? | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do. |
| What? | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security Number, income and employment information • account balances and transaction history • credit history and payment history |
| How? | All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Shell Vacations LLC and its affiliates listed on the next page (collectively "SVC") chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does SVC Share? | Can you limit this sharing? |
|---|-----------------|-----------------------------|
| For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes | No |
| For our marketing purposes – to offer our products and services to you | Yes | No |
| For joint marketing with other financial companies | Yes | No |
| For our affiliates' everyday business purposes – information about your transactions and experiences | Yes | No |
| For our affiliates' everyday business purposes – information about your credit worthiness | Yes | Yes |
| For our affiliates to market to you | Yes | Yes |
| For nonaffiliates to market to you | Yes | Yes |

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| To limit our sharing | <ul style="list-style-type: none"> • Mail the form below <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing for the purposes described herein.</p> |
| Questions? | Call (847) 564-4600 or go to www.shellvacationsclub.com |

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| Mail In Form | |
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| Mark any/all you want to limit: <ul style="list-style-type: none"> <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes. <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me. <input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me. | |
| Name: Address: City, State, Zip: | Mail to: Shell Vacations LLC, Attn: Privacy Officer 40 Skokie Blvd., Suite 350 Northbrook, IL 60062 |

Who we are

Who is providing this notice? Shell Vacations LLC, SVC-West, L.P., SVC-Hawaii, L.P., SVC-Americana, L.P., Shell Vacations Explorer, Inc.

What we do

How does SVC protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does SVC collect my personal information?

We collect your personal information, for example, when you

- purchase a membership
- pay your bills or apply for a loan
- use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes – information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions

Affiliates Companies related by common ownership or control. They can be financial and nonfinancial companies.

Our affiliates include SVC-Hospitality, LLC, Carriage Hills Hospitality, Inc. and others

Non affiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies.

Nonaffiliates we share with can include companies such as exchange companies and external benefit providers.

Joint Marketing A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Our joint marketing partners include categories of companies such as credit card companies

Other important information. State Laws:

California: In accordance with California law, we will not share information we collect about you with companies outside of SVC, unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits you are entitled to. We will limit sharing among our companies to the extent required by California law.

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