



TARGETED . . . Ray Hillier

HOLIDAYMAKERS looking to get out of timeshare contracts are being warned to watch out for scams.

If you decide to leave, it's common to use a timeshare relinquishment or exit firm to help you negotiate an end to the contract.

But scores of them are scam companies, employing the same touts who sold these deals in the first place – and will demand an up-front fee for legal expenses.

They often string you along – then just flit, folding the firm and leaving you in debt.

Up to 600,000 Brits have bought shares in holiday resorts – of which half are in Spain, a fifth in the UK and a quarter outside of Europe – a parliamentary report has found.

Keith Dewhurst, of the Timeshare Consumer Association, says: "Most of the time, these scam call centres are staffed by ex-timeshare staff."

Ray Hillier, 72, a retired maintenance electrician from Maidstone, Kent was pressured

SCAM WARNING ON TIMESHARE EXITS

into buying a timeshare in 1987 in Torremolinos, Spain. "We only used it once because interest rates went up so much and we just couldn't afford it," says Ray, who handed it back to the resort in 2012.

In 2020, he was then cold-called by a company in Tenerife who claimed the timeshare was still active and it was an "in perpetuity" contract, which meant his wife and sons could be held liable for outstanding fees.

He agreed to pay them £6,000 to cancel, but nothing ever came of it.

Then he was contacted by a Spanish firm in Mallorca who said they had the wherewithal to see the job through, and he paid out

£7,000. Next, he was called by a company in Manchester, who told him he had been scammed and that they could ensure the correct termination would be carried out, if he paid £7,440.

Ray says: "I feel a fool after paying out so much money, but I was so worried about passing on the debt to my wife and sons."

In Spain, there are two aspects to claims, following a Supreme Court ruling in 1999.

Firstly, you can sue the timeshare company for compensation for selling illegally.

Secondly, relinquishment is when you can't or don't want to sue, or have a timeshare outside Spain but want to free yourself from a

contract with extortionate fees. A relinquishment firm's expert services are advisable to help, says Mark Jobling, communications officer of timeshare exit firm ECC.

But be aware they will typically take 20 to 30 per cent as commission.

A genuine company is effectively lending you the legal fees to settle your case so a payment is normally required.

You can pursue your claim yourself, but it could involve several court appearances as well as communicating in the language of the country where you have your timeshare, Mark adds.

Carry out due diligence on timeshare exit companies and check for genuine customer reviews. You should also beware of "independent" consumer advice sites.

The Sun on Sunday found several are financed by an organisation representing timeshare resort owners – the very people who mis-sold the timeshares in the first place.

EUGENE COSTELLO

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SET A BUDGET

FIRST, decide your Christmas budget, then agree with family and friends on a spending limit for gifts.

Sarah Coles, from investment firm Hargreaves Lansdown, says: "If you start spending, run out of money, and try to impose spending rules in the middle of December, you're much more likely to upset people who have already forked out for your gifts."

Some families take the pressure off by agreeing presents for children only, or by holding a secret Santa.

Tom Church, co-founder of shopping community latestdeals.co.uk, says: "To avoid overspending, my family does a secret Santa with a twist. Last year, we used a dupe challenge, where we bought each other copies of luxury goods. It made it fun and affordable."



TOY DEALS

IT pays to shop around on toys, as prices vary hugely.

Last year consumer group Which? found a bumper trolley of toys was £200 cheaper at Smyths Toys than The Entertainer, with Amazon being the second cheapest and Argos third. It's worth checking out the supermarkets in November, as many hold half-price toy sales.

Argos also has half-price deals, as well as two-for-£15 and two-for-£20 offers.

Sarah-Jane says: "Head directly to the manufacturers' websites, too, as some of them have started Black Friday deals already. For example, Lego has 30 per cent off selected sets right now."

The Dog-E pooch robot, RRP £89.99, is on this year's top 20 toy list by DreamToys and you can find it at Smyths for £74.99.



MAKE YOUR OWN HAMPER

SHOPPERS snapping up Christmas hampers can pay twice as much for the contents compared to buying the items individually from the same stores.

It makes more sense to buy a pretty box or basket and fill it with your own carefully chosen gifts that you can tailor to the taste of the recipient.

If money is tight, Aldi and Lidl do bargain versions of fancy items, such as festive gin and chocolate florentines, for just a fraction of the prices that are charged by the higher-end supermarkets.

You can buy affordable hamper kits from stores including The Works or Hobbycraft.

Vix adds: "If you are making multiple hampers, you can take advantage of everyday three-for-two offers on everything from cosmetics to coffee."



Cut the cost of giving

PRESSURED budgets will see almost half of us slash festive spending this Christmas.

One in four will have less than £300 to cover the celebrations, including presents, decorations and food, according to research by topcashback.co.uk.

The cost-of-living crisis means

it's now all the more important to bag bargains and discounts or come up with low-cost but fabulous gift ideas.

HARRIET COOKE asks a team of experts for their top tips for giving presents that mean the world but do not also cost the earth.

JOY STORY . . . save on Christmas gifts for the family

MEANING OVER MONEY

A THOUGHTFUL, inexpensive gift such as photos or kids' artwork may mean far more than a pricey shop-bought one.

Sarah-Jane Outten, shopping expert at myvouchercode.co.uk, said: "All those school photo prints you have tucked away in a drawer make wonderful gifts for grandparents when popped in a frame. Or if you have a young artist at home, framing the artwork they lovingly created makes a gorgeous gift that family members will treasure for years to come."

Take your own pictures then get them printed as a present. Tesco prints 6in by 4in photos for 7p each.

And providers including FreePrints, Snapfish and Photobox offer free printing services where you only need to pay delivery costs.



BIG-TICKET GIFTS

IF you're planning to buy an expensive gift such as a phone or TV, it may be worth holding out until Black Friday on November 24.

Check if a deal is genuine by looking at the price history, either through camelcamelcamel.com which tracks Amazon, or idealo.co.uk, which gives the lowest cost across different retailers over the past year. Use a comparison site such as pricerunner.com to find the lowest current price, but only buy from reputable retailers.

The Black Friday app, run by latestdeals.co.uk, gathers all the best offers in one place and compares them to other sellers. Sign up for your favourite retailers' newsletters to get discount codes and sales, plus perks such as free shipping.

Vix Leyton, expert at hotukdeals.com, says: "If you're not in a rush it's worth leaving your item in the basket for a day to see if you are re-targeted with an offer to close the deal."



CHECKING OUT

BEFORE hitting the pay button, check to see if you can bag some extra cash off. Discount codes are listed on many sites and easy to find with a quick Google search.

It can be a trial-and-error process, as some listed codes may have expired or only be valid for certain ranges, but a code that works can give a worthwhile saving. Another way to nab a reduction is to haggle on a retailer's live chat site.

Ele Clark, Which? retail editor, adds: "Some retailers are more likely to offer you a discount than others, but if you can say that you have seen the same item cheaper elsewhere, they might be more inclined to offer you money off."

Which? said its biggest haggling wins on live chats included a 12-per-cent discount on a £1,629 laptop from Dell and 20 per cent off full-price items at Boden.

