

Fractional Ownership The ultimate in resort living

Now you can enjoy the luxury of returning to your Royal Westmoreland property each year with Fractional Ownership which allows you to purchase just the time you need and still enjoy the lifestyle afforded by your exclusive Club Membership. Fractional Ownership is the perfect stepping stone between renting and full residential purchase.

There are an array of fractional products to chose from, ranging from a 1, 2, 3 or 4 bedroom apartment, a 4 bedroom Royal Palm Villa, a 3 bedroom Golf Villa, due for completion in Summer 2021 and the 2 bedroom Golf Cottages; meaning you can enjoy the size of accommodation that suits your lifestyle.

With Fractional Ownership you own a specific time in a specific Royal Westmoreland villa. Fractional Ownership includes Club Membership to allow you and your guests to enjoy the world class amenities while securing the long term benefits of owning a villa. Sold in keeping with all of our property – full transparency and fixed pricing.

Owners may access the highly flexible Par Points internal exchange system; if the time you own is not ideal on a given year, you can spend the value like money to use a selection of Royal Westmoreland's other rental villas at different times of the year.

There are no restrictions on renting your villa or sending friends and family to enjoy your ownership.

The benefit of knowing Royal Westmoreland Fractional Ownership is a freehold title ownership, held in trust by First National Trustee Limited (FNTC) provides unparalleled security and re-salability. FNTC is an arms-length third party to ensure your ownership is protected, can be transferred for sale or willed on as part of your estate easily, efficiently and cost effectively.



Discover new options with Fractional Ownership

An elegant lifestyle awaits you as a Royal Westmoreland homeowner and club member, where you are part of an exclusive mature resort community of privileged and discerning homeowners. The property ownership offering is perfect for those who are accustomed to luxurious living, a high degree of privacy, world class amenities and exceptional service.

For those who love the Royal Westmoreland lifestyle and would like to explore the option of ownership. Fractional ownership delivers the perfect stepping stone. With Fractional Ownership you simply own the time you plan to spend in residence, enjoy all the privileges of ownership and membership whilst limiting the running costs to only the time you choose to own.

When you are ready to expand your lifestyle and purchase property, owners may choose to trade in the fractional share as a deposit against full ownership. Our Fractional Ownership programme allows you to buy a piece of a beautiful luxury residence for only the time you need and your investment can grow as your Royal Westmoreland lifestyle develops over time. Owners may choose to purchase a month now and in a few years trade in the fractional share as a deposit against a full ownership residence.

A prestigious resort in an exceptional Caribbean setting



Reasons to choose Fractional Ownership



Royal Westmoreland Full Club Membership



Deeded, freehold asset held with a Trustee



Ownership shares in the villas are fully transferable, sellable and willable



Internal exchange programme 'Par Points' allows the flexibility of storing and movement of time providing the benefit of year-round access



The fractional ownership may be traded into full ownership at any time as detailed on the Promissory Note that we issue when you complete the purchase



Access to Royal Westmoreland's estate facilities, golf course and private club



Annual scheduled maintenance programmes, turn-key service



Access to concierge before arrival and during stay, 7 days a week



Discounts off food and beverage outlets and golf merchandise at Royal Westmoreland



Vendor financing available



Vibrant social community

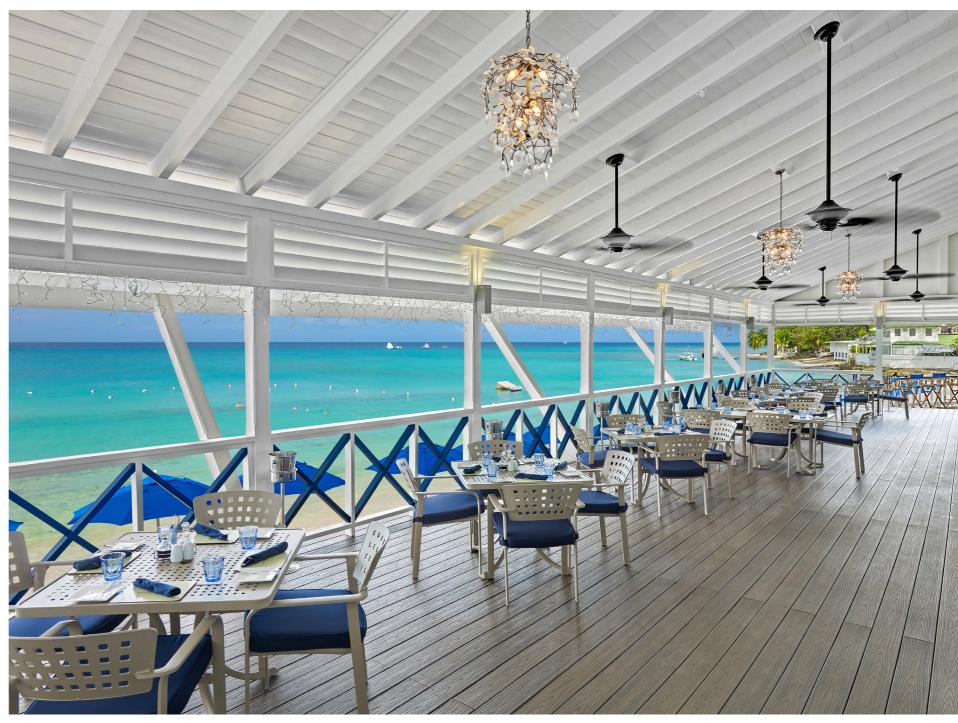
Exclusive Club Membership included

The best sunsets on the island! Our members love to experience Bajan beach life at The Beach Club. Our Beach Club offers attentive Bell Captain services, a beachfront private deck, complimentary sun loungers, shades and towels with plenty of watersports and our free shuttle service to and from the resort.

On resort activities include golf and tennis clinics, bridge classes and game nights. It's all here for you if you wish to join in, or simply relax on your sun lounger by the pool.

The Sanctuary, the resort's gymnasium, is fully air conditioned and equipped with state-of-the-art cardio equipment and a selection of weight training machines as well as free weights. There's also a naturally heated salt water swimming pool and a Jacuzzi situated by the gymnasium.

Also enjoy access to a par 72, 7045 yard championship golf course designed by Robert Trent Jones Jr, consistently rated as one of the top courses in the Caribbean. There is a full driving range and separate short game practice area available to fine tune your game alone or with one of our golf pros.









Customer Testimonials

s Flexibility
With Par Points

66

As I approach my first year of ownership, I want to tell you how pleased I am with my purchase at Royal Westmoreland. It was incredibly easy to purchase my property and complete the transaction while living in Canada. Your fees are transparent with no surprises or hidden extra costs. And best of all, I have the comfort of knowing all I have to do is book my flight. RWM looks after everything else!

I look forward to my next visit to your beautiful island and my stay at RWM.

Dan Poechman

Mactier, Ontario, Canada



We've been coming to Barbados since 2002, initially renting the villa from a business acquaintance on the Sandy Lane Estate. I've been aware of Royal Westmoreland since our first visit and its premium reputation as the venue of choice for many celebrities and sports personalities but at that time we would not have dreamed that we would end up building our Caribbean home here. My first experience of RWM was about 6 years later when friends who had been our guests several times invited us to stay with them in April in a rented villa here. We absolutely loved the place and our friends wanted to buy something out here so I happily went along with them to various viewings and appointments.

To cut a long story short, they bought in Sugar Cane Ridge and we eventually bought two weeks in Royal Palm Villa 2. I think it's fair to say that the sales team at RWM have always hit the right note as far as I'm concerned. Quietly persistent, well researched and good to deal with. My personal experience is that RWM have always delivered as promised and I've enjoyed chatting to the sales team over the years.

Whilst spending our first 2 weeks in RPV 2 we had such a great time that we decided to buy the subsequent 2 weeks as well At this point, I should note that a big factor in that decision was the great experience provided by the Guest Services Team and Housekeeping. They combine to make a stress-free luxury holiday. Fractional was a great way for us to try out the RWM experience. Fate took a hand and I learned that the single plot that I had always wanted at Lancaster Drive was available and the rest as they say is history, albeit greatly assisted by Greg and the Sales Team who were both as good as their word on buying back my accumulated RWM properties as part of the Lancaster Drive purchase.

The build experience of both properties was very easy, lots of communication and photos, plus the construction weeks meant we could come out to view. Both properties were delivered ready for us on time. I'd never heard of fractional before and was initially suspicious. It turned out to be a perfect first step to full ownership. I don't think we would ever have gone straight to buying Lancaster Drive had we not had the full RWM experience starting with the fractional.

We bought at RWM after looking at a number of countries and then within Barbados itself. RWM can deliver a turnkey property and management better than anyone else.

I love Barbados even though I hate sand and the beach. I love the people, the lifestyle, the view and the restaurants.

We holiday as a family, sometimes John and I on our own and we've also had friends to stay for a week here and there. we've also recommended others & will continue to do so.

Frances Dickens

London, UK

Par Points are an internal currency used to represent the value of your ownership based on size, season and location. You can spend the value like money in accessing fractional accommodations across the development. If you decide you cannot use your own weeks and want to come at a different time in a different unit, then subject to the 6-month reservation rules, Par Points can be used to reserve accommodation. Availability will change year to year based on the rental control of the villas, the Royal Apartments are the most available accommodations in Par Points.





Frequently asked questions

Peace of mind protection

Purchasing at Royal Westmoreland comes with our complete peace of mind protection. All ownership is transferred and registered with an independent trust company (www.fntc.com) and all monies paid by the customer are paid to the trust company. The trust will release the ownership certificate to the new owner and release monies to the developer at specific stages or on completion of the purchase.

How does the purchase process work?

We take an initial payment of £1,000 while you review the documents for a week or so and ask any questions at which point 10% of the purchase price is due to the trustee. You sign the Purchase Agreement and Promissory Note. We work with you on payment dates for the balance, typically payment is made in 30 days to the trustee unless financed.

What is included in the Annual Membership Fee (AMF) of the Villa?

- Full club membership with unlimited access to golf for yourself, spouse and children of any age. In addition, discounted access to golf for your guests.
- All running costs associated with the home and supporting the fractional ownership structure including full interior/exterior maintenance, sinking fund, property tax, insurance, accounting, administration, water, internet, phone and trustee management fees.
- Electricity is not included in the AMF as we charge electricity based on consumption.
- The AMF accounts are available to owners and we have a break out of the fees to show more detail available on request.
- Any surplus in fees charged is deposited into the sinking fund.
- The management companies fee is set at 10% of hard costs.
- You can request to review the AMF for previous years.
- Members may vote to change the management company through the trustee.
- The AMF is billed in February each year and due by March 1.

What are Par Points?

Par Points are an internal currency used to represent the proportional value of your Royal Palm Villa weeks. You can spend the value like money in accessing accommodations on resort. Par Points can be stored up for 2 years. The Villas in Par Points will change year to year based on rental control of the villas, the Royal Apartments are the most available accommodations in Par Points.

When is maintenance work carried out?

We have withheld the month of September from fractional sales to ensure an annual maintenance sweep of the residences. You can enjoy your home when here in the full confidence that all preventive maintenance is current.

What is finished and what is under construction?

The Royal Apartments (9), Royal Palm Villas 1–5 and the Golf Cottages 1–6 are completed and open for occupancy and sales. Royal Palm Villa 6 completes in December 2020 and Royal Palm Villa 7 in May 2021 and Royal Palm Villa 8 completes Dec 2021 and Golf Villa 1. (All open for preconstruction sales)

Added flexibility with Par Points?

Par Points are an internal currency used to represent the value of your ownership based on size, season and location. You can spend the value like money in accessing fractional accommodations across the development. If you decide you cannot use your own weeks and want to come at a different time in a different unit, then subject to the 6-month reservation rules, Par Points can be used to reserve accommodation. Availability will change year to year based on the rental control of the villas, the Royal Apartments are the most available accommodations in Par Points.

Can I rent my Villa/Cottage?

Yes, you are free to rent your Villa/Apartment/Cottage. Royal Westmoreland does not offer an owner's rental program.

Can I rent a golf buggy?

Yes, we will offer a rental 4 seat buggy for use by the Villa when in residence for USD\$175 a week.

How does golf access work when I am a Club Member?

During the time you own you are a full member of the club. Full membership means you, your partner and children of any age are full club members and golf is included. For guests of the owner, they play at a member's discounted rate. This includes access to the driving range, short game practice course and activities on the fixtures list.

Are there any onsite member benefits?

Yes, on presentation of your fractional ownership membership card, you will receive the following discounts:

- 10% off food and beverages at all food and beverage outlets.
- 10% off apparel and accessories in the golf shop (with the exception of golf clubs and already discounted items).
- 10% discount off any accommodation rentals booked directly through Royal Westmoreland (with the exception of Christmas / New Year weeks).
- We offer a pre-arrival stocking of sundries through guest services.

Are there owner referral benefits?

When an owner refers a client, who chooses to purchase fractional ownership at Royal Westmoreland we will credit 2% of the net sale price toward their Club Account.

Can I leave my clubs and some personal items to have in the Villa next year?

Yes, we have identified a storage service that can provide this, Store All can be contacted at www.storeallbds.com/; info@storeallbds.com; 246 429 7428.

Can I trade in my fractional ownership to own a residence at Royal Westmoreland full time?

Yes, fractional ownership is the perfect stepping stone to full time ownership. You can use the money you have paid as part payment towards owning your own residence at Royal Westmoreland. All new full ownership purchases require a minimum of 50% new money.

Frequently asked questions

Can I sell my shared ownership?

Yes, you are able to sell your ownership privately at any time, we fully support resales and direct clients to approved resale websites.

There is a transfer of beneficial owner fee of US\$800/Ownership Certificate due to the trustee for the re-issuing of the ownership documents. We as the developer fully support resales, as fractional ownership was built as a stepping stone to full ownership. If it is time for you to exit as an owner we are here to help.

Can I pass on my ownership to my children? / Do I need a lawyer?

Yes, the Villa ownership is held in a third part trust based in the Isle of Man and accountable to UK property/trust law, www.fntc.com, you will be transferring the beneficial interest for your property your time through the Trustee.

All due diligence and compliance have been performed by the developer during the process of placing the Villas/Cottages into Trust. You are welcome to have legal review; it is not required for the transaction.

What if the developer is no longer involved in Royal Westmoreland?

The Trustee is the third party that acts as the protectorate of the ownership to guarantee your right of occupancy and management of the Villa/Cottages. The trustee also assists owners in voting to replace the management company as needed. The structure continues independent of the developer.









To find out more please contact property sales Royal Westmoreland, St James, Barbados, W.I

Barbados +1 (246) 419 0394 **UK** +44 (0) 1524 782 649

royalwestmoreland.com