

CLUB WYNDHAM

SOUTH PACIFIC



SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT

1 JANUARY 2026

CONSUMER WARNING

Timeshares are not appropriate for everyone. You should take time to consider whether buying this timeshare is right for you before you sign the application form.

It is important to understand:

1. Timeshares are generally very long term. The term of this timeshare is until 29 February 2080. You will generally be required to pay **ongoing costs** for as long as you own the timeshare, regardless of whether or not you use the timeshare. This includes any costs for financing the purchase.
2. You are **not guaranteed** the type of accommodation or location you want at the time you want.
3. After the cooling-off period has ended, and you have not withdrawn your application under any 'subject to finance' rights, **it may be difficult to get out of this timeshare** and there is **no guarantee** that you will be able to sell it to another person or get any money back.
4. Timeshares are **not an investment** and you should not expect any financial return from a timeshare. You are buying an interest in a managed investment scheme for recreational use.

Note: In the consumer warning, a "timeshare" is an interest in a time-sharing scheme.

Wyndham Vacation Clubs South Pacific Ltd Responsible Entity and Issuer ACN 090 503 923, AFSL 225200

ABOUT THIS SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT

This is a Supplementary Product Disclosure Statement (SPDS) issued by Wyndham Vacation Clubs South Pacific Ltd ACN 090 503 923 for Club Wyndham South Pacific ARSN 092 334 015. This SPDS supplements the Product Disclosure Statement (PDS) prepared 15 August 2024 (offer) and must be read in conjunction with the PDS and any other SPDS when an offer is made within Australia.

Terms used in this SPDS have the same meaning as given to those terms in the PDS.

A. FEES AND OTHER COSTS

Table 1 in Section 7.1 on page 33 of the PDS is replaced with the following effective 17 September 2025:

Table 1: Purchase Price and Upfront Fees and Costs Summary

OWNERSHIP OPTION	PURCHASE PRICE (INCL. FEES)			ADDITIONAL AMOUNTS UNDER FINANCING ARRANGEMENT ²	
	Vacation Credits	Price per Vacation Credit	Total cost of Vacation Credits (incl fees) ¹	Upfront finance costs	Total cost of Vacation Credits (incl. upfront finance costs)
<i>Premier</i>	Minimum 6,000 No maximum	\$3.89	\$23,499	Nil	\$23,499
<i>Standard</i>	Minimum 12,000 No maximum	\$3.89	\$46,839	Nil	\$46,839

1. This includes an establishment fee of \$159 and is calculated on the minimum number of Vacation Credits for type of Ownership. The proceeds from the purchase price will be paid to the Developer. For further information, refer to the Additional Explanation of Fees and Costs at page 37. If you are an existing Owner the purchase price per additional Vacation Credit is the price per Vacation Credit as set out in Table 1 but may be subject to a discount offered by the Developer from to time and deducted from the Developer's entitlement to any proceeds of sale of Vacation Credits.

2. There is no upfront finance cost payable under financing arrangement if you choose to enter into a financing arrangement facilitated by Wyndham. For further information, refer to the Additional Explanation of Fees and Costs at page 37.

Table 2 in Section 7.3 on page 34 of the PDS is replaced with the following effective 1 January 2026:

Table 2: Fees and Costs Summary - Premier Ownership of 6,000 Vacation Credits

TYPE OF FEE OR COST ¹	AMOUNT	HOW AND WHEN PAID
ONGOING ANNUAL FEES AND COSTS (EXCLUDING SPECIAL LEVIES²)		
Annual Levies Fees to cover the budgeted costs of maintaining the property of the Club, managing the Club and other services <i>See description below "How annual levies are calculated" for the specific amount payable.</i>	\$869.60	Payable annually, either in full in January or by way of fortnightly or monthly payments. See section 7.4 for more details on Annual Levies
Ongoing membership fee Fees payable for being an Owner	Nil	Not applicable
FINANCING RELATED FEES AND COSTS		
Annual repayments for financing arrangements Based on borrowing the maximum portion of the total purchase price available at the maximum interest rate for the maximum loan term in relation to that interest rate.	\$3,800.97	Payable by the Owner either by way of fortnightly or monthly direct debit payments as arranged with the lender, Finance by Travel and Leisure Pty Ltd
Ongoing financing costs The financing costs you have to pay on an ongoing basis in addition to your repayments	Nil	Not applicable
OWNER ACTIVITY RELATED FEES AND COSTS³		
Accommodation usage fees⁴ Fees payable to use Club Apartments	Nil	Not applicable
Forfeiture fee⁵ Fees payable if the Responsible Entity forfeits your timeshare	Nil	Not applicable. In the event of forfeiture, sale costs and administration costs are deducted from the proceeds of sale. See section 10.3 for more information on forfeiture.
Transfer fee Fees payable to transfer your Ownership	\$0 - \$459 depending on transfer type	Payable to the Club at the time of requesting a transfer of Ownership. See section 7.7 E for more information on transfer fees.

1. It is important to understand that a failure to pay an amount owing (such as Annual Levies or financing costs) may result in you losing your Ownership, by forfeiting your interest in the Club. You may not receive anything for the forfeited interest if this happens.

2. Special levies may also be payable in certain circumstances. For further information, refer to the Additional Explanation of Fees and Costs at page 37.

3. One-off fees and costs may also be payable in certain circumstances—for example, if your Ownership is forfeited or transferred. You may also be required to pay the following fees depending on the location of the Club Resort, the way you use your Vacation Credits and how you pay your Annual Levies: late payment fees for late or non-payment of Annual Levies; dishonour fees; housekeeping fees; local authority or government taxes; statement of account fees; and credit card transaction fees. For further information on these fees, refer to the Additional Explanation of Fees and Costs at page 37.

4. For further information, refer to the Additional Explanation of Fees and Costs at page 37.

5. Refer to section 10.3 of the Product Disclosure Statement for details of the circumstances where the Responsible Entity can forfeit an Ownership.

Table 3 in section 7.4 on page 35 of the PDS is replaced with the following effective from 1 January 2026:

Table 3: Annual levies

OWNERSHIP OPTION	AMOUNT		HOW AND WHEN PAID
Premier or Standard	6,000-7,500	\$869.60	Annual Levies are your share of the total amount of levies budgeted to be raised based on the number of Vacation Credits you hold. For the first year of Ownership, you will be required to pay a pro-rata proportion of the Annual Levies which relates to the remaining period of the calendar year in which you purchased your Vacation Credits (or additional Vacation Credits). This pro-rata payment can be made fortnightly or monthly.
	7,501-10,000	\$1,070.21	
	10,001-12,500	\$1,270.82	
	12,501-15,000	\$1,471.43	For the calendar year from 1 January 2026, Annual Levies are calculated on the following formula:
	15,001-17,500	\$1,672.04	\$869.60 for the first 6,000 – 7,500 Vacation Credits, plus (\$869.60 x 23.07%), for each increment of 2,500 Vacation Credits or portion thereof owned.
	17,501-20,000	\$1,872.65	Your Annual Levy statement will be made available on your online Owner account on or by 1 December each year, for the following year. See section 7.7 for further details on Annual Levies.

* See the formula in column 3 to calculate Annual Levies payable on Vacation Credits in excess of 20,000.

Table 4 in section 7.5 on page 36 of the PDS is replaced with the following effective 1 January 2026:

Table 4: Example of Annual Fees and Costs

TYPE OF FEE OR COST ¹	AMOUNT	EXPLANATION OF FEES AND COSTS
COST OF MEMBERSHIP—BEFORE FINANCE		
Annual Levies	\$869.60	Your portion of the annual operating and maintenance costs of the Club based on the annual budget set by the Responsible Entity.
Ongoing Ownership fee	Nil	Not applicable
Special levies	Nil	Levied if necessary for capital improvements or major expenses not covered in Annual Levies. No special levies have been charged during the life of the Club to date. See section 7.7 for more information.
Accommodation usage fees	Nil	Assumes Ownership is fully utilised and bookings are made in high season.
Other fees and costs	Nil	Not applicable.
Total of the above costs of Premier Owner with 6,000 Vacation Credits	\$869.60	If you held this Ownership option, you would be charged fees and costs of \$869.60 for a 1-year period. This amount does not include finance costs.
OWNERSHIP OPTION – PREMIER OWNER WITH 6,000 VACATION CREDITS FINANCE COSTS		
Annual repayments for financing arrangements ²	\$3,800.97	Loan principal repayments and interest payments payable monthly by direct debit in the first 12 months of the finance contract.
Ongoing financing costs	Nil	Not applicable.
Total of the above costs of Premier Owner with 6,000 Vacation Credit including finance costs.	\$4,670.57	If you held this Ownership option, you would be charged fees and costs of \$4,670.57 for a 1-year period including finance costs

1. Additional fees may apply

2. The interest rate in the example is based on borrowing the maximum portion of the total purchase price available at the maximum interest rate available under a financing arrangement and the maximum loan term in relation to that interest rate. It assumes the amount borrowed is the maximum portion of the purchase price able to be financed. The interest rate is 13.25% p.a., loan term is 10 years and amount borrowed is \$21,006.00. The annual repayments during the loan include interest and the amount contributed towards the purchase price.

Table 5 in section 7.6 on page 37 of the PDS is replaced with the following effective 1 January 2026:

Table 5: Cost of product for 1 year

OWNERSHIP OPTION	COST WITHOUT FINANCE	COST WITH FINANCE
<i>Premier Owner with 6,000 Vacation Credits</i>	\$869.60	\$4,670.57
<i>Standard Owner with 12,000 Vacation Credits</i>	\$1,270.82	NA ¹

1. Finance is not facilitated by the Responsible Entity for this Ownership option. If you obtain your own financing, it will be subject to fees and costs that are not disclosed in this table.

The table in section 7.7B on page 38 of the PDS is replaced with the following effective 1 January 2026.

FEE TYPE	QUARTERLY ACCOUNTS	MONTHLY ACCOUNTS
Late fee for each reminder notice sent to you	AU/NZ\$15 Payable for each quarter in which the full amount due is late or not made	AU/NZ\$10 Payable for each month in which the full amount due is late or not made
Interest on outstanding Annual Levies	15% per annum accrued daily on the amount which is overdue by 60 days or more (e.g. for outstanding Levies of \$869.60 you may be charged \$0.2948 interest for each day they remain outstanding)	
Return cheque charge for each dishonoured, returned or rejected payment	AU/NZ\$25	

The table in section 7.7C on page 39 of the PDS is replaced with the following effective 1 January 2026:

Housekeeping Fees

APARTMENT TYPE	STANDARD	DELUXE	GRAND	PRESIDENTIAL
Studio or Hotel room	AU\$115	AU\$126	AU\$141	AU\$156
1-bedroom	AU\$132	AU\$141	AU\$156	AU\$168
2-bedroom	AU\$146	AU\$156	AU\$168	AU\$180
3-bedroom	AU\$162	AU\$168	AU\$180	AU\$238
4-bedroom	N/A	AU\$180	AU\$238	AU\$263

*This fee is expressed in AU\$ (inc. GST).

Section 10.10 on page 51 of the PDS is replaced with the following:

10.10 Available Vacation Credits

As at 30 November 2025:

- There are 56,508 Owners in the Club and 1,269,562,409 issued Vacation Credits.

The information regarding the below Resorts in Section 3.1 on pages 13-18 of the PDS is replaced with the following effective 1 January 2026:



NSW Club Wyndham Manly Beach

13 S Steyne, Manly, New South Wales

Club Wyndham Manly Beach is conveniently located just across the road from Manly Beach, the iconic 1.5 kilometre beach lined by Norfolk pines. There are 39 Apartments in the building, of which 3 Studio units, 18 Studio Deluxe units, 8 Studio Deluxe Superior View units and 6 One-Bedroom Family Suites (35 Apartments in total) are currently owned by the Club.

Apartments 111-117, 215-218, 311-318, 411-418 and 511-518.

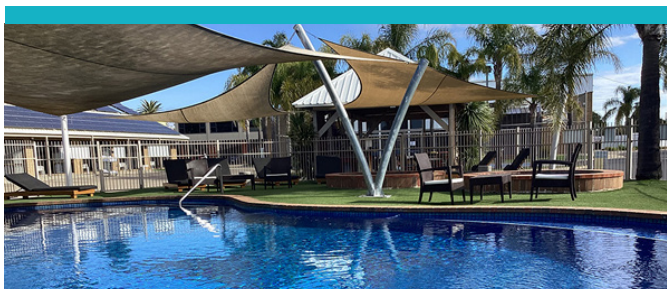


NSW Club Wyndham at Port Pacific

6-14 Clarence Street, Port Macquarie, New South Wales

Nestled in the heart of Port Macquarie, Club Wyndham at Port Pacific offers the perfect base to explore the beautiful beaches, wineries, wildlife, and art galleries of the mid-north coast of New South Wales.

The Club holds a membership in the Paradise Timeshare Club which owns the property and has the right of annual use of 62 weeks of one-bedroom apartments and 80 weeks of two-bedroom apartments.

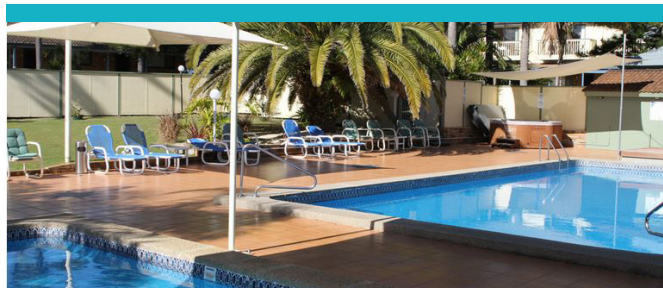


NSW Club Wyndham at Lake Edge

146 Melbourne St, Mulwala, New South Wales

Perfectly positioned along the shores of the stunning Lake Mulwala, an 11,000-acre playground for water sports and fishing enthusiasts. The lake is a haven for water lovers, offering everything from sailing and fishing to water skiing. Nearby, you'll find beautifully maintained golf courses and bowling greens. Whether you're after a peaceful escape surrounded by nature or a getaway packed with outdoor adventures, this vibrant holiday spot has something for everyone.

The Club holds shares in Lake Edge Resort Limited, the company which owns the property, and has the right of annual use of 16 weeks of two-bedroom apartments.



NSW Club Wyndham at Seashells Beachfront Resort

363 Diamond Beach Rd, Diamond Beach, New South Wales

Located on the pristine Diamond Beach, Club Wyndham at Seashells Beachfront Resort offers the choice of clean, air conditioned and spacious bedroom apartments that your entire family or group of friends will enjoy while you stay with us.

You get the full resort facilities and accommodation while you stay in these self-contained units and relaxing amenities including kids' spa and pools, tennis courts, billiards recreational hall, two covered BBQ areas and a playground for your children to enjoy.

You can spend the day relaxing here, or you can take a short day trip to Forster on Wallis Lake where your entire family can enjoy dolphin watching, whale watching, deep sea fishing, the local restaurants, and golfing on the four premier golf courses.

The Club holds shares in Seashells Limited, the company which owns the property, and has the right of use of 40 weeks of one-bedroom apartments and 14 weeks of two-bedroom apartments annually.

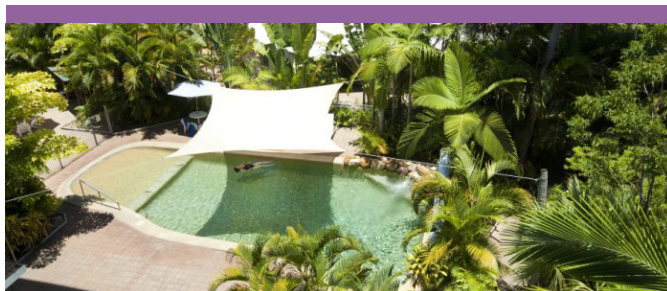


QLD Club Wyndham Mission Beach

2 Pacific Parade, Mission Beach, Queensland

Club Wyndham Mission Beach offers a quintessential beachfront escape in the tropics, perfect for families and friends seeking a relaxed yet vibrant atmosphere. With its prime location, the resort provides easy access to the lively Mission Beach community and the natural wonders of the region, making it a beloved destination for travellers across Queensland and beyond. There are 48 apartments in the building, of which 17 Studio Deluxe Ocean Facing units, 3 One-Bedroom Deluxe units, 1 One-Bedroom Grand unit and 2 Loft Suites (23 Apartments in total) are currently owned by the Club.

Apartments 104, 106, 107, 108, 109, 110, 111, 201, 202, 208, 209, 210, 211, 212, 214, 218, 219, 220, 302, 304, 306, 308, 309, 311, 312, 316, 317, 318, 321, 322 and 320

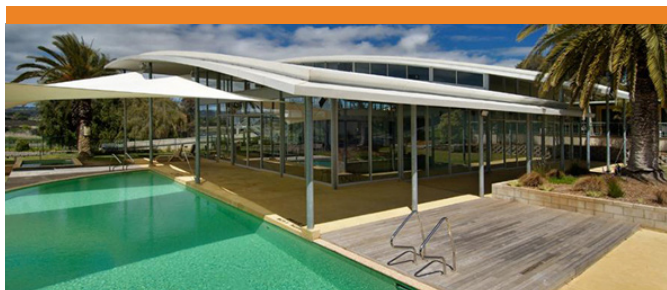


QLD Club Wyndham at Island Palms

3 The Esplanade, Nelly Bay, Magnetic Island, Queensland

Club Wyndham at Island Palms is located on Magnetic Island, just 25 minutes from Townsville by regular ferry. If you are after a fun filled family holiday or a peaceful couples getaway, Island Palms Resort is the perfect Magnetic Island accommodation for you. Palm-fringed beaches, endless sunshine, koalas, hiking trails, topless barbie cars, snorkelling adventures, and the list goes on. If you're looking for a variety of activities you'll be spoilt for choice.

The Club holds shares in Magnetic Shoals Limited, the company which owns the property that gives it the right of use of 125 weeks of two-bedroom apartments annually.



VIC Club Wyndham at Nepean Country Club

205 Browns Road, Boneo, Victoria

Club Wyndham at Nepean Country Club is situated in the heart of the scenic Mornington Peninsula, just a short drive from Rosebud and the stunning Port Phillip Bay. Spread across 35 acres of beautifully landscaped gardens, this premier holiday destination offers an abundance of activities for all ages. Whether you're looking to relax or stay active, you'll find something to suit your needs.

The Club holds shares in Nepean Country Club Limited, the company which owns the resort, and has the right of use of 94 weeks of two-bedroom apartments annually.



VIC Club Wyndham at Kyneton Bushland Resort

36 Melville Dr, Kyneton, Victoria

Club Wyndham at Kyneton Bushland Resort is nestled within the scenic Macedon Ranges in Victoria, inviting guests to explore local wineries and charming villages.

The Club holds shares in Kyneton Bushland Resort, the company which owns the property, and has the right of use of 68 weeks of two-bedroom apartments and 1 week of a three-bedroom apartment annually.

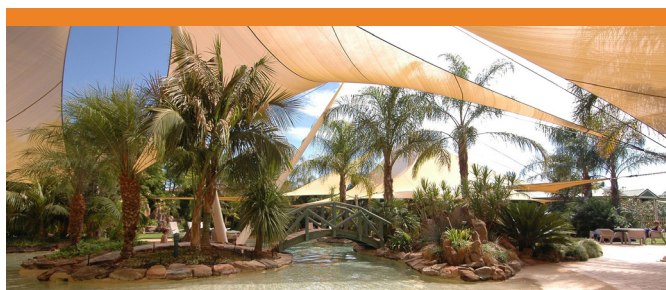


VIC Club Wyndham Melbourne

199 William Street, Melbourne, Victoria

This Club Resort is in the heart of the Melbourne business district on the corner of William Street and Little Bourke Street. There are 102 Club Apartments contained within the two tower high rise mixed use complex and the Club has its own reception area separate to the other hotel and residential apartments. Club Apartments include studio, one, two and three-bedroom Apartments including Presidential suites with additional features of built-in fireplaces, wine refrigerators and outdoor lounge and dining areas.

Apartments 101-111, 201-220, 221-225, 301-325, 401-420, 422-425, 522, 625, 718, 819, 924, 1025, 1124, 1125, 1408, 1508, 1616, 1713, 1718, 1723, 1817, 1901, 2015 and 2125.



VIC Club Wyndham at Sunraysia Resort

300 Tenth Street, Mildura, Victoria

Club Wyndham at Sunraysia Resort offers a perfect blend of relaxation and adventure in the heart of the stunning Sunraysia region. Nestled amidst vineyards and beautiful countryside, this modern resort is ideal for families and couples seeking a peaceful escape.

The Club holds shares in Sunraysia Resort Limited, the company which owns the property, and has the right of use of 69 weeks of two-bedroom apartments annually.



VIC Club Wyndham Bellinzona Hepburn Springs Daylesford

77 Main Street, Hepburn Springs, Victoria

Club Wyndham Bellinzona Hepburn Springs, set in the heart of Hepburn Springs, Daylesford, is a beautifully restored Edwardian-style guesthouse offering a peaceful escape amid lush gardens and sweeping forest views. The resort features premium facilities like an indoor heated pool, sauna, stylish lounge spaces, and exceptional in-house dining at The Virgin Kitchen – its signature restaurant.

The Resort has 43 Apartments which will be placed progressively into the Club. As at the date of this SPDS the following Apartments are in the Club: Apartments 100, 102, 103, 105, 106, 107, 108, 110, 111, 201, 203, 204, 205, 206, 207, 208, 209, 210, 301, 302, 303, 305, 306, 311 and 405.

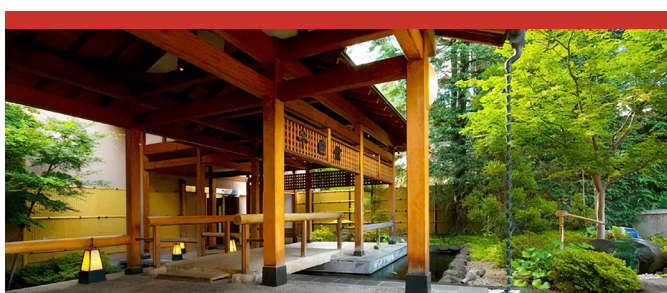


NZ Club Wyndham at Queenstown Mews

10 Frankton Road, Queenstown, South Island, New Zealand

Nestled in the heart of New Zealand's South Island, Queenstown is a vibrant hub where breathtaking landscapes meet thrilling adventures, exquisite dining, and premium shopping. At the centre of this dynamic town lies Queenstown Mews, just a short stroll from the serene shores of Lake Wakatipu. This resort is perfectly situated to offer easy access to the stunning attractions that make Queenstown the premier tourist destination in the South Island.

The Club holds the titles for 15 weeks of two-bedroom apartments and 16 weeks of three-bedroom apartments annually.



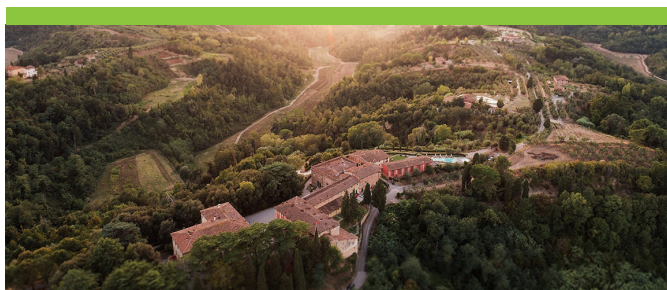
JPN Club Wyndham Chikumakan Nagano

389-0821 Nagano, Chikuma, Kamiyamada Onsen 1-33-4

Situated in Chikuma City in the Nagano prefecture of Japan, this Resort is situated to provide access to world-class ski fields, serene onsens, ancient temples and rich cultural heritage all year round. The Resort is a ryokan style property which provides breakfast and dinner, Western or traditional Japanese bedding and both indoor and outdoor onsen with natural hot spring water. There are 36 Apartments in the Resort, all of which are owned by the Club including 15 Japanese Room Standard, 1 Japanese Room Superior, 2 Japanese Room Deluxe, 1 King Room Standard, 7 King Room Superior, 2 King Room Deluxe, 6 Twin Room Standard and 2 Twin Room Superior.

Apartments 111-113, 115, 211-213, 215-216, 250-253, 303, 311-313, 315, 350-353, 400-403, 405-408, 501-503 and 506-508.

Note: A mandatory meal plan is provided for the first dinner and first breakfast at this Resort and a fee is payable by all guests aged 13 and over using cash or Vacation Credits. See the Guidelines and Regulations for full details.

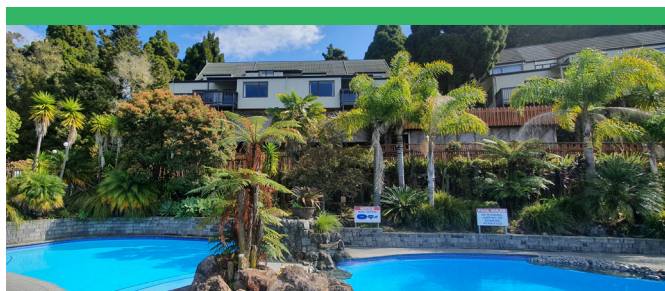


ITA Club Wyndham Tuscany

Via Panoramica, 20, Colleoli, 56036, Palaia, Tuscany

Situated in the rolling hills of Italian countryside, Tuscany is positioned amongst some of the world's best known wine-growing regions. This historic manor was once a castle, then a villa for the aristocracy during the Renaissance before its conversion to a luxury five-star resort. There are a total of 62 apartments at the resort, 3 of which are owned by the Club.

Apartments 2, 4 and 49.



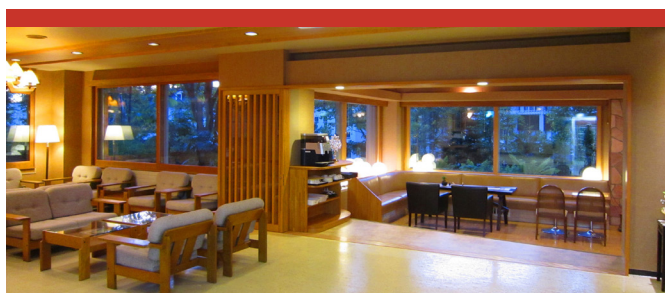
NZ Club Wyndham at Club Paihia

67 Williams Road, Paihia, North Island, New Zealand

Nestled on the North Island's stunning coastline, surrounded by 6.5 acres of native bushland, this peaceful hillside resort is the perfect base for exploring the Bay of Islands and learning about the region's rich Maori heritage. Guests can enjoy a variety of outdoor activities, including chartered boat cruises, sea kayaking, or hiking to nearby Haruru Falls. For a more relaxed day, take a trip to Cape Reinga or enjoy a picnic on a secluded beach.

Whether you're seeking adventure or relaxation, Club Wyndham at Club Paihia offers an unforgettable experience, showcasing why Paihia is known as the "Jewel of the Bay of Islands."

The Club holds the titles for 85 weeks of Studio units, 458 weeks of one-bedroom apartments and 342 weeks of two-bedroom apartments annually.



JPN Club Wyndham Shirakabaso Shiga-Kogen

Hasuike, Shigakogen (7148 Hirao), Yamanouchi-machi, Shimotakai-gun, Nagano, Japan 381-0401

Club Wyndham Shirakabaso Shiga Kogen is a charming retreat located in the heart of Shiga Kogen, Asia's largest ski area. Perfectly positioned within the expansive 600-hectare ski park, this resort offers easy access to over 80 kilometres of trails. Ideal for skiing enthusiasts and adventure seekers, it provides an unforgettable experience in the renowned location that hosted the 1998 Nagano Olympics.

As the snow melts, the Joshin'etsu Kogen National Park becomes a hiker's paradise with woodland trails, volcanic formations, and stunning lakes, while wildlife enthusiasts can spot golden eagles, Japanese stoats, and snow monkeys. There are 16 apartments transferred into the Club. Club Apartments include Studio Rooms and One-Bedroom Suites.

Apartments 201, 202, 302, 307, 309-311, 315, 403, 405, 410, 415, 501, 502, 503 and 505.