- 1. The Maybank Regional Golf Tournament 2015 consists of two (2) stages which are:
 - 1.1 The Qualifying Spend Campaign ("Spend Campaign"), which commences on 1 May 2015 until 31 July 2015, both dates inclusive ("Spend Campaign Period"), and
 - 1.2 The Golf Tournament ("Tournament") which starts on 13 August 2015 until 10 September 2015 ("Tournament Period").
- 2. Maybank and its appointed event management company, Key Vector Sdn Bhd ("Tournament Committee") shall be responsible for the running of the Tournament. The decision of the Tournament Committee in all matters relating to the Tournament shall be final and conclusive.

3. ELIGIBILITY

- 3.1 The Spend Campaign and Tournament are open to all new and existing Principal and Supplementary Premier Cardmembers of Maybank ("Cardmember"), which consist of:
 - a) American Express® Platinum Credit and Charge card;
 - b) Maybank Reserve American Express[®];
 - c) Visa Infinite;
 - d) MasterCard World; and
 - e) Visa Signature

issued by Maybank Malaysia, Singapore and BII Maybank Indonesia (collectively referred to as "Maybank").

3.2 Cardmember is required to accumulate a minimum spend within the Spend Campaign Period to be qualified and participate in the Tournament:

Country	Minimum Spend	Campaign Period	
Malaysia	RM30,000		
Singapore	\$\$15,000	1 May 2015 to 31 July 2015	
Indonesia	IDR60 Million		

- 3.3 For cardmember with multiple Maybank Premier Cards, total spend will be accumulated.
- 3.4 The following shall be considered as "Qualified Spends" for the purpose of the Spend Campaign:
 - a) Retail Spend
 - b) Online Spend
 - c) Mail Order or Telephone Order
 - d) Standing Instructions
 - e) Recurring Transactions
 - f) Instalment Transactions
- 3.5 The following shall NOT be considered as "Qualified Spends" for the purpose of the Spend Campaign:
 - a) Cash Advance & Quasi Cash
 - b) Instalments paid for the Instalment Plan
 - c) Balance transfer transactions
 - d) Refunds
 - e) Disputed, unauthorized or fraudulent transactions

- f) Payment of annual fee
- g) Interest payments
- h) Late payment fees, charges for cash withdrawals and any other form of service/miscellaneous fees

4. THE TOURNAMENT DATES AND VENUES

League	Venue	Date	Tee Off
Qualifying Rounds	Kota Permai Golf & Country Club, Selangor, Malaysia	13 August 2015	1.00pm
	Glenmarie Golf & Country Club, Selangor, Malaysia	20 August 2015	1.00pm
	Tropicana Golf & Country Resort, Selangor, Malaysia	27 August 2015	1.00pm
Grand Finale	Kuala Lumpur Golf & Country Club, Malaysia	10 September 2015	1.00pm

5. REGISTRATION OF TOURNAMENT ENTRIES & FEES

- 5.1 The cardmember is required to complete the Entry Form on his/her preferred Qualifying Rounds to register his/her participation.
- 5.2 Cardmember to download the Entry Form from www.maybank.com/regionaltreats
- 5.3 To complete the registration, the duly completed Entry Form is to be emailed to mbbgolf@maybank.com.my or faxed to +603 2070 6868 no later than 31 July 2015.
- 5.4 The registered cardmember is deemed to have read, understood and agreed to abide by this terms and conditions upon submission of the duly completed Entry Form. Maybank and the Tournament Committee shall not be liable for any repercussions (discrepancy, miscalculations of results, prizes or other matters) arising from the failure to submit the proper Entry Form (fully completed).
- 5.5 The registered cardmember who has fulfilled the minimum spend criteria stipulated in Clause 3 shall receive a notification via email confirming his/her participation in the Tournament ("Tournament Player").
- 5.6 Allocation of registered entries will be based on first come first serve basis maximum of 120 Tournament Players per qualifying round.
- 5.7 All Tournament Players are to pay an entry fee of RM265 ("Entry Fee") per qualifying round, which is inclusive of 6% GST, green fees, caddy, buggy, golf insurance, meals (lunch and dinner) and goodie bag.
- 5.8 Entry fee is payable upon confirmation of participation. The cardmember's signature on the entry form serves as a direct debit authorization to Maybank to charge the entry fee to his/her credit card.
- 5.9 Cardmembers/Tournament Players are required to arrange their own transportation and accommodation. For travel packages enquiries, cardmembers/tournament players may contact +603 2141 5011 or email to info@libertygolf.com.my

- 5.10 All Tournament Players are required to register in person and signed an indemnity letter at least 30 minutes prior to the tee-off time. Failure to do so may result in the player being withdrawn from the Tournament with no refund of entry fees paid.
- 5.11 The Tournament Committee reserves the right to limit the number of entries and amend the local rules for the Tournament if it deems necessary.

6. ENTRY WITHDRAWAL, TRANSFER AND CHANGE OF QUALIFYING ROUNDS

- 6.1 The charged entry fee will not be refunded if any Tournament Player withdraws from the Tournament.
- 6.2 Any request for transfer of entry to another name must be made at least 14 working days prior to the registered Tournament date, subject to availability and the individual transferred to, must be a Cardmember.
- 6.3 Any request for change of entry into the Qualifying Round must be made at least 14 working days prior to the Tournament date, subject to availability.

7. RULES OF PLAY

- 7.1 All play shall be in accordance with Rules of Golf as approved by the R&A Rules Ltd and the Local Rules of the respective Tournament club, as approved by the Tournament Committee.
- 7.2 The Mode of Play shall be on Stableford (System 36).
- 7.3 In the event of a tie for ANY position, the player with the lower handicap shall win and if the tie is still undecided then a count-back system will be used to decide the winner in the following order and manner: Last 9, 6, 3, 1 and by lot: By scorecard.
- 7.4 The back nine shall always refer to holes 10-18 of the tournament course at all participating clubs.
- 7.5 Electronic devices may be used during the round as long as it does not interfere with pace of play.
- 7.6 If a Tournament Player is disqualified due to cheating or misconduct in any of the qualifying rounds he/she will not be able to compete further.

8. DRAWS AND TEE-OFF TIMES

- 8.1 Play shall be in groups of maximum four (4) Tournament Players.
- 8.2 All three (3) Qualifying Rounds and the Grand Finale is afternoon tee off at 1.00pm.
- 8.3 The Tournament shall tee off on shot-gun start. All Tournament Players must be at their buggies 15 minutes prior to the tee off time, in order to move their respective tee boxes, under the Golf Club's arrangement.

- 8.4 The Tournament Committee shall decide the draw of the players.
- 8.5 The Tournament Committee reserves the rights to change the draws and vary the starting times with prior notice.

9. SCORECARD

9.1 All players must submit their respective scorecard duly signed and counter signed by his or her marker no later than 10 minutes after the completion of play.

10. GRAND FINALE QUALIFICATION PROCESS

- 10.1 Top 25 winners ("Grand Finale Player") comprising from each of the qualifying rounds will qualify for the Grand Finale.
- 10.2 If a Grand Finale Player is unable to take part in the Grand Finale, he/she must inform Tournament Committee of this within 7 days after the respective Qualifying Rounds.
- 10.3 The next best-scoring Tournament Player in the Qualifying Round then takes his or her place.

11. INCLEMENT WEATHER AND SUSPENSION OF PLAY

- 11.1The Tournament Committee reserves the right to suspend or abandon play as necessary if weather-related circumstances require such action. In the unlikely event the course is unplayable and play is abandoned or other conditions warrant such action, the Tournament Committee will then decide the Tournament and all players will be informed accordingly.
- 11.2 If the Tournament is not completed due to weather-related circumstances, the Tournament Committee will award prizes based on lucky draw.
- 11.3 The 25 lucky draw winners of the Qualifying Round will then be deemed as Grand Finale Players into the Grand Finale.
- 11.4The Tournament Committee reserves the right to cancel any round(s) in the event of circumstances which make playing 18 holes impracticable.

12. PRIZES AND NOVELTY

- 12.1 The number of prizes for each League shall be determined by the Tournament Committee, depending on the number finally attained.
- 12.2 Qualifying Rounds and Grand Finale Prizes.
 - a) Prizes will be awarded to the top 10 winners for each of the respective Qualifying Rounds.
 - b) The top 25 winners from the Qualifying Rounds shall qualify to the Grand Finale.
 - c) Prizes are at the sole discretion of Maybank.

12.3 Novelty Prizes.

a) 3 Novelty prizes will be awarded for each Qualifying Round and Grand Finale.

i. Nearest To Pin: One Par 3ii. Longest Drive: One Par 5iii. Nearest To Line: One Par 4

b) Each Tournament Player shall be eligible to win only 1 novelty prize. In the event a Tournament Player wins more than 1 novelty prize, the first novelty hole that he or she plays shall be deemed the winning novelty hole.

12.4 Hole-In-One Prizes.

- a) The first Tournament Player who scores a Hole-In-One in accordance to the tournament rules and regulations during the one (1) day tournament rounds of the event will win the Hole-In-One prize.
- b) 1 Hole-In-One Prize will be awarded for each Qualifying Round and Grand Finale.

13. COMPETITION CLOSED

13.1 The Tournament shall be deemed to have closed when prizes have been awarded to the winners.

14. DISPUTES AND APPEALS

- 14.1 Any dispute that arises during the Tournament must be put forward to the Tournament Committee as soon as practicable upon completion of the Tournament, not later than 15 minutes after completion of the play.
- 14.2 The penalty of disqualification may, in exceptional cases, be waived, modified or imposed by the Tournament Committee.

15. ETIQUETTE

15.1 All Tournament Players should practice good etiquette as detailed in Section 1 of the Rules of Golf as approved by the R & A Rules Limited, the clubs and Tournament Committee. The overriding principle is that consideration should be shown to others on the course at all times.

16. INDEMNITY/LIABILITIES

- 16.1 Maybank and the Tournament Committee and their staff shall not be responsible for any loss, damage or harm or any form of injuries that the participants of the Tournament may suffer as a result of their participation in the Tournament.
- 16.2 All transportation, accommodation, administration costs and personal costs including but not limited to any other costs, fees and/or expenses that are incurred to participate in the Tournament and/or redemption and/or usage of the Prizes shall be the sole responsibility of the Cardmembers/Tournament Players.

17. VIOLATION OF COMPETITION TERMS

- 17.1 Any Tournament Player found to be violating the terms of the competition or have not provided true or correct information in the Entry Form would be disqualified from taking part in the Tournament.
- 17.2 Maybank reserves the right to revoke any title and/or reclaim any prize awarded to any winner of the Tournament in the event such winner is found to have not complied with the Tournament's rules and regulations.

18. GENERAL TERMS & CONDITIONS

- 18.1 The Cardmember's Maybank Premier Card account must be valid and in good standing as so determined by Maybank at its sole discretion to be eligible for participation during and after the Tournament. If, at any time during the Spend Campaign and Tournament Period, the Cardmember cancels the Premier Cards for any reason whatsoever, and/or with payment due for thirty (30) days or more, and/or cardmember's accounts are suspected to have been operated fraudulently and/or closed by Maybank, his/her participation in the Spend Campaign and Tournament shall become null and void with immediate effect.
- 18.2 In the event that any Prizes are awarded to and received by person(s) who:
 - a) Are not a Cardmember; or
 - b) Are a cardmember but has committed fraudulent or wrongful acts in relation to his/her Premier Cards and/or any transactions made thereof;

Maybank reserves the right to disqualify such person(s) from participating in the Spend Campaign and Tournament and/or from redeeming their Prizes.

- 18.3 Cardmember/Tournament Player is agree and consent to allow his/ her personal data being collected, processed and used by Maybank in accordance with Maybank Privacy Notice, which may be viewed on www.maybank.com ("Maybank's Privacy Notice"). In addition and without prejudice to the terms in the Maybank's Privacy Notice, Cardmember/Tournament Player agrees and consents to his/her personal data or information being collected, processed and used by Maybank for:
 - a) The purposes of the Spend Campaign/Tournament; and
 - b) Marketing and promotional activities conducted in such manner as Maybank see fit in any media including but not limited to any form of advertising or publicity media and materials such as audio and/or visual recordings published through newspapers, television networks, radio stations or online and digital media and on the Internet, without further express consent from the Cardmember/Tournament Player. Marketing and promotion activities include without limitation the use and/or publication of any details provided in and/or in connection to the entries, interviews material as well responses and related photographs. In this regard, each Cardmember/Tournament Player agrees to co-operate and participate without further express consent and/or payment or consideration, in all reasonable advertising and publicity activities of Maybank in relation to the Spend Campaign/Tournament; and
 - c) Disclose his/her particulars to Maybank's agents and suppliers for purposes of delivering the Prizes.

- 18.4Maybank shall not be held liable for any default of its obligation under the Spend Campaign/Tournament due to any force majeure event which include but not limited to act of God, war, riot, lockout, industrial action, fire, flood, drought, storm, or any event beyond the reasonable control of Maybank.
- 18.5 Maybank reserves the right to withdraw or cancel, suspend, extend or terminate the Spend Campaign/Tournament earlier in whole or in part, and/or to vary, supplement, add, delete, modify or amend the terms and conditions herein, wholly or in part at its sole discretion, by way of posting on www.maybank.com/regionaltreats, or in other methods which Maybank deems practical, by giving twenty one (21) days prior notice to Cardmembers/Tournament Players on such variation, supplemental, deletion, modification or amendment, as the case may be, to these terms and conditions.
- 18.6 Maybank reserves the right at its sole discretion to vary, delete or add to any of these T&C from time to time with twenty one (21) days prior notice given either by mailing the aforesaid notices to the cardmembers/tournament players or by sending notice of the same via SMS or electronic mail to the cardmembers/tournament players or displayed at Maybank branches or websites or any other means of communication that may be deemed appropriate and fit by Maybank.
- 18.7 Cardmember/Tournament Player is agrees to access Maybank website at www.maybank.com/regionaltreats to view the terms and conditions and to ensure that he/she is keep-up-to-date with any changes or variations to the terms and conditions herein.
- 18.8 Maybank reserves the right to disqualify all entries from any Tournament Player in the Tournament and prohibits that person from further participating in the Tournament in the event that there is a suspicion that the Tournament Player has tampered with or benefited from the tampering regulations of the Tournament or the T&C stated herein.
- 18.9 The Tournament Player shall assume full liability in case of any Tournament liability, mishap, injury, damage, claim or accidents resulting from their participation in the Tournament, redemption and/or use of the Prizes.
- 18.10 Maybank's decisions on all matters relating to the Spend Campaign and Tournament, including the determination of the Cardmembers, Tournament Players and winners, shall be final and conclusive and no further correspondence shall be entertained.
- 18.11 By participating in the Spend Campaign and Tournament, the Cardmember/Tournament Player agrees to be bound by these T&C stated therein.
- 18.12 The terms and conditions herein shall be governed by and construed in accordance with the laws of Malaysia and the Cardmembers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
- 18.13 In addition to the terms stipulated above, Cardmembers/Tournament Players agree that the general terms and conditions in the Cardmembers' Agreement shall be read together with these terms and conditions as an entire agreement.
- 18.14 Any disputes pertaining to these Terms & Conditions, the Spend Campaign and Tournament shall be governed and construed in accordance with the laws of Malaysia.