

## Terms and Conditions

### AFFIN Premium Cards Golf Privilege Programme (“Programme”)

#### 1. Definition

- 1.1 The AFFIN Premium Cards Golf Privilege (“Programme”) is organized by Affin Bank Berhad and Affin Islamic Bank Berhad (the “Bank”). The Programme is subject to the respective terms and conditions (“T&C”) set out herein. The following words and expression shall have the following meaning, unless the context otherwise requires:
- 1.1.1 “**AFFINBANK**” shall mean Affin Bank Berhad (25046-T).
  - 1.1.2 “**AFFIN ISLAMIC**” shall mean Affin Islamic Bank Berhad (709506-V).
  - 1.1.3 “**Cardmember(s)**” refers to holders of AFFINBANK and AFFIN ISLAMIC Credit Card/Credit Card-i.
  - 1.1.4 “**AFFIN Premium Cards**” refers to World Mastercard and Visa Business Platinum Credit Card/Credit Card-i issued by the Bank.

#### 2. Programme Period

- 2.1 The Programme is valid from **15 July 2018** to **14 July 2020** both dates inclusive, or such other period(s) as may be determined by the Bank (“Programme Period”) from time to time.

#### 3. Golf Privilege Programme

- 3.1 There are two (2) sub-programmes under this Programme:
- (i) Complimentary Green Fees
  - (ii) Privileged Golf Access
- 3.2 Cardmembers could enjoy the above programmes if meet the criteria set for each programme herein.
- 3.3 **Complimentary Green Fees Programme**
- 3.3.1 The Programme is open to AFFIN Premium Cards Cardmember who meet the criteria set out below (“Eligible Cardmember”):
- 3.3.1(i) All principal cardmember of AFFIN Premium Card;
  - 3.3.1(ii) Achieve a minimum spend requirement of RM2,000 in the previous month’s AFFIN Premium Cards statement or RM24,000 per annum prior tee-off. Minimum spend amount shall exclude Balance Transfer and monthly instalment plan.
  - 3.3.1(iii) Hold a valid AFFIN Premium Card and whose AFFIN Premium Card account is in good standing at all times during the Programme Period.
- 3.3.2 Eligible Cardmember could enjoy complimentary green fees at ten (10) golf clubs in Malaysia and two (2) golf clubs in Indonesia (“Participating Golf Clubs”), subject to booking conditions listed hereunder.
- 3.3.3 List of participating golf clubs:

Malaysia	Indonesia
Amverton Cove Golf Island Resort, Selangor*	Klub Golf Bogor Raya, Jakarta Riverside Golf Club, Bogor
Bukit Jawi Golf Resort, Penang*	
Glenmarie Golf & Country Club, Selangor*	
Horizon Hills Golf & Country Club, Johor*	
IOI Palm Garden Golf Club, Selangor*	
Kota Permai Golf & Country Club, Selangor	
Penang Golf Club, Penang*	
Seremban International Golf Club, Negeri Sembilan*	
Tiara Melaka Golf & Country Club, Melaka*	
Tropicana Golf & Country Resort, Selangor*	

\*Not available for weekend tee-off

- 3.3.4 Eligible Cardmembers can play up to three (3) rounds in a month - limited to a maximum of two (2) rounds of golf on weekdays and one (1) round on weekends.
- 3.3.5 The total of three (3) rounds can be used in either Malaysia or Indonesia or both countries as long as the games are booked and completed within the same month.
- 3.3.6 Bookings for weekend tee-off are restricted to Sunday afternoon tee-off from 12.00pm onwards only and shall be subject to availability.
- 3.3.7 For bookings of golf clubs in **Malaysia**:
  - 3.3.7(i) No paying guest is required.
  - 3.3.7(ii) Eligible Cardmembers can play together in the same flight, however each Eligible Cardmember can only book a maximum of one (1) flight per booking and cannot book for the next golf game until the current booked game has been played.
- 3.3.8 For bookings of golf clubs in **Indonesia**:
  - 3.3.8(i) Each Eligible Cardmember must be accompanied by at least two (2) paying guests for each booking.
  - 3.3.8(ii) Eligible Cardmember can book a maximum of two (2) flights per booking however bookings shall be subject to Programme accessibility conditions.
- 3.3.9 Guest(s) of Eligible Cardmember(s) ("Paying Guest") must be booked through Bank's World Mastercard and Visa Business Platinum Card Dedicated Line at 0382302323 to enjoy discounted green fees of at least 5% off walk-in or published rates ("AFFIN Premium Cards Discount rate"), where applicable.
- 3.3.10 Unless otherwise specified, booking for weekdays tee-off must be made at least four (4) working days in advance; at least six (6) working days in advance for weekends / local public holidays tee-off, but cannot be made beyond fourteen (14) working days in advance.

**3.4 Privileged Golf Access Programme**

- 3.4.1 Applicable to Principal and Supplementary Cardmembers of AFFIN Premium Cards ("Eligible Cardmembers").
- 3.4.2 Eligible Cardmembers may enjoy exclusive access at a preferred rate at four (4) golf clubs in Singapore, Vietnam, Thailand and Philippines ("Participating Golf Clubs"), subject to booking conditions listed hereunder.
- 3.4.3 List of Participating Golf Clubs as follows:

Golf Club	Country
Sembawang Country Club	Singapore
Tan Son Nhat Golf Course, Ho Chi Minh	Vietnam
Uniland Golf & Resort, Bangkok	Thailand
Forest Hills Golf & Country Club	Philippines

- 3.4.4 Eligible Cardmembers can play unlimited rounds at the Participating Golf Clubs, subject to availability.
- 3.4.5 Unless otherwise specified, booking for weekdays tee-off must be made at least seven (7) working days in advance; at least fourteen (14) working days in advance for weekends / local public holidays tee-off, but cannot be made beyond twenty-one (21) working days in advance.
- 3.5 Unless otherwise specified, there must be a minimum of two (2) golfers per flight, per weekdays tee-off booking, and a minimum of three (3) golfers per flight, per weekends / public holidays tee-off booking for both Complimentary Green Fee and Privileged Golf Access Programmes.
- 3.6 The respective golf clubs may impose such minimum golfer requirement per flight as per club rules. In the event of incomplete ball-flight(s), the golf club reserves the right to pair up players at its discretion.

#### 4 Programme Mechanics

- 4.1 This Programme is only available to Eligible Cardmember(s) who book through Bank's World Mastercard and Visa Business Platinum Card Dedicated Line at 0382302323. Eligible Cardmembers(s) will not be able to enjoy the Programme offer if utilizing a tee-time booked by a club member. Similarly, the Programme offer does not apply when a club member makes a booking directly at the Participating Golf Club and transfer the confirmed tee-time over to the Eligible Cardmember.
- 4.2 Eligible Cardmember is required to make flight booking through Bank's World Mastercard and Visa Business Platinum Card Dedicated Line at 0382302323 between 9.00 a.m to 4.00 p.m on weekdays ("Booking Hour"). Booking request made after the Booking Hour or on weekends / public holidays will be processed on the next working day.
- 4.3 Eligible Cardmember will be notified on their booking status via phone call or SMS or email or any other method that the Bank deemed appropriate within forty-eight (48) hours from processing time.
- 4.4 All applicable charges for Eligible Cardmember and/or Paying Guest will be charged to Eligible Cardmember's AFFIN Premium Card account upon confirmation of tee-off booking by the relevant golf clubs.

#### 5 Payment, Amendment, Cancellation and No-Show Terms

- 5.1 All payments for green fees and/or applicable charges for Eligible Cardmember(s) and/or Paying Guest must be made upon successful tee-off booking and charged to the Eligible Cardmember's AFFIN Premium Cards account. Charges will be reflected on the Eligible Cardmember's Statements as transactions with 'Access3 Marketing Pte Ltd' description. Rates quoted are exclusive of taxes and are subject to change without notice.
- 5.2 The Bank reserves the right to cancel any tee-off booking if payment for green fees and/or applicable charges is not settled prior to tee-off.
- 5.3 The following amendment / cancellation / no show charges apply to Eligible Cardmember(s) and their Paying Guest:

Time	Rate
More than 3 days before tee-off date	RM40.00 per change / booking
Equal or less than 3 days to tee-off date / No show	100% of total golf charges

- 5.4 For avoidance of doubt, 100% of golf charges refer to the visitor green fee, applicable caddy and/or buggy, insurance and other fees as imposed by the Participating Golf Club.
- 5.5 Amendment, cancellation or no-show fees will be charged to Eligible Cardmember's AFFIN Premium Cards and until such time these fees are paid, Eligible Cardmember will not be allowed to make the next tee-off booking.

#### 6 Other Programme Terms and Conditions

- 6.1 All golf games must be completed by 14 July 2020.
- 6.2 The Programme cannot be used by Eligible Cardmembers or their guests in conjunction with any golf promotion or for participation in any golf tournament and/or corporate / social golf arrangements at the respective golf clubs.
- 6.3 Participating Golf Clubs will not accept direct enquiries and/or bookings for this Programme and reserves the right to refuse to apply the AFFIN Premium Card Discount Rate during promotional periods.
- 6.4 Eligible Cardmember(s) are responsible for arranging the minimum number of golfers required, with a minimum of two (2) golfers per flight for weekdays tee-off and a minimum of three (3) golfers per flight for weekends / local public holidays tee-off, subject to pairing at the golf club's discretion.

- 6.5 Should any golfer arrive late for his/her booked tee-time, the golf club reserves the right to refuse the player to tee-off and no restitution will be made.
- 6.6 Eligible Cardmember(s) and his/her Paying Guest are required to pay for the use of the buggy and caddy at normal published rates. Any other applicable fees or charges are to be borne by the Eligible Cardmember and his/her Paying Guest.
- 6.7 Eligible Cardmember and his/her Paying Guest should hold valid golfer's insurance at time of booking of golf game.
- 6.8 Eligible Cardmember and his/her Paying Guest must have a valid handicap and the golf club may require golfers to produce their handicap card upon registration.
- 6.9 There will be no rain check after tee-off.
- 6.10 The Programme is valid for golf course access only and does not constitute a golf club membership. Eligible Cardmember and/or their guests will not have access rights to other facilities at the golf club.
- 6.11 Eligible Cardmember and their Paying Guest agree that all risks associated with their use of the Programme shall be borne by them solely. The Bank and/or its golf booking provider do not assume liability and Eligible Cardmember shall not make any claim whatsoever against the Bank and/or its golf booking provider for injury or bodily harm or loss of or damage to property, howsoever caused, arising from or in connection with this Programme.
- 6.12 The Bank reserves the right to change and/or amend the terms and conditions of this Programme, remove or replace any Participating Golf Club offered in this Programme with prior notice with at least twenty-one (21) calendar days.
- 6.13 The terms and conditions, rules and regulations of each Participating Golf Club shall apply. Each club reserves its right to amend its terms and conditions, rules and regulations or impose new terms and conditions, rules and regulations without prior notice to Eligible Cardmember.
- 6.14 In the case of any dispute regarding the terms and conditions herein, the Bank reserves the right of final decision.

## **7 Adherence to the Programme Terms dan Conditions**

- 7.1 All Cardmembers shall be required to adhere to the Programme Terms and Conditions.
- 7.2 All Terms and Conditions stipulated herein are governed by and construed in accordance to the laws of Malaysia and any legal disputes shall be commenced and heard in courts in Kuala Lumpur.
- 7.3 The Bank may change, amend and/or modify any of Terms and Conditions stipulated herein from time to time and any changes will be announced with at least twenty-one (21) days on the Bank website at [www.affinonline.com](http://www.affinonline.com) and [www.affinislamic.com.my](http://www.affinislamic.com.my).
- 7.4 The Programme is subject to the AFFINBANK World Mastercard Credit Card Terms and Conditions, AFFINBANK / AFFIN ISLAMIC Visa Business Platinum Terms and Conditions and AFFIN ISLAMIC Credit Card-i Terms and Conditions, or such other Credit Card/Credit Card-i Terms and Conditions that may be added from time to time.
- 7.5 **By participating in this Programme, Cardmember agrees and authorises the Bank to disclose their details (including but not limited to name, NRIC number, phone numbers and email address) to golf tee-off booking provider for the necessary booking arrangement.**
- 7.6 Please refer to our Group Privacy Notice available by walk-in at any Affin Bank Group offices or branches or on the website at [www.affinonline.com](http://www.affinonline.com) and [www.affinislamic.com.my](http://www.affinislamic.com.my).
- 7.7 The Cardmember shall comply with the provisions of the Financial Services Act 2013, Islamic Financial Services Act 2013, the Foreign Exchange Administration Rules issued by Bank Negara Malaysia and regulations, notices and guidelines thereto and shall arrange, coordinate, manage and obtain all the necessary consents, licenses, approvals or authorisations required in connection with the execution, performance, validity or enforceability of the Transaction Documents.
- 7.8 For any assistance, feedback and/or complaints related to this Programme, Cardmember may contact the Bank at following channels:



- Dedicated Line for AFFINBANK and AFFIN ISLAMIC World Mastercard and Visa Business Platinum at 03-8230 2323;
  - Contact Centre at 03-8230 2222; or
  - E-mail to [cardservices@affinbank.com.my](mailto:cardservices@affinbank.com.my) or [worldcard@affinbank.com.my](mailto:worldcard@affinbank.com.my) (for World Mastercard Cardmembers only).
- 7.9 The Bahasa Malaysia version of the terms and conditions is available at [www.affinonline.com](http://www.affinonline.com) and [www.affinislamic.com.my](http://www.affinislamic.com.my).