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Wyndham Lifestyle (Privileges) – The Truth

Introduction - What Is Lifestyle

The Lifestyle program (which was previously called Privileges) was introduced by Wyndham in 2006 as an “incentive” to buy credits directly from them (or to put it another way to try to discourage owners from purchasing credits on the secondhand market). Prior to the introduction of Privileges a membership purchased on the secondary market was exactly the same as buying direct from the developer. With the introduction of Privileges the sales staff at Wyndham were able to offer some extra benefits that were not available if buying secondhand. Privileges was renamed to “Lifestyle by Wyndham” in April 2021 but is largely the same program. Unfortunately, as sales people working on commission tend to do, they sometimes overstate the benefits of the Lifestyle benefits, fail to point out the true costs of it and fail to mention that many of the benefits can be obtained in other ways.

One important thing to note about Lifestyle by Wyndham is that it does not actually change your membership at all – Lifestyle is a separate program that Wyndham provides which sits on top of the Club Wyndham membership – all the club benefits are still exactly the same as detailed in the club constitution and any Lifestyle benefits are offered by Wyndham purely as an add-on to the Club Wyndham membership. NONE of these extra benefits are guaranteed in any way by any constitution, etc. This means that at any time Wyndham could change Lifestyle by removing benefits (as they did in 2020) or by canceling the whole Lifestyle program and they would not have to compensate owners in any way – so if you have spent \$20,000 extra just to get Lifestyle on your membership you could find that Wyndham decides to cancel that on you and you would have spent the \$20,000 for nothing. Also Lifestyle benefits are non-transferable which means that any money you spend on upgrading the Lifestyle benefits will not increase the selling value of the membership by a single dollar.

The purpose of this document is to outline the truth about the various costs and benefits of the Lifestyle by Wyndham program so that you can make a decision on whether the benefits are worth the cost to you!

Common Lifestyle Myths

The most common “myths” that have been reported to me by customers who have attended a Wyndham sales presentation are:

Myth: All new resorts in the future will only be available to Lifestyle owners.

Fact: This is totally false. In order to create points to sell to new owners, Wyndham must add new apartments into the club that are available to all Club Wyndham owners regardless Lifestyle status.

Myth: Lifestyle owners can book club resorts further in advance or get preferential booking at the resorts.

Fact: This is also totally false. All owners have exactly the same booking rights at the club owned resorts and can book them up to 13 months in advance.

Myth: You cannot use RCI for overseas bookings unless you have Lifestyle.

Fact: Any Worldmark owner can join RCI and use their services. The only difference is that Wyndham pays the RCI annual fee for Lifestyle owners (but then gets that back by charging owners an extra Lifestyle fee) where as non-Lifestyle owners just need to pay RCI directly for the annual fee (but of course you then get to choose whether you need it or not and only pay for it if you do want to use it – Lifestyle owners have to pay regardless of whether they are going to use it or not.

Myth: Your membership is second-rate if you don't have Lifestyle.

Fact: All Club Wyndham memberships are exactly the same and have the same club benefits and rights.

How Much Does Lifestyle Cost and What Do You Get For Your Money?

NOTE: All cost comparisons in this document are based on secondhand prices from Redseason as of April 2021 and Wyndham pricing as per their Product Disclosure Statement as issued on the 15th August 2019 and supplementary PDS issued 1st April 2021. Prices from Redseason do vary slightly depending on the number of available credits included with the membership. Wyndham prices include any official discounts documents in the PDS but not any additional discounts that may be offered from time to time by Wyndham sales staff. Lifestyle benefits are as per the Lifestyle Summary Document available on the Wyndham website as at the 1st April 2021 (Lifestyle by Wyndham can be changed at any time by Wyndham without prior notice).

Lifestyle by Wyndham Bronze (less than 20000 Lifestyle credits)

Lifestyle by Wyndham Bronze membership applies to anyone who has a membership of less than 20000 credits with the Lifestyle benefits. For a 6000 credit membership the rough cost comparison is:

- Option 1: 6000 credit membership purchased from Redseason with no Lifestyle benefits = under \$3,000
- Option 2: 6000 credit membership purchased entirely from Wyndham = \$16,200
- Option 3: Buy 6000 credit membership from Redseason (\$3000) then Wyndham fee (\$10,995) to convert to Lifestyle gives total cost = \$13,995

So the minimum cost to get the Lifestyle benefits on a 6000 credit membership is \$10995 when compared to the same membership without Lifestyle (but if you buy all your credits through Wyndham you would be paying an extra \$13,200 for the Lifestyle benefits). Note that for a larger membership the premium can be significantly higher – so for example to get a 12000 credit Lifestyle membership the premium over a non-Lifestyle membership will vary from around \$16,000 to well over \$25,000 depending on whether you buy some credits secondhand or if you buy the whole thing through Wyndham.

If you already have a Worldmark membership but purchased it before Lifestyle was introduced then in order to convert it to Lifestyle you need to either pay the conversion fee OR buy more credits from Wyndham. You are still looking at at least a \$5,400 cost to upgrade a membership to Lifestyle even if you purchased the original credits from Trendwest/Wyndham before Lifestyle (Privileges) was introduced.

| Lifestyle Benefit | Notes on benefit and other ways to get this benefit |
|---|---|
| Book in the USA with access to Worldmark The Club Resorts | Worldmark resorts in the USA are mainly concentrated on the West Coast so much of the USA is not covered. Bookings only available 11 months in advance which can restrict availability in many popular locations. Alternative: If you have purchased a secondhand membership from Redseason then we do offer a service to allow you to use your credits to book any of the Worldmark USA resorts for the standard points cost plus a small booking fee of \$75. Club owners who purchased their membership a while ago will still have access to the Worldmark USA resorts. For newer owners the Worldmark resorts can also be booked through RCI which also gives you access to many more resorts all over the USA and Canada (as well as the rest of the world). |
| Fun Time booking window | Fun Time is available to all owners but with different booking windows: Non-Lifestyle: 3 months (8 months for exotic resorts) Lifestyle Bronze: 6 months (8 months for exotic resorts) Lifestyle Silver: 8 months Lifestyle Gold: 10 months Lifestyle Platinum: 12 months 100 Club: 13 months Note that an owner can only book up to their annual allocation of credits in Fun Time each year, so if you have say 7000 credits then you can only make up to 7000 credits worth of Fun Time bookings as well. Alternative: The longer window on Fun Time is only available to Lifestyle owners HOWEVER there are a couple of options here. Firstly instead of paying \$11000 or more to join Lifestyle you could use that money to buy more secondhand credits and use those credits to book the extra holidays you want to take instead of using Fun Time – that way the extra nights do not cost you any additional money and can be booked much further ahead than is ever possible with Fun Time. If you still need more holidays some years then look at renting excess credits for those extra holidays instead of using Fun Time – it may cost just a little bit more than the Fun Time charge but again you can book the full 13 months ahead and there are no restrictions on the number of bookings you can make. |
| One Time Credits – | Before Lifestyle was introduced owners could purchase one-time credits from |

| | |
|---|--|
| 5% discount | Wyndham for 10 cents each. When they introduced Lifestyle they increased the price of one-time credits to 19 cents each but gave Lifestyle owners a 5% discount! Alternative: Redseason has one-time credits available for purchase by customers who have purchased a membership (or membership upgrade) from us at 10 cents per credits – nearly a 50% discount off the Wyndham standard price. |
| Complimentary RCI Membership | Not sure how you can say the membership is “complimentary” when your annual fees are higher if you have Lifestyle! Minimum Lifestyle fee is \$80 for 6000 credits. Alternative: Any Worldmark owner can purchase an RCI membership directly from RCI. Cost of a membership is around \$60 per year for the 5 year membership option which is considerable less than the extra Lifestyle fees you pay for Lifestyle. |
| Complimentary ICE Membership (Cruise Exchanges) | It is not always made clear at the presentations but if you do a cruise exchange with ICE you still have to pay a substantial amount for the cruise. In many cases this can be nearly as high (or even higher) than the price you can buy the same cruise from other travel booking services. Alternative: Just pay cash for your cruise through an online booking service – it will probably be nearly as cheaper (or in many cases cheaper) than what you would get from ICE but you will not use up your holiday credits. |
| Lifestyle Holiday Extras | Lifestyle Holiday Extras are additional weeks that Wyndham offer at non-Wyndham resorts for discounted credit rates. These bookings are through RCI. Alternative: Take out an RCI membership and you can access their last minute weeks (these are not exactly the same as the Holiday Extras weeks but offer similar value. |
| Complimentary Movies | Available at selected resorts owners can access the in-room movies for free. Note that movie selection is limited. Alternative: The resorts with the in-room movies have TVs with USB input on them so you can take your own movies on USB, etc. Or just pay the rental fee with some of the money you saved. |
| SMS Reservation Service | Book by SMS? Alternative: Surely it is easier to make your booking online, send an email or make a call rather than trying to enter all your requirements on an SMS? |
| Grab-It Deals | I have only mentioned this because sometimes Wyndham staff imply that Grab-It deals are for Lifestyle owners only. This is not true and all owners can access the Grab-It deals without having to have Lifestyle. (NOTE: Grab-it Deals are also currently suspended due to COVID-19, it is unclear when or if they will come back). |
| Extended Motorhome Reservation Window | Wyndham are claiming owners get the “benefit” of an extended booking window on motorhome rentals. The problem is this benefit is not currently available at all and when it was made available briefly last year it lasted for about 2 days. I believe the extended benefit is only 1 extra month (13 months instead of 12). Motorhome rental is also very poor value for your credits and you will find you have paid more in levies on the credits than the value of the motorhome rental. Alternative: Just book and pay cash and save your credits for better value options. You get much greater choice of who to rent through, can book any time instead of just when Wyndham makes it available and there will be no hidden surprises (Wyndham bookings do not include full insurance). |

Lifestyle by Wyndham Silver (20,000 to 34,000 Privileges credits)

The Lifestyle Silver tier applies to anyone who has a membership of 20000 to 34000 credits with the Lifestyle benefits. For a 20000 credit membership purchased from scratch the rough cost comparison is:

- Option 1: 20,000 credit membership from Redseason with no Lifestyle = \$10,000
- Option 2: 20,000 credit membership purchased entirely from Wyndham = \$54,000
- Option 3: Buy 10,000 credit membership from Redseason then buy 10000 credits from Wyndham = \$32,000

So the minimum cost to get the Lifestyle benefits on a 20000 credit membership is around \$22,000 if you buy half from us and then half from Wyndham or nearly \$44,000 extra if you purchase all credits from Wyndham. Upgrade costs will vary if you already own some credits but you are still generally looking at a minimum of \$10,000 extra to go to Elite from standard level Lifestyle.

Lifestyle Silver owners get all of the previous benefits plus:

| Lifestyle Benefit | Notes on benefit and other ways to get this benefit |
|---|---|
| Exclusive Toll Free Reservations Number | Supposedly gets higher priority and goes to an experienced call centre representative. I make a lot of calls to Wyndham reservations and I have never waited very long for service. |
| 9 month and 13 month reminder service | If you ask them to they will send you a reminder when the booking window opens for a particular reservation. Alternative: Set a reminder on your phone or computer calendar, write a note on your normal calendar or diary or use one of the many free calendar services on the internet. (I think it is hilarious that this benefit is only for Elite and above - 20000 credits to get a reminder service). |
| RCI Extra Benefits | You get upgraded to a higher RCI benefit level which includes a \$10 discount off the exchange fee, free guest certificates, cancellation protection and a 3 month extension on life of credits deposited with RCI. |
| Selection Benefit | Each year you will get offered a free gift. The 2021 selection included a Wyndham towel, Spa gift pack, \$65 restaurant gift voucher or 9000 Wyndham Rewards points (bit over half a night!). Approximate value around \$50 for Silver level (bit higher for some of the higher levels). |
| Wyndham Rewards Exchange | Silver owners can choose to convert up to 20,000 credits per year to Wyndham Rewards Points which can then be used to book free nights at participating Wyndham resorts all around the world. The conversion rate for owners is 3333 Club Wyndham credits to get 15000 Wyndham Rewards points which is enough for 1 free night at most hotels (some cheap "motel" options are only 7500 WR points but many of the fancier hotels are 30000 WR Points per night). So 20000 Club Wyndham credits would get you 6 nights free at the medium tier hotels, up to 12 nights at the cheap brands but only 3 nights at a premium hotel. Note that there is a \$69 fee to do the conversion and at least one housekeeping token (or \$116 if you are out). On 20000 credits your levies each year with Lifestyle fees work out a bit over 8c per credit – so the "free" night is really costing you around \$280/night PLUS the \$69 conversion fee. There are not many Wyndham hotels which you pay \$280/night for (and the ones you would will probably be the 30000 point level which means \$560 night in levy cost). Alternative: Paying cash will usually be cheaper than the levies on the credits you are using for Rewards. Save your credits for better value club rooms. |
| Club Wyndham Asia Access | Silver and above owners can use credits to book Club Wyndham Asia Properties. The catch is Club Asia currently has a grand total of 3 resorts of which 2 are already in the South Pacific Club (Phuket and Kauai in Hawaii). The third resort has a total of ONE room available for club members, it is also in Phuket (where there is the other resort) AND it cost up to 50000 credits for a week in the 2 bedroom apartment. Alternative: Join Interval International and use 10000 credits for a week in a 2 bedroom at one of the Marriott or Sheraton properties in Phuket which are very nice or just stay at the Phuket property available through the South Pacific club. |

Lifestyle by Wyndham Gold (35,000 to 63,000 Lifestyle credits)

Lifestyle Gold applies to anyone who has a membership of 35000 to 63000 credits with the Lifestyle benefits. For a 35000 credit membership purchased from scratch the rough cost comparison is:

- Option 1: 35,000 credit membership purchased from Redseason without Lifestyle = \$17,500
- Option 2: 35,000 credit membership purchased entirely from Wyndham = \$94,500
- Option 3: Buy 17,000 credit membership from Redseason (\$8,500) then buy 18000 credits from Wyndham for \$48,600 for a total cost = \$57,100

So the minimum cost to get the Lifestyle benefits on a 35,000 credit membership is around \$40,000 if you buy half the credits from us and the other half from Wyndham or over \$77,000 extra if you purchased all credits from Wyndham! Upgrade costs will vary if you already own some credits but you are still generally looking at a minimum of \$20,000 extra to go to Diamond from a 20000 credit Elite level package (compared to an upgrade to 35000 credits without the Lifestyle).

Lifestyle by Wyndham Gold tier owners get all of the previous benefits plus:

| Lifestyle Benefit | Notes on benefit and other ways to get this benefit |
|---|--|
| Complimentary Housekeeping | Free housekeeping for bookings of 4 nights or longer. Note that on a 35000 credit membership you would get 3 free housekeeping tokens per year anyway so you only actually save any money after you have used your 3 tokens and then only if the new booking is 4 nights or longer. Bonus and Fun Time both include housekeeping so the free housekeeping only applies to credit bookings. We cannot offer you a free housekeeping option but you really need to look at the maths on this one. With say 35000 credits it would be hard to get more than around 5 bookings per year that meet the minimum stay requirements. If your average housekeeping charge is \$110 then you would pay \$220 per year in housekeeping. If you have Lifestyle Gold on a 35000 credit membership then your extra Privileges fee is \$270 but you only save \$220 on the housekeeping. |
| Travel Exchange (once every second year for Gold, once per year for Platinum) | Allows you too book things such as flights, car hire, other hotels, etc, using points rather than cash. What they don't tell you is that the credit rate for conversion is 6 cents per credit (*To be confirmed – this was the old Personal Choice rate but Wyndham have not announced the new rates). So a \$1200 airfare is going to cost you 20,000 credits. When you consider that you have paid around \$1560 in fees on those 20000 credits you are actually LOSING money if you use your points for this purpose since you are not getting back even what you have paid. You will get a lot more than \$1200 worth of value if you use your points for resort bookings so that is a much better use of points. Note that Wyndham have added restrictions to Personal Choice recently so that you can only use credits from the current year for bookings. Alternative: If you really want to use credits for airfares, etc, or if you have credits due to expire and don't have a use for them then you can sell your unwanted credits to another owner for at least 7c per credit and then use that money to pay for travel expenses. You can shop around for the best deals online which will probably be cheaper than the price quoted by Wyndham. So you can get more for your credits, with less restrictions without wasting money on Privileges. |
| Wyndham Rewards Exchange | Gold owners can choose to convert up to 35,000 credits per year to Wyndham Rewards Points which can then be used to book free nights at participating Wyndham resorts all around the world. The conversion rate for owners is the same as for Silver owners so the same poor value equation applies. |

Lifestyle by Wyndham Platinum (63,000 to 99,000 Lifestyle credits)

The Platinum level of Lifestyle applies to anyone who has a membership of 63000 to 99000 credits with the Lifestyle benefits. For a 63000 credit membership purchased from scratch the rough cost comparison is:

- Option 1: 63,000 credit membership from Redseason with no Lifestyle = \$31,500
- Option 2: 63,000 credit membership purchased entirely from Wyndham = \$170,100
- Option 3: Buy 31,000 credits from Redseason then buy 32,000 credits from Wyndham for total cost of around \$97,900

So the minimum cost to get the Lifestyle benefits on a 63,000 credit membership is just over \$66,000 if you buy half the credits from us and then half from Wyndham or a bit over \$130,000 extra if you purchased all credits from Wyndham! I really struggle to comprehend how people are happy paying so much extra for so few real benefits.

Upgrade costs will vary if you already own some credits but you are still generally looking at a minimum of \$30,000 extra to go to Platinum if you already owned a 35000 credit Diamond level membership (compared to getting the same number of credits from Redseason without the Lifestyle upgrade).

Lifestyle by Wyndham Platinum Level owners get all of the previous benefits plus:

| Lifestyle Benefit | Notes on benefit and other ways to get this benefit |
|---------------------------|--|
| Complimentary Car Parking | This only applies in Sydney and Melbourne as all other resorts have free parking. Alternative: Don't take your car to Sydney or Melbourne as it is easier to get around by public transport, walking or taxi than to drive a car around the city. |
| Platinum Unit Upgrades | If you have booked a room at a resort and the resort does have the same size room in a higher classification (eg. You have booked a standard 2 bedroom but the resort also has 2 bedroom deluxe rooms) AND when you CHECK IN one of those higher rooms is vacant for the whole length of your stay then you will receive an upgrade. Note that this is only done at check-in time (not when you make the booking), the higher room must be available for the whole stay and it must only be one step above what you have booked. In short the chances of this happening are somewhere between slim and none. Alternative: Instead of spending tens of thousands of dollars on Lifestyle just use a bit of that money to buy some extra secondhand credits and then you will have enough points to actually book the deluxe room instead of booking the standard and hoping against all odds to get a free upgrade! |
| Free Housekeeping | Same benefit as at Gold Level but you only need a 3 night stay to qualify instead of 4 nights. Note that at 63000 credits you would get 6 free housekeeping per year on a non-Lifestyle membership so this only gives you any value if you have more than 6 bookings per year. Annual fee at this level is \$410 so you would need to take at least 10 holidays per year to get your moneys worth from free housekeeping if that is the main Lifestyle benefit you use. |
| Wyndham Rewards Exchange | Platinum owners can choose to convert up to 65,000 credits per year to Wyndham Rewards Points which can then be used to book free nights at participating Wyndham resorts all around the world. The conversion rate for owners is the same as for Silver owners so the same poor value equation applies. |

Lifestyle By Wyndham 100 Club Level (100,000 or more Lifestyle credits)

The 100 Club level of Lifestyle applies to anyone who has a membership of 100,000 credits or more with the Lifestyle benefits. For a 100,000 credit membership purchased from scratch the rough cost comparison is:

Option 1: 100,000 credit membership purchased from Redseason with no Lifestyle = \$50,000

Option 2: 100,000 credit membership purchased entirely from Wyndham = \$257,500

Option 3: Buy 50,000 credit membership from Redseason then buy 50000 credits from Wyndham for a total cost of \$153,750

So the minimum cost to get the Lifestyle benefits on a 100,000 credit membership is over \$100,000 if you buy half from us and then a matching number from Wyndham or over \$200,000 extra if you purchased all credits from Wyndham!

Lifestyle by Wyndham 100 Club (100,000 or more Privileges Credits) get all of the previous benefits plus:

| Privileges Benefit | Notes on benefit and other ways to get this benefit |
|--------------------------------------|---|
| 100 Club Key Ring | Wow! A key ring! (NOTE: I am not sure if this is still given out – the documents have changed to refer to a “welcome pack” but without any details on what this includes) Alternative: Go to a shop and buy yourself a nice key ring. Then with the \$200,000 you saved you can attach a very nice Porsche, BMW, Tesla or Mercedes key to said key ring and still have some change! |
| 100 Club Bath Robes | And 2 bath robes as well! Alternative: Whilst you are getting your key ring splash out and buy a bath robe as well! And with the change from your new car you can redo your bathroom as well so you have somewhere nice to hang your bathrobe. |
| 100 Club Events | 100 Club owners receive invitations to 100 Club events. Note that you are only guaranteed an invitation, not an actual spot at the event. There are a limited number of events (with limited spaces at each one) and no guarantee that any of them will be where you live, etc. |
| Welcome Wine | 100 club owners get a welcome pack at selected resorts consisting of a bottle of wine, a robe and disposable slippers. Alternative: Use your savings to buy your own wine, robes and slippers and I am sure all will be better quality than the ones provided by Wyndham. |
| VIP Support Line and Account Manager | 100 Club owners get a dedicated 1800 number to call for support and their own account manager to help with questions. Alternative: Redseason customers can call our 1300 number and get impartial advice (sorry but business hours only – not that I expect Wyndham will have your account manager available 24/7 either). |
| Wyndham Rewards Exchange | 100 Club owners can choose to convert up to 85,000 credits per year to Wyndham Rewards Points which can then be used to book free nights at participating Wyndham resorts all around the world. The conversion rate (and fee) for owners is the same as for Silver owners so the same poor value equation applies. |

Extra Annual Fees

In addition to the large extra up-front cost you have for getting into Lifestyle you also pay an extra annual fee on top of the normal Club Wyndham annual fee. Interestingly Wyndham seems determined to hide this cost from owners – I challenge anyone to find any reference in any of the official Wyndham Lifestyle documentation to the additional Lifestyle fee! From what I have heard it is also glossed over in the presentation as they just tell people what the monthly fee will be and you only discover the extra charge if you happen to multiply that figure by 12 and realise that it is more than what the PDS states the fees should be for that size membership.

The extra Lifestyle fee that you will pay if you do have Lifestyle on your membership are:

- \$80 on Lifestyle Bronze (6000 to 19000 credits)
- \$150 on Lifestyle Silver (20000 to 34000 credits)
- \$270 on Lifestyle Gold (35000 to 62000 credits)
- \$410 on Lifestyle Platinum (63000 to 99000 credits)
- \$740 on Lifestyle 100 Club (100000 or more credits)

Note that you have to pay these fees every single year even if you don't use any of the Lifestyle benefits. The only way to remove the Lifestyle fees is to request that Wyndham remove the Lifestyle benefits from your membership but if you do that you then have to pay the huge upgrade fees to get them back later – you cannot opt-out and then opt-in later like you can with things such as RCI, etc.

Conclusion

Although the Wyndham sales people are extremely good at making it sound like your membership will be worthless if you don't have Lifestyle this is definitely not true. As you can see from the benefit breakdown there are very few benefits that you cannot get in an alternative (and much cheaper) way. The cost of upgrading to Lifestyle (compared to buying the same number of credits on the secondhand market without Lifestyle) starts at a minimum of \$11,000 and can reach over \$200,000 for just a few extra benefits. As well as the extra up-front cost you also have to pay higher club fees every single month. And to top it all off the benefits you pay so much to get are non-transferable (so they will not add \$1 of value to your membership if you ever want to sell it) and can be changed or cancelled by Wyndham at any time.

Before considering (or agreeing to) a Lifestyle upgrade you really need to look at the detailed list of benefits for the level you are looking at and ask yourself the following questions:

1. Will I really use those extra benefits?
2. Are the alternative options identified by Redseason actually a better way to get the same thing?
3. Am I happy paying an extra \$11,000 or more just to get those few extra benefits?
4. Would I be better off putting that extra money into buying more secondhand credits instead? For example for the same cost as buying a 12,000 credit Lifestyle membership direct from Wyndham you could purchase a 60,000 credit secondhand membership from Redseason – would you get more holiday time per year from 12,000 Lifestyle credits or 60,000 non-Lifestyle credits?

Note that if you do decide that Lifestyle is worth it for you then it is normally cheaper to buy at least some of the credits secondhand if you are upgrading to a higher Lifestyle level. Please contact us and we can give you honest advice on the cheapest way to get the upgrade you are after (Wyndham will always just try to sell you all the credits themselves and not tell you of the cheaper options).

Questions or Advice

If you have any questions at all on the Lifestyle program, how it would apply to your membership or anything else to do with a Worldmark membership with or without Lifestyle then please contact us:

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09 887 0262 from New Zealand

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