

## POINTERS

- 1) These “companies” are located at Ngee Ann City, Parkway Parade Rd, Jalan Sultan, etc
- 2) These “companies” are calling members and purportedly claimed that they “**represent**”, “**act on behalf of**” or “the matter has been handed over by **HCAP/ERI** or timeshare association to them”, and tricking members to go down to their offices.
- 3) These “companies” claimed that **ERI** has sold its membership at different prices and that some member is overpaying **without** showing the valid reason why **ERI** has done so.
- 4) On some occasion, they visited **ERI** members’ home without an appointment and pester them for a presentation at their home.
- 5) Entice potential members’ to “Investment Schemes” with “Returns” equivalent to their capital sum in a 5 or 10 years period
- 6) Claimed that **ERI** has been blacklisted and show some irrelevant websites created by them.
- 7) Promised to settle on behalf of the member on the balance outstanding owing to **ERI**.
- 8) Claimed that **ERI** office has shifted to Ngee Ann City, Parkway Parade Rd, Jalan Sultan, etc.
- 9) Trade in **ERI/HCAP** membership.
- 10) No letter from “The Companies” for member to sent to **ERI** stating that “The Companies” will settle their outstanding payment owing to **ERI**.

14th June 2004

Attention: All ERI members

Dear Valuable Members,

**RE: Beware of UNSCRUPULOUS/Deceptive Companies**

Recently, it has come to our attention that numerous of **ERI** members have been approached by “unscrupulous” companies that talk about investments or purportedly claimed to represent **HCAP/ERI**.

In order to safe guard your interests and money and not to be misled by such companies, please read the following carefully:

We, **ERI**, would like to provide the following clarifications and explanations to the above pointers on Annex 1:-

- 1) There are a number of such companies operating out of Singapore (hereinafter referred to as “The Companies”) of which some are foreign entities companies while a few are locally incorporated.

**ALL** of which are **NOT RECOGNISED** by Resorts Condominium International (**RCI**) **DID: 6412 2240** or associated to **ERI**. If you are not in receipt of a **warning letter** from **RCI**, kindly call **RCI** over the phone or visit their office for verifications.

- 2) The claims by “The Companies” that they represent **HCAP/ERI** are false representation and merely tricks to lure you to their offices for some program that vaguely shows what you joined. They even entice potential members with beautiful brochures and binders (which have lots of colourful holiday pictures but vaguely show them what they actually paid for) to take home after they part with their money.

***Kindly contact HCAP/ERI for assistance before you accepts such appointment with them.***

- 3) “The Companies” will mislead **ERI** members by showing various “price different” photocopies of **ERI** agreement without indicating the actual reasons, thereby confusing and agitating some **ERI** members so that they will convert to their schemes. We, at **ERI** have yet to verified if those agreements shown are **genuine or merely fakes** created by them to lure potential members to their schemes as our members who were shown these copies were not allowed to bring them to us for verification

***The fact is, ERI has been in business for the last nine years and our membership prices vary from the first day we market our membership till now. We also have various promotion from time to time and members who paid for the membership in full on the day can expect discounts of as much as 20%. Some members paid less because they traded in their previous Timeshare membership or other local Country Club memberships, etc***

***HCAP has fully acknowledged and endorsed our above marketing prices.***

- 4) These staffs from “The Companies” will continuously pester **ERI** members with calls and even gave surprise visitation to the members’ house without an appointment. Many members have complained to **ERI** about such incidents. E.g. one member told us she came home after 10pm and they were waiting for her at her door and when told to leave, the staff started ‘de-faming’ and ‘bad mouthing’ **ERI** hoping to get into her home.

- 5) “The Companies” will try to sell **ERI** members an “Investment Scheme”. The “Investment Scheme” **did not** come with any **contracts, agreements and only very vague information**. The promise of return in 5 to 10 years of the guaranteed sum comes with “clauses” that nullified the contract when the “coupons/vouchers” are not submitted within four different stipulated date.

*Please ask “The Companies” for their investment website and log into it for a clearer picture. The tedious process in reading their terms and conditions are worth verifying the contradictory offer that “The Companies” pitched. Also scrutinize their paperwork very carefully. Most documents furnished are very vague with no terms and conditions attached except certain clauses specified which is to the advantage of “The Companies”.*

*There are also no mentions of what **FRACTION** or **PERCENTAGE** of your purchase price they will invest, if any, on your behalf thus misleading potential members that the full amount of what they paid including the offset/trade-in price of **ERI** membership will be ‘invested’.*

- 6) “The Companies” claimed that **ERI** has been blacklisted and show some fictitious website created by them as the ‘website’ shown to potential members says everything good about them and everything bad about **ERI...???** Please note that unofficial websites can be written and created by anybody.
- 7) The promise to sell or settle all balance outstanding with **ERI** or trade-in HCAP membership on behalf of the **ERI** members are not true and will never materialize as members will still receive reminder letters on the balance installment, if any, from **ERI**. Members have to take note of their contractual obligation signed with **ERI**.
- 8) **ERI** office is still located at 402, Orchard Road, #06-01 **Delfi Orchard**, Singapore.
- 9) “The Companies” will trade-in **ERI** members’ membership at a higher price to attract the potential member to accept their offer. What the member don’t realized is “The Companies” are selling their product at almost double of **ERI** membership price. Only **ERI** can give you the best trade-in price for your membership, as we are the only authorized marketer in ASIA to sell HCAP membership.
- 10) Member must be responsible in getting a letter from “The Companies” if “The Companies” promised that they would settle directly with **ERI** for the member outstanding owing to **ERI**. Upon the member obtaining the said letter, it must be hand personally to our customer service department or mailed by “AR Register Post” to **ERI** registered office. Failing to get that letter from them might cause you ending up with two memberships and paying installments if there is.

**Dear Member,**

If you have not been approached yet, please be aware of the following.

- **If you have already joined or been approached by such companies**, kindly seriously look into the matter and if necessary, consult your lawyer or us.
- There are a handful of ERI members that have engaged their lawyer going for a joint class action suit against one of such ‘companies’.
- Another group of **ERI** members has reported the matter to the legal authorities/police.
  - a) You can get a fair and impartial view of the above by contacting **RCI** before making a decision to purchase anything from such “companies”.

The above serves as a reminder to you not to fall prey to unscrupulous company and practices. If you need any further information or materials for reference or clarification, please contact any of our customer service personnel, as they will be able to assist you.

Address: 402 Orchard Road, #06-01 Delfi Orchard, Singapore 238876

Telephone: 6235 2393

Email: [cs@eri.com.sg](mailto:cs@eri.com.sg)

Hotline: 62352393

Yours faithfully,

Note: This is a computer generated letter, no signature is required.