

Terms and Conditions Governing The CIMB Bank Berhad Regional Golf Program 2019

1. Holders of the CIMB World Mastercard issued by CIMB Bank Berhad, Singapore Branch (“**CIMB Bank**”) (“**CIMB Credit Card**”) are entitled to certain privileges under CIMB’s Regional Golf 2019 Program (the “**Program**”). The Principal and/or Supplementary Cardholder of the CIMB Credit Cards shall be referred to as the “**CIMB Cardmember**”. The golfing privileges granted are subject to the respective terms and conditions set out herein and those of the participating golf clubs (“Participating Golf Clubs”). The golfing privileges are personal to the CIMB Cardmember and are neither transferable nor exchangeable for cash, credit or other goods and services. The Program is valid until 31 December 2019, unless otherwise stated and save for the following club(s):
 - (i) for Bukit Jawi Golf Resort in Malaysia, the Program is valid till 30 June 2019.
2. Subject to advance bookings being made in accordance with the terms hereof and all payments being successfully charged to the CIMB Cardmember’s relevant CIMB Credit Card: -
 - (i) each Principal and Supplementary CIMB Cardmember shall be entitled to complimentary green fees when they play at Participating Golf Clubs in Malaysia; and
 - (ii) only Principal CIMB Cardmembers shall be entitled to complimentary green fees when they play at Participating Golf Clubs in Singapore, Indonesia, Thailand, Cambodia, Philippines and Vietnam. For the avoidance of doubt, Supplementary CIMB Cardmembers shall not be entitled to complimentary green fees when they play at Participating Golf Clubs in Singapore, Indonesia, Thailand, Cambodia, Philippines and Vietnam.

The list of the Participating Golf Clubs in Singapore, Malaysia, Indonesia, Thailand, Cambodia, Philippines and Vietnam under the Program can be found on www.cimbbank.com.sg. For certain Participating Golf Clubs, the privileges of complimentary green fees will not be available during weekends and public holidays.
3. All golf bookings must be made by CIMB Cardmembers at least 7 days in advance but not more than 14 days ahead (not including the date of booking and tee off date) by emailing CIMB Privileges Reservations at cimbsg.golf@cimb.com. The email booking should contain the following information:
 - (i) Name of Golf Club
 - (ii) Tee off Date
 - (iii) Tee off Time
 - (iv) Cardmembers' name
 - (v) Cardmembers' NRIC or Card number
 - (vi) Cardmember's email address
4. Golf reservations will be given priority to Singapore Principal Cardmembers who have maintained a minimum of S\$2,000 (in retail spend and/or balances that have been brought forward from the previous statement) in either of their recent past 2 months' credit card statements.
5. Golf clubs will not entertain any bookings under this Program directly from CIMB Cardmember(s) and CIMB Cardmember(s) will not be granted privileges without booking through CIMB Privileges Reservations. Confirmation of golf bookings shall be subject to availability and confirmation by the Participating Golf Club. Golf club member(s) cannot make bookings directly with the golf club and transfer the confirmed tee times over to the CIMB Cardmembers, and CIMB Cardmembers are not allowed to make a booking with CIMB Privileges Reservations on behalf of other golf club members.
6. By contacting CIMB Privileges Reservations, CIMB Cardmembers agree and consent to CIMB Bank and/or their related corporations to collecting, using and disclosing the CIMB Cardmember’s personal

data to their service providers for the purpose of making and administering golf bookings, reservations and/or registration.

7. CIMB Cardmembers will be required to pay all buggy fees, caddy fees, tips, government taxes, service charges and other ancillary charges which the Participating Golf Club may specify and charge from time to time, which shall be paid with his/her CIMB Credit Card. CIMB Cardmembers acknowledge that if so required by the Participating Golf Club, the CIMB Cardmember may be charged with advance payment from the CIMB Cardmember's account, after the CIMB Cardmember has been informed of the same. There will be no rain check issued by the Participating Golf Club after tee off.
8. Unless otherwise stipulated by the Participating Golf Club, guests of Principal CIMB Cardmembers are required to pay green fees, buggy fees, caddy fees, taxes, service charges and other ancillary charges at the rates prescribed by the Participating Golf Club. CIMB Cardmembers shall pay for these fees with his/her CIMB Credit Card. There is no limit to the number of guests but bookings are subject to availability. Rates are subject to change by the Participating Golf Clubs without notice.
9. The privileges available under the Program is valid for golf course access only and does not extend to access to the other facilities at the Participating Golf Club. The privileges under the Program may not be used by CIMB Cardmember(s) or their guests in conjunction with any other golf promotions.
10. CIMB Cardmembers are only entitled to play a maximum of four (4) times at each Participating Golf Club per calendar year under the Program.
11. Cancellations or rescheduling of golf bookings (whether it is to the golfer's name, date of play or tee off time) will be at the discretion of the Participating Golf Club and subject to their prevailing cancellation / rescheduling charges. By way of information, the current cancellation and rescheduling policies of the Participating Golf Clubs in Singapore, Malaysia, Indonesia, Thailand, Cambodia, Philippines and Vietnam are set out below. The Participating Golf Clubs may amend their respective policies from time to time without having to give any prior notice to CIMB Cardmembers and the amended policies shall be binding on CIMB Cardmembers. CIMB Cardmember hereby authorizes CIMB Bank, to debit the CIMB Cardmember's CIMB Credit Card account immediately and without notice in respect of any cancellation or rescheduling charges or administrative fees imposed by the relevant golf club.
12. CIMB Cardmember can only hold a maximum of one (1) advance booking for golf clubs in the country where such CIMB Cardmember's CIMB Credit Card is issued and cannot make any further bookings until the current booked game has been played. For golf clubs in a country other than the country in which the CIMB Credit Card was issued, the CIMB Cardmember can make a maximum of two (2) advance bookings.
13. Upon arrival and registration at the golf club booked, CIMB Cardmembers must produce the following: -
 - (i) Valid handicap card (for all Participating Golf Clubs); and
 - (ii) CIMB Credit Card

The minimum number of golfers per flight shall be as prescribed by the respective Participating Golf Club(s).
14. Each participating CIMB Cardmember acknowledges that his participation in the Program including golfing at the respective Participating Golf Clubs is undertaken at his own risk and hereby releases CIMB Bank and each of their respective employees, agents and authorized representatives, from any claim, loss, damage, death, injury, cost or expense (including any claim for legal costs and/or legal

expenses) sustained or incurred by him/her in connection with their enjoyment of the privileges and promotions whether in the course of playing golf or otherwise.

15. CIMB Bank, does not guarantee or warrant the quality of or the services performed by the Participating Golf Clubs and shall not be liable for any deficiency, delay or imperfection of such golf club and/or golf course or in such services or for any loss or damage that may be suffered, or any personal injury or death to any CIMB Cardmembers, their guests or any other customer directly or indirectly by the use or non-use of the services provided by the golf club.
16. Without prejudice to the generality of clause 19, CIMB Bank, reserves the right to remove or replace any Participating Golf Clubs under this Program, cancel, terminate or suspend all or any of the privileges and promotions contained in the Program and/or to amend any of the terms and conditions herein, with notice in accordance with the terms hereof. For the avoidance of doubt, removal or replacement of any Participating Golf Club, cancellation, termination or suspension by CIMB Bank, of the privileges and promotions granted or amendment of terms and conditions shall not entitle any of the CIMB Cardmembers to any claim or compensation against CIMB Bank, for any losses or damages suffered or incurred by the CIMB Cardmember as a direct or indirect result of such removal or replacement, cancellation, termination, suspension or amendment of terms and conditions.
17. The participating local and regional golf clubs reserve their respective rights to amend the terms and conditions or rules and regulations of their respective golf clubs and impose new terms and conditions or rules and regulations from time to time without having to give any prior notice to CIMB Cardmembers. CIMB Cardmembers will be bound by the altered and/or new terms and conditions or rules and regulations.
18. CIMB Cardmembers acknowledge and agree that any dispute concerning the services of each participating golf club shall be settled directly between the CIMB Cardmember and the Participating Golf Club. CIMB Bank will not be responsible for resolving any disputes or for the dispute itself. Each CIMB Cardmember acknowledges and agrees that in the case of any dispute in relation thereto, the decision of the participating golf club shall be final and conclusive.
19. CIMB Bank, reserves the right, at anytime without any liability upon giving of notice, to:-
 - (i) withdraw any of the privileges and promotions featured under the Program;
 - (ii) substitute any of the privileges and promotions featured under the Program with other privileges and promotions of similar value
 - (iii) extend, modify, suspend, shorten, discontinue, cancel or terminate the privileges and promotions under the Program; and
 - (iv) amend (whether by addition, deletion, modification, variation or otherwise howsoever) any of the terms and conditions stated herein.
20. Any notice relating to the Program to be given by CIMB Bank may be effected by any of the following means of communication: -
 - (i) by posting a notice in CIMB Bank's branch premises; and/or
 - (ii) by way of an ordinary post to the CIMB Cardmember's last known address in the records of CIMB Bank; and/or
 - (iii) by short messaging system (SMS) or electronic mail; and/or
 - (iv) by posting a notice at CIMB Bank's website.

Such notification shall be deemed to have been served on the CIMB Cardmember as from the date of communication and shall be deemed as binding on the CIMB Cardmember as from the date of communication of the notification or from such other date as may be specified by the CIMB Bank in the notification.

21. These terms and conditions, as amended from time to time, shall prevail over any provisions or representations contained in any other promotional material advertising the Program. CIMB Cardmembers who are claiming the privileges under the Program will be deemed to have read, understood and agreed to be bound by these terms and conditions.
22. In case of dispute relating to these terms and conditions or the Program, the decision of CIMB Bank shall be final, conclusive and binding. No correspondence or claims will be entertained.
23. All other terms and conditions applicable to and governing the use of CIMB Credit Cards and Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012 will continue to apply with full force and effect. For full details, please visit www.cimbbank.com.sg.
24. These terms and conditions shall be governed by the laws of Singapore and the CIMB Cardmembers irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
25. A person who is not a party to any agreement governed by these terms and conditions shall not have any right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of these terms and conditions.

CANCELLATION AND RESCHEDULING POLICIES OF PARTICIPATING GOLF CLUBS

By way of information, the current cancellation and rescheduling policies of the participating golf clubs in Singapore, Malaysia, Indonesia, Thailand, Cambodia, Philippines and Vietnam are set out below. The participating golf clubs may amend their respective policies from time to time without having to give any prior notice to CIMB Cardmembers and the amended policies shall be binding on CIMB Cardmembers.

Country / City	Golf Club	Cancellation / Rescheduling Policy
Singapore	All Golf Clubs	Any cancellation made before the booked time shall render CIMB Cardmembers subject to the following charges:- <ul style="list-style-type: none"> a) 3 working days* or more before tee off S\$10 per flight. b) 2 working days* or less before tee off date S\$150 per flight. c) No show or late arrival on tee off date 100% golf charges paid. *Cut off time is 4.00 pm (Singapore time) and “working day” means a day which is not a Saturday, Sunday or public holiday in Singapore.
Malaysia	Bukit Kemuning Golf & Country Club	Cancellation must be made 24 hours before allotted tee off time. Late cancellation and no show fee at RM100 per allotted tee off time.
	Eastwood Valley Golf & Country Club	Cancellation must be made 48 hours before the allotted tee off time.
	Impian Emas Golf & Country Club	
	Nilai Springs Golf & Country Club	
	Orna Resort	
	Palm Garden Golf Club	
	Palm Resort Golf & Country Club	
	Penang Golf Resort	
	Ponderosa Golf & Country Club	
	Tanjong Puteri Golf Resort	

Country / City	Golf Club	Cancellation / Rescheduling Policy
	Tiara Melaka Golf & Country Club	
	Bukit Jawi Golf Resort	Cancellation must be made 36 hours before the allotted tee off time.
	Penang Golf Club	Cancellation must be made 48 hours before allotted tee off time. Late cancellation and no show fee at RM40 per allotted tee off time.
	The Legends Golf & Country Resort	Cancellation must be made 48 hours before allotted tee-off time. Late cancellation and no show fee at RM250 (weekday) & RM390 (weekend / public holiday).
	Tropicana Golf & Country Resort	Cancellation must be made 24 hours before allotted tee off time. Late cancellation and no show fee at RM250 (weekday) & RM390 (weekend).
Indonesia	All Golf Clubs	<p>Any cancellation made before the booked time shall render CIMB Cardmembers subject to the following charges:-</p> <ul style="list-style-type: none"> a) 75% of the total costs* if such cancellation is made 2 working days** before the tee off for weekday / non-public holiday bookings or 75% of the total costs * for weekend / public holiday bookings. b) 100% of the total costs* if such cancellation is made 1 working day** before the tee off (for working days, weekends and public holiday bookings). c) 100% of the total costs* will be charged as penalty due to the absence (no show) or any delay to meet the established tee off schedule. <p>* Total costs shall include green fee, buggy fee, caddy fee, insurance and locker fee.</p> <p><i>**Cut off time is 3.00 pm for Indonesia and “working day” means a day which is not a Saturday, Sunday or public holiday in Indonesia or the district / state where the Participating Golf Club is located. In case of the rescheduling of any confirmed tee off times from the booked time (which rescheduling is subject to availability) CIMB Cardmembers will be levied an administrative fee of USD10.00 (or equal amount in local currency) per change.</i></p>

Country / City	Golf Club	Cancellation / Rescheduling Policy
Thailand	All Golf Clubs	<p>Any cancellation made 3 working days* or less, before the booked time shall render CIMB Cardmembers subject to the following charges:-</p> <ul style="list-style-type: none"> a. 3 working days before tee off THB800 per change b. 2 working days or less, no show or late arrival before tee off 100% of total golf charges** c. Changes of dates within the cancellation period is considered a cancellation and penalty will apply as above. <p>*Cut off time is 4.00 pm (Singapore time) and “working day” means a day which is not a Saturday, Sunday or public holiday in Singapore.</p> <p>** <i>Total golf charges will include buggy & caddy fees.</i></p>
Cambodia, Siem Reap	Angkor Golf Resort	<p>Any cancellation made 3 working days* or less, before the booked time shall render CIMB Cardmembers subject to the following charges:-</p> <ul style="list-style-type: none"> a. 3 working days before tee off USD25 per change b. 2 working days or less, no show or late arrival before tee off 100% of total golf charges** c. Changes of dates within the cancellation period is considered a cancellation and penalty will apply as above. <p>* <i>Cut off time is 4.00 pm (Singapore time) and “working day” means a day which is not a Saturday, Sunday or public holiday in Singapore.</i></p> <p>** <i>Total golf charges will include buggy & caddy fees.</i></p>
Philippines, Manila	The Riviera Golf Club	<p>Any cancellation made 3 working days* or less, before the booked time shall render CIMB Cardmembers subject to the</p>

Country / City	Golf Club	Cancellation / Rescheduling Policy
	Sherwood Hills Golf Club	<p>following charges:-</p> <ul style="list-style-type: none"> a. 3 working days before tee off PHP1200 per change b. 2 working days or less, no show or late arrival before tee off 100% of total golf charges** c. Changes of dates within the cancellation period is considered a cancellation and penalty will apply as above. <p><i>* Cut off time is 4.00 pm (Singapore time) and “working day” means a day which is not a Saturday, Sunday or public holiday in Singapore.</i></p> <p><i>** Total golf charges will include buggy & caddy fees</i></p>
Philippines, Cavite	Eagle Ridge Golf & Country Club	<p>Any cancellation made 3 working days* or less, before the booked time shall render CIMB Cardmembers subject to the following charges:-</p> <ul style="list-style-type: none"> a. 3 working days before tee off PHP1200 per change b. 2 working days or less, no show or late arrival before tee off 100% of total golf charges** c. Changes of dates within the cancellation period is considered a cancellation and penalty will apply as above. <p><i>* Cut off time is 4.00 pm (Singapore time) and “working day” means a day which is not a Saturday, Sunday or public holiday in Singapore.</i></p> <p><i>** Total golf charges will include buggy & caddy fees</i></p>
Vietnam, Danang	Montgomerie Links Sky Lake Resort & Golf Club	<p>Any cancellation made 3 working days* or less, before the booked time shall render CIMB Cardmembers subject to the following charges:-</p> <ul style="list-style-type: none"> a. 3 working days before tee off USD25 per change b. 2 working days or less before tee off 100% of total golf charges** c. Changes of dates within the cancellation period is considered a cancellation and penalty will apply as above. <p><i>* Cut off time is 4.00 pm (Singapore time) and “working day” means a day which is not a Saturday, Sunday or public holiday in</i></p>

Country / City	Golf Club	Cancellation / Rescheduling Policy
		<p>Singapore.</p> <p>** Total golf charges will include buggy & caddy fees</p>
Vietnam, Ho Chi Minh	San Golf Tan Son Nhat	<p>Any cancellation made 3 working days* or less, before the booked time shall render CIMB Cardmembers subject to the following charges:-</p> <ol style="list-style-type: none"> 3 working days before tee off USD25 per change 2 working days or less before tee off 100% of total golf charges** Changes of dates within the cancellation period is considered a cancellation and penalty will apply as above. <p><i>* Cut off time is 4.00 pm (Singapore time) and "working day" means a day which is not a Saturday, Sunday or public holiday in Singapore.</i></p> <p>** Total golf charges will include buggy & caddy fees</p>
Vietnam, Hanoi	Laguna Lang Co Golf Club	<p>Any cancellation made 5 working days or less, before the booked time shall render CIMB Cardmembers subject to the following charges:-</p> <ol style="list-style-type: none"> 5 working days before tee off VND562,500 per change 4 working days before tee off 50% of total golf charges** 3 working days or less before tee off 100% of total golf charges** Changes of dates within the cancellation period is considered a cancellation and penalty will apply as above. <p><i>* Cut off time is 4.00 pm (Singapore time) and "working day" means a day which is not a Saturday, Sunday or public holiday in Singapore.</i></p> <p>** Total golf charges will include buggy & caddy fees</p>