As part ARDA’s effort to provide consumers with guidance about the secondary marketplace and useful tips about
the resale process, this advisory is to make consumers aware of two deceptive resale solicitations that target time-
share owners.

According to an April 2010 release issued by the Florida Department of Agriculture and Consumer Services
(FDACS), the newest scheme is being used in combination with other unethical or fraudulent resale solicitations.

**Beware of ‘Reloading’**
The practice of ‘reloading’ is when an individual or company contacts a consumer who has already been victimized
by an unethical resale company. The claim is that they can recoup the upfront-fee lost in the original scam. The call
may actually be from the same company that conducted the first scam, only reorganized under a new name. Or the
call may be from a disgruntled former employee of the original company who uses the victims’ contact information
to run a new scam.

The FDACS warns that in either case the chances are minimal that consumers will recover any money. The latest
twist on this particular fraud has someone calling the original victim claiming to be from the first company that
took the upfront fee. This time, the caller will offer to refund the victim’s money, but will ask for a credit card
number “to facilitate the transaction.” If consumers again provide credit card numbers, they will lose money a
second time.

**Bogus Rental Offers**
Timeshare owners should also be skeptical of rental company solicitations that claim the company can rent owners’
vacation weeks or their “extra/bonus” weeks. While bonus weeks or bonus time is a legitimate benefit offered by
some – but not all – timeshare resorts, owners cannot rent them and may be in violation of their resorts’ rules if
they do. (Bonus weeks or bonus time is generally unused time that can be reserved only by other owners for a low
fee typically 30 days before the time is available.

The alleged rental company entices the consumer by claiming to have interested renters. The company quotes an
unrealistically-high rental rate, asks for an advance fee (upwards of $700) and a credit card number so the company
“can be authorized to represent the consumer in the rental transaction.” The advance fee is taken and the consumer
never hears of rentals again.

ARDA cautions consumers to make sure they understand the disclosures, promises, transfer protocols and recourse
available to them prior to writing a check, giving a credit card number or any other form of payment to a reseller.
And please check with your home owners association to see if a less expensive option is available to you. For more
resales information, please visit www.ARDA.org/resales. Visit ARDA’s consumer web site at