TERMS AND CONDITIONS AFFIN CARDS GOLF PRIVILEGES PROGRAM ("Program")

A. Definition

The AFFIN Cards Golf Privileges ("Program") is organized by Affin Bank Berhad and Affin Islamic Bank Berhad (collectively referred to as the "Bank"). This Program is subject to the respective terms & conditions ("T&C") set out herein. The following words and expression shall have the following meaning, unless the context otherwise requires:

1. "**AFFIN BANK**" shall mean Affin Bank Berhad [197501003274 (25046-T)].

2. "**AFFIN ISLAMIC**" shall mean Affin Islamic Bank Berhad [200501027372 (709506-v)].

3. "**AFFIN Cards**" refers to AFFIN INVIKTA Visa Infinite, AFFIN INVIKTA World Mastercard-i, AFFIN World Mastercard/-I, AFFIN AVANCE OPA Affiliate Credit Card/-i, AFFIN UKM Alumni Premier World Credit Card/-i and AFFIN MPN Credit Card/-i.

4. "Eligible Cardmember(s) or Cardmember(s)" refers to holders of Cards issued by the Bank per Clause 3 above.

B. Program Eligibility

1. This Program ("Program" or "Offer") is valid from 1 January 2023 – 31 December 2024.

2. Principal Cardmembers of the following AFFIN Cards with an account in good standing order can access this Program.

Card Type	Spend Condition	Golf Rounds
• AFFIN INVIKTA Credit Card/-i	Principal Cardmember with minimum retail spend of RM3,000 in latest credit card/-i statement or RM100,000 retail spend in a calendar year.	2X per month in a calendar year
• AFFIN World Mastercard Credit Card/-i,	Principal Cardmember with minimum retail spend of RM3,000 in latest credit card/-i statement.	2X per month in a calendar year
• AFFIN AVANCE OPA Affiliate Credit Card/-i	Principal Cardmember with minimum retail spend of RM3,000 in latest credit card/-i statement.	2X per month in a calendar year
• AFFIN UKM Alumni Premier World Credit Card/-i	Principal Cardmember with minimum retail spend of RM3,000 in latest credit card/-i statement.	2X per month in a calendar year
• AFFIN MPN Credit Card/-i	Principal Cardmember with minimum retail spend of RM3,000 in latest credit card/-i statement.	2X per month in a calendar year

3. Eligible Cardmembers may enjoy complimentary green fees at 14 golf clubs in Malaysia and 7 golf club overseas ("Participating Golf Clubs"), subject to the booking conditions listed in this T&C. The list of Participating Golf Clubs can be found on the Bank's website via AffinAlways.com under Program's List of Participating Golf Clubs.

4. Eligible Cardmembers must achieve a minimum spend requirement of RM3,000 in the latest month's statement in order to book golf at participating golf courses.

5. Minimum spend includes all retail transactions performed in Malaysia and outside Malaysia except for Cash Advance/Cash Withdrawal and monthly instalment payment facilities by the Bank. Only new retail transactions will be counted for the purpose of this Program.

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6. The following shall NOT be considered as a retail transaction for the purpose of this Program: a. Unlawful transactions e.g. illegal online betting, gambling or gaming transactions etc.;
   a. Cash withdrawal, cash advance, balance transfer;
   b. Monthly instalments for instalment payment facilities by the Bank e.g. Cash-on-Call Instalment Plan (CIP) and Balance Transfer Instalment Plan (BTiP), Easy Payment Plan (EPP) and Fixed Payment Plan (FPP);
   c. Fees and charges e.g. profit, interest, annual fee, cash withdrawal fee, compensation charges for late payment (Ta'widh), etc.;
   d. Outstanding balance and void or reversed transaction, refunds, disputed, unauthorised, or fraudulent transaction.

7. Eligible Cardmembers must have an active card status, without any overdue payment.

C. Program Mechanics

1. This Program will only be applicable when Eligible Cardmember(s) book through AFFIN Contact Centre/AFFIN Premium Cards Contact Centre. Cardmember(s) will not be able to enjoy this Program if the tee-time is booked by a club member. Similarly, a club member cannot make a direct booking with one of Participating Golf Clubs and then transfer the confirmed tee-time to the Cardmember.

2. Golf booking through AFFIN Contact Centre/AFFIN Premium Cards Contact Centre can be made 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.

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. Cardmembers can play up to two (2) times a month on a first-come-first-served basis for both local and overseas club.

5. For bookings to golf clubs in Malaysia, Cardmembers can 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.

6. For golf clubs located outside of Malaysia, Cardmembers can book a maximum of two (2) golf clubs each time however no further booking will be accepted until the current booked game has been played.

7. Unless otherwise specified, there must a minimum two (2) golfers per flight, per booking for weekday requests, and minimum three (3) golfers per flight, per booking for weekend and public holiday requests.

8. The minimum golfer requirement per flight shall apply as required by the respective golf clubs. In the event of incomplete ball-flight(s), the golf club reserves the right to pair up players at its discretion.

9. Selected golf clubs are not accessible on the weekends under this Program. Please refer to AffinAlways.com under Program's List of Participating Golf Clubs for full details.

10. All bookings are subject to availability.

11. All golf games must be completed by 31 December 2024.

12. For bookings at Participating Golf Clubs in Malaysia, Indonesia and Thailand:
    a. No Paying Guest is required for requests made to Participating Golf Clubs located in Malaysia, Indonesia and Thailand.

    b. Up to four (4) Cardmembers can play together in one (1) flight; however, Cardmembers cannot book for the next golf game until the current booked game is played.

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c. Unless otherwise specified, weekday booking must be made at least four (4) working days; at least six (6) working days for weekend/local public holiday bookings. Bookings cannot be made beyond fourteen (14) working days in advance at all golf clubs with an exception at Forest City Golf Resort.

d. For booking at Forest City Golf Resort, weekday bookings must be made at least four (4) working days and not more than seven (7) days in advance.

e. Eligible Cardmembers can play one (1) round per month and up to a maximum of four (4) times a year at following golf clubs:
- Forest City Golf Resort
- Glenmarie Golf & Country Club
- Kota Permai Golf & Country Club
- Palm Garden Golf Club
- The Els Club Desaru
- Tropicana Golf & Country Resort

f. If a Cardmember has played one (1) round at the following golf clubs on weekend for a particular month, no more golf booking can be made for that month.
- Glenmarie Golf & Country Club
- Kota Permai Golf & Country Club
- Palm Garden Golf Club

g. Eligible Cardmember can book a maximum of two (2) flights per month and only a maximum of one (1) flight per day is allocated at the following golf clubs under this Program:
- Forest City Golf Resort
- Glenmarie Golf & Country Club
- Kota Permai Golf & Country Club
- Palm Garden Golf Club
- The Els Club Desaru
- Tropicana Golf & Country Resort

D. Privileged Golf Access Program

a. This is applicable to principal and supplementary Cardmembers of AFFIN Cards
b. Eligible Cardmembers enjoy “privileged access” at four (4) Participating Golf Clubs in Singapore, Philippines, Thailand and Vietnam subject to the booking conditions listed hereunder.
c. Unless otherwise specified, weekday bookings must be made at least seven (7) working days; at least fourteen (14) working days for weekend/local public holiday bookings. Bookings cannot be made beyond twenty-one (21) working days in advance.
d. Eligible Cardmembers can play unlimited times at the Participating Golf Clubs mentioned in paragraph (b) above.

E. Payment, Amendment, Cancellation and No-Show Terms

1. All payment for green fees and/or applicable charges for Eligible Cardmember(s) and Paying Guests will be charged to Eligible Cardmember’s AFFIN Card upon confirmation of tee-off booking. Charges will be reflected on the Cardmember statements as transactions made at ‘Access3 Marketing Pte Ltd’. Rates quoted are exclusive of taxes and subject to change without notice.

2. The Bank reserves the right to cancel the golf booking if payment for green fees and/or applicable charges is not settled prior to tee-off.

3. For golf clubs in Malaysia, Indonesia and Thailand, the following charges apply to Eligible Cardmember(s) and their Paying Guest(s):
   a. Amendment of RM30.00 per change applies for changes made three (3) days or less before tee-off date.

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b. Cancellation of RM30.00 applies for cancellation made three (3) days before tee-off date.
c. 100% of total golf charges apply for cancellations made two (2) days or less before tee-off date as well as in the event of No-Show or late arrival on tee-off date.
d. For the avoidance of doubt, 100% golf charges refer to the Visitor green fee, applicable caddy and/or buggy, insurance and other fees as imposed by the Participating Golf Clubs.
e. Change of date (of play) considered as cancellation.

4. Cancellation or No-show fess will be charged to Cardmembers' AFFIN Cards and until such time these outstanding fees are paid, Cardmembers will not be granted the next golf booking.

5. The Bank reserves the right to cancel any golf booking as a result of causes beyond its reasonable control including, but not limited to, fires, insurrection or riots, embargoes which would include governmental regulation or advisory, recognized health threats as determined by the World Health Organization, the Centres for Disease Control, or local government authority or health agencies (including but not limited to the health threats of COVID-19, H1N1, or similar infectious diseases).

6. Cardmembers are deemed to have understood the cancellation policy upon acceptance of golf booking confirmation.

F. Other Terms and Conditions for Complimentary Green Fees Program

1. This Program cannot be used by Eligible Cardmembers or their guest in conjunction with any golf promotion or for participation in any golf tournament and/or corporate/social golf arrangements at the respective clubs.

2. Participating Golf Clubs will not accept direct enquiries and/or bookings for this Program and may refuse to apply the AFFIN discount rate during promotional periods.

3. Eligible Cardmember(s)s are responsible for arranging the minimum number of players required, with a minimum of two (2) players per flight for weekdays and a minimum of three (3) players per flight for weekends, subject to pairing at the golf club's discretion.

4. Eligible Cardmember(s) and his/her guests are required to pay for the use of the buggy and caddy at standard published rates. Any other applicable fees or charges are to be borne by the Cardmember(s) and his/her guests.

5. Eligible Cardmember(s) and his/her guests should hold valid golfer's insurance at the time of booking of the golf game.

6. Eligible Cardmember(s) must have a valid handicap, and the Club may require golfers to produce their handicap card upon registration.

7. There will be no rain check after tee-off.

8. The Program is valid for golf course access only and does not constitute a golf club membership. Eligible Cardmembers and/or their guests will not have access rights to other facilities at the golf club.

9. Eligible Cardmembers and their guests agree that all risks associated with their use of the Program shall be borne by them solely. The Bank and/or its vendors do not assume liability and Cardmember shall not make any claim whatsoever against The Bank and/or its vendors for (i) injury or bodily harm or (ii) loss of or damage to property, howsoever caused, arising from or in connection with this Program.

10. The Bank reserves the right to change and/or amend the terms and conditions of this Program, remove or replace any Participating Golf Club offered in this Program by giving Twenty-One (21) calendar days prior notice before the implementation.

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11. 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 Cardmembers.

12. In the case of a dispute, the Bank reserves the right of final decision.

G. Adherence to the Program Terms and Conditions

1. All the existing terms and conditions of AFFIN Cards (referred to as "STC") shall continue to apply. In the event of any discrepancy or inconsistency between STC and this T&C, this T&C shall prevail to the extent they apply to this Program.

2. By participating in the Program, the Eligible Cardmember(s) agrees to be bound by this T&C (including any amendments or variation made hereto) and any decision made by the Bank in relation to this Program. The decision of the Bank shall be final and binding on all Cardmember.

3. This T&C is 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.

4. The Bank reserve the right to change, amend and/or modify this T&C from time to time or withdraw, cancel or suspend this Program earlier that the Program Period, or to extend the Program beyond the Program Period by giving at least twenty one (21) calendar days prior notice to the Eligible Cardmembers. The notice shall be posted on the Bank website at AffinAlways.com or through any channel(s) that the Bank considers appropriate.

5. The Eligible Cardmember agrees to access the Bank's website on regular basis to view the T&C and to ensure that they are kept up-to-date with any changes or variations made to this T&C.

6. By participating in this Program, Cardmember agrees and authorizes 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. The Eligible Cardmember confirms that he/she has read, understood and agreed to be bound by the Privacy Notice of the Bank which is available at the Bank's branches or on the Bank's website at AffinAlways.com. Unless the Eligible Cardmember(s) expressly opt-out by contacting any of the Bank's branches, the Bank shall be at liberty to market the products of its Group (as defined in the Bank's Privacy Notice) or that of its associate to the Eligible Cardmember(s). For avoidance of doubt, the Eligible Cardmember(s) agrees that the said Privacy Notice shall be deemed to be incorporated by reference into this T&C.

8. The Bank shall not be responsible for loss and/or damages and/or liable nor shall it accept any form of liability whatsoever nature and howsoever arising or suffered by Eligible Cardmembers resulting directly or indirectly from the Eligible Cardmembers' participation in the Program or otherwise save and except losses caused by negligence, default or breach by the Bank. Furthermore, the Bank shall not be liable for any default of its obligation under this Program due to any force majeure event which include but not limited to act of God, war, riot, lockout, industrial action, outbreak of disease, pandemic, epidemic, fire, flood, drought, storm or any event beyond the control of the Bank.

9. 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 authorizations required in connection with the execution, performance, validity or enforceability of the Transaction Documents.

10. In the event of photographs are taken pursuant to the Program, such photographs may be used for internal or external publication.

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11. For any assistance, feedback and/or complaints related to this Program, Cardmember may contact the Bank at following channels:
    - Dedicated number for AFFIN Premium Cards at 03-8230 2323;
    - AFFIN Contact Centre at 03-8230 2222; or
    - Online Feedback Form at AffinAlways.com
    - Email to yourvoice@affingroup.com

12. The Bahasa Malaysia version of this T&C is available at the Bank's website via AffinAlways.com. If there is any inconsistency(ies), conflict(s), ambiguity(ies) or discrepancy(ies) between the Bahasa Malaysia and English version or other language version of this T&C, the English version of this T&C shall prevail. Notwithstanding the aforementioned where request is made by the Eligible Customer and it is noted and acknowledged by the Bank in its records that the Bahasa Malaysia version of this T&C shall govern the operation of this Program, then the Bahasa Malaysia version of this T&C shall prevail.

13. The Cardmember is reminded to read and understand this T&C. In the event there are any terms and conditions in this T&C that the Cardmember does not understand, the Cardmember is advised to discuss further with the Bank's representative.

CARDS BUSINESS DEPARTMENT

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