TERMS AND CONDITIONS

1. Programme Mechanics

- Offer is valid from 12th October 2011 to 11th October 2012
- Applicable to Principal Maybankard World Mastercard, The Platinum Card[®], The American Express Platinum Credit Card, Maybankard 2 Platinum Card, Maybankard Visa Infinite cardholders in Malaysia; BII World MasterCard and BII Visa Infinite credit cardholders in Indonesia.
- Cardholders enjoy complimentary green fees at 10 golf clubs in Malaysia, 10 golf clubs overseas
- Unlimited for Malaysia golf clubs for Maybank Malaysia cardholders
- Limited to 20 rounds a month for overseas golf club for Malaysia cardholders
- Limited to 10 rounds a month for Indonesia golf club for Indonesia cardholders
- Limited to 10 rounds a month for overseas golf club for Indonesia cardholders
- There is a minimum of 2 golfers per flight on weekdays and 3 golfers per flight on weekends (subject to pairing and at the discretion of golf clubs)
- Guest(s) playing in the same flight as a Principal Maybankard World Mastercard, The Platinum Card[®], the American Express Platinum credit card, Maybankard 2 Platinum Card, Maybankard Visa Infinite cardholder will enjoy 10% discounted green fees off published walkin rates
- Booking for subsequent game can only be made after the current game is played
- Maximum 1 flight per booking per cardholder
- Minimum 1 paying guest required per cardholder.
- Complimentary green fees cannot be used with any other promotion, event, social game or tournament
- There will be no carryover of unused rounds
- Bookings must be made at least 4 working day in advance for weekdays and 6 working days in advance for weekends
- Golf privileges are fully subsidized by Maybank and not a direct offer made by the golf clubs
- All bookings are subject to availability

A working day is defined as 9am to 6pm from Monday to Friday

A weekday is defined as Monday to Friday

A weekend is defined as Saturday to Sunday

A public holiday is defined as a day legalized by law, by state or country limiting work of official business

2. Fees, Charges and Payment

- Cardholders enjoy complimentary green fees
- Guest(s) per flight enjoys 10% discounted green fee rates off walk-in or published rates
- Golf rates quoted are not inclusive of taxes and are subject to change without notice
- All other fees are to be borne by the Cardholder and his/her guest(s)
- Cardholders and guests have to pay for buggy, caddie, turf mate, locker fee and insurance at normal published rates at the club / or charge to cardholder's credit card where applicable
- There will be an administration fee of MYR50 for any changes made to the confirmed golf booking such as amendments to tee-times, change of date of play and change of golfer's names on confirmed bookings. Changes can only be made based on availability

All payments for the Cardholders and guests must be made upon booking and charged to the Principal Maybankard World Mastercard, The Platinum Card[®], the American Express Platinum credit card, Maybankard 2 Platinum Card, Maybankard Visa Infinite, BII World Mastercard and BII Visa Infinite Indonesia credit card.

All charges for golf benefits will be made in local currency of play

3. Reservations

- Cardholders can bring guest(s). There is no limit to the number of guest(s) but bookings are subject to availability
- Weekday bookings must be made at least 4 working days in advance
- Weekend bookings must be made at least 6 working days in advance
- Bookings cannot be made more than one month in advance from the date of play and depending on clubs schedule in releasing of tee times
- Cardholders cannot use the golf privilege with any other promotion or in participation of any golf tournament or large group social/networking golf game
- Cardholders cannot place the next booking until the current golf game has been played
- Golfers must have at least a valid handicap. However in cases where golfers do not possess valid handicap, the booking at the golf course will be done on a best effort basis
- Cardholders will not be granted access rights to the stipulated clubs without booking through Maybank Customer Service
- Cardholders shall make all enquiries and bookings through Maybank Customer Service
- The Maybank Golf Programme offered to Cardholders is not to be regarded as a regular golf club membership
- Acceptance of all bookings/changes to tee times will be at the discretion of the golf clubs and subject to availability
- Golf clubs will not entertain any correspondence / enquiries and /or attempts for bookings directly from Cardholders
- A club member cannot make a booking directly at the club and transfer the confirmed tee-time over to the Cardholder
- Cardholders can play in the same flight with a club member. However, Maybank Customer Service will not process booking on behalf of a club member. A club member will have to contact his/her golf club to be paired up with the Maybank cardholder(s)
- This golf program is valid for golf course access only. Cardholders and / or their guests will
 not have access to the other facilities at the golf club

4. <u>Cancellation/Charges - Weekdays & Weekends</u>

- Cancellation and amendment fees shall be applied for any cancellation and/or amendment to bookings
- There will be no rain check
- Cancellation fee will be charged directly to Cardholder's card account
- Maybank cardholders will not be granted the next golf booking until outstanding cancellation fees has been paid
- No voice recording proof will be provided on dispute of cancellation fee settlement, Maybank cardholders are deemed to have understood cancellation fee policy upon acceptance of golf booking confirmation

CANCELLATION POLICY - WEEKDAYS

Any changes and cancellation for weekday bookings must be made 3 working days in advance prior to tee-off date.

The following cancellation charges will apply to the Maybank Cardholders and their quest(s):

- (a) 50% of the total chargeable amount* will be charged for cancellations made 2 working days before tee-off date
- (b) 100% of the total chargeable amount* will be charged for cancellations made 1 working day before tee-off date, no-show or late arrivals

CANCELLATION POLICY - WEEKENDS

Any changes and cancellation for weekend bookings must be made 4 working days in advance prior to tee-off date.

The following cancellation charges will apply to the Maybank Cardholders and their guest(s):

- (a) 50% of the total chargeable amount* will be charged for cancellations made 3 working days before tee-off date
- (b) 75% of the total chargeable amount* will be charged for cancellations made 2 working days before tee-off date
- (c) 100% of the total chargeable amount* will be charged for cancellations made 1 working day before tee-off date, no-show or late arrivals
- * Total chargeable amount includes green fee, buggy fee, caddy fee, turfmate fee, insurance and locker at normal published rates at the golf clubs where applicable. Complimentary golf privileges for cardholders do not apply during cancellation
- 5. The Maybank Golf Programme cannot be used by Cardholders or their guests in conjunction with any other promotional golf program
- 6. To the fullest extent permissible by law, each participating Cardholder releases Maybank, OAAG 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 expenses) sustained or incurred by him/her in connection with their participation in the program
- 7. Maybank and OAAG do not underwrite or warrant the services performed by the golf courses and shall not have any liability for any deficiency, delay or imperfection in such services or for any loss or damage that may be suffered, or for any personal injury or death to a customer directly or indirectly by use or non-use of the services provided by the golf club