

Terms and Conditions AFFIN Premium Cards Golf Privilege Program (“Program”)

1. Definition

The AFFIN Premium Cards Golf Privilege (“Program”) is organised by Affin Bank Berhad and Affin Islamic Bank Berhad (the “Bank”). The Program 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 **“AFFIN BANK”** shall mean Affin Bank Berhad [197501003274 (25046-T)].
- 1.2 **“AFFIN ISLAMIC”** shall mean Affin Islamic Bank Berhad [200501027372 (709506-V)].
- 1.3 **“AFFIN Premium Cards”** refers to AFFIN INVIKTA Visa Infinite, AFFIN INVIKTA World Mastercard-i, World Mastercard and Visa Business Platinum Credit Card/Credit Card-i issued by the Bank or such other AFFIN Premium Cards as may be issued by the Bank at any time and from time to time.
- 1.4 **“Cardmember(s)”** refers to holders of AFFIN BANK Credit Card and AFFIN ISLAMIC Credit Card-i issued by the Bank per Clause 1.3.

2. Program Period

- 2.1 The Program is valid from 1 January 2021 to 31 December 2022 both dates inclusive, or such other period(s) as may be determined by the Bank (“Program Period”) from time to time.
- 2.2 The Program at The Mines Resort & Golf Club is valid from 1 December 2019 to 30 November 2022 both dates inclusive, or such other period(s) as may be determined by the Bank (“Program Period”) from time to time.

3. Eligibility

The Program is open to principal and supplementary AFFIN Premium Cardmembers who meet the criteria set out below (“Eligible Cardmember(s)”):

- 3.1 Hold a valid AFFIN Premium Card and whose account is in good standing during the Program Period.
- 3.2 Card account of Eligible Cardmembers must have an active card status, without any overdue payment.

4. Program Mechanics

- 4.1 Eligible Cardmember(s) shall enjoy complimentary green fees and privilege golf access program subject to booking conditions listed hereunder. List of participating golf clubs as stated under AFFIN Golf Privileges Program at www.affinonline.com and www.affinislamic.com.my
- 4.2 **Eligible Cardmember(s) must meet a minimum spend requirement of RM2,500.00 in the latest month credit card/credit card-i statement in order to enjoy the golf offer.** Minimum spend amount shall exclude Balance Transfer and monthly instalment plan.
- 4.3 Eligible Cardmember(s) can play the following number of golf rounds that can be used in either in Malaysia, Indonesia or Thailand or all the three (3) countries as long as the games are booked and completed within the same month.

Card type	Number of rounds
AFFIN INVIKTA Visa Infinite and AFFIN INVIKTA World Mastercard-i	Unlimited rounds of golf per month in a calendar year.
World Mastercard and Visa Business Platinum	Up to a maximum of three (3) rounds of golf per month in a calendar year.

5. Complimentary Green Fee Program

- 5.1 This is applicable to Principal Cardmembers of AFFIN Premium Cards.
- 5.2 The complimentary green fees are applicable at participating golf clubs in Malaysia, Indonesia and Thailand.
- 5.3 Weekday bookings must be made at least four (4) working days in advance; at least six (6) working days in advance for weekend/ local public holiday bookings. Bookings cannot be made beyond fourteen (14) working days in advance, unless otherwise specified.
- 5.4 Eligible Cardmember(s) can play only **one (1) round per month and a maximum of 4 rounds in a year** at following golf clubs:
 - (i) Glenmarie Golf & Country Club
 - (ii) Kota Permai Golf & Country Club
 - (iii) Palm Garden Golf Club
 - (iv) Tropicana Golf & Country Resort
 - (v) Sutera Harbour Golf & Country Resort
- 5.5 If an Eligible Cardmember(s) 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.**
 - (i) Glenmarie Golf & Country Club
 - (ii) Kota Permai Golf & Country Club
 - (iii) Palm Garden Golf Club
- 5.6 For bookings of tee times in Malaysia golf clubs, Eligible Cardmember(s) can play in the same flight without paying guest requirement. However, each Eligible Cardmember(s) can only book a maximum of one (1) flight per booking and he/she including his/her playing partner(s) cannot book for the next golf game until the current booked game has been played.
- 5.7 For bookings of tee times in Indonesia and Thailand golf clubs, the Cardmember can book a maximum of two (2) flights per booking, however, bookings shall be subject to Program Accessibility conditions.
- 5.8 Guest(s) of Eligible Cardmember(s) (“Paying Guest”) must be booked through AFFIN Premium Cards Dedicated Line to enjoy discounted green fees of at least 5% off walk-in or published rates (“AFFIN Discount rate”), where applicable.
- 5.9 All golf games must be completed by 31 December 2022.

6. Privileged Golf Access Program

- 6.1 This is applicable to Principal and Supplementary Cardmembers of AFFIN Premium Cards.
- 6.2 Eligible Cardmember(s) enjoy “privileged access” at four (4) participating golf clubs in Singapore, Vietnam, Thailand and Philippines (“Participating Golf Clubs”).
- 6.3 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, unless otherwise specified.
- 6.4 Eligible Cardmember(s) can play unlimited times at Participating Golf Clubs.

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

- 7.1 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)'s AFFIN Premium Cards account. Charges will be reflected on the Eligible Cardmember(s)'s Statements as transactions with 'Access3 Marketing Pte Ltd' description. Rates quoted are exclusive of taxes and are subject to change without notice.
- 7.2 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.
- 7.3 The following amendment/cancellation/no show charges apply to Eligible Cardmember(s) and their Paying Guest:

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

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

8. Complimentary Green Fee Program at The Mines Resort & Golf Club ("MRGC")

- 8.1 This is applicable to Principal Cardmembers of AFFIN Premium Cards.
- 8.2 The complimentary green fee at MRGC is EXCLUSIVE of:
 - 8.2.1 Buggy fee;
 - 8.2.2 Caddy fee;
 - 8.2.3 Golfers insurance; and
 - 8.2.4 6% of Sales and Service Tax (SST).
- 8.3 Weekdays tee-off are restricted on morning and afternoon; weekends/public holiday tee-off are restricted on afternoon only and shall be subjected to availability.
- 8.4 Tee-off is not available on every Monday.
- 8.5 Booking for weekdays tee-off must be made at least four (4) working days in advance; at least seven (7) working days in advance for weekends/local public holidays tee-off, but cannot be made beyond twenty-one (21) working days in advance, unless otherwise specified.
- 8.6 Rate for guest(s) of Eligible Cardmember(s) ("Paying Guest") is Ringgit Malaysia Three Hundred and Eighty (RM380) net per golfer ("AFFIN Premium Cards Paying Guest Preferred Rate"). This rate is inclusive of fees and charges as stated in clause 8.2 above.
- 8.7 Payment for Eligible Cardmember(s) and/or Paying Guest must be made with AFFIN Premium Cards to the Mines Golf Management (M) Sdn Bhd at MRGC counter on the day prior tee-off.
- 8.8 MRGC reserves the right to cancel any tee-off booking if applicable fee is not settled prior to tee-off.
- 8.9 The following cancellation/no show charges apply to Eligible Cardmember(s) and their Paying Guest:

Time	Rate
Cancellation less than one (1) day before tee-off date/No show	RM106.00 net per person

- 8.10 Cancellation or no-show fees will be charged to Eligible Cardmember's AFFIN Premium Cards and until such time this fee is paid, the Eligible Cardmember(s) will not be allowed to make the next tee-off booking.
- 8.11 All golf games must be completed by 30 November 2022.

9. Complimentary Green Fee Program at Sungai Long Golf Resort Berhad ("SLGCC")

- 9.1 This is applicable to Principal Cardmembers of AFFIN Premium Cards.
- 9.2 The complimentary green fee at SLGCC is EXCLUSIVE of:
 - 8.2.1 Buggy fee;
 - 8.2.2 Caddy fee;
 - 8.2.3 Golfers insurance; and
 - 8.2.4 6% of Sales and Service Tax (SST).
- 9.3 Weekdays tee-off are restricted on morning and afternoon; weekends/public holidays tee-off are restricted on afternoon only.
- 9.4 Tee-off is not available on every Monday.
- 9.5 Booking for weekdays tee-off must be made at least four (4) working days in advance; at least seven (7) working days in advance for weekend/local public holidays tee-off up to maximum (14) days for ALL booking in advance only, unless otherwise specified.
- 9.6 Payment for Eligible Cardmember(s) must be made with AFFIN Premium Cards to the Sungai Long Golf Resort Berhad at SLGCC counter on the day prior tee-off.
- 9.7 SLGCC reserves the right to cancel any tee-off booking if applicable fee is not settled prior to tee-off
- 9.8 The following cancellation/no show charges apply to Eligible Cardmember(s) :

Time	Rate
Cancellation made 1 working day (after 5pm) before tee-off , no show or late arrivals	RM100.00 net per person

- 9.9 All golf games must be completed by 30 April 2022.

10. Other Program Terms and Conditions

- 10.1 A maximum of two (2) flights per day are allocated for golf booking under this Program. No more golf booking can be made by Eligible Cardmembers for a particular day if the slots have reached its maximum allocation.
- 10.2 All bookings are subject to tee time availability.
- 10.3 This Program is only applicable to Eligible Cardmember(s) who make golf booking through AFFIN Premium Cards Dedicated Line at 03-82302323.
- 10.4 Eligible Cardmember(s) will not be able to enjoy the Program if utilising a tee-time booked by a club member. Similarly, a club member cannot make a booking directly at participating golf club and transfer the confirmed tee- time over to the Eligible Cardmember(s).
- 10.5 Golf booking through AFFIN Premium Cards Dedicated Line 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.
- 10.6 Eligible Cardmember(s) 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.

- 10.7 All applicable charges for Eligible Cardmember(s) and/or Paying Guest will be charged to Eligible Cardmember(s)'s AFFIN Premium Card account upon confirmation of tee-off booking by the relevant golf clubs.
- 10.8 There will be a minimum two (2) golfers required per flight, per booking for weekday (Monday-Friday) requests, and minimum three (3) golfers per flight, per booking for weekend (Saturday-Sunday) and public holiday requests, unless otherwise specified.
- 10.9 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.
- 10.10 The Program cannot be used by Eligible Cardmember(s) 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.
- 10.11 Participating golf clubs will not accept direct enquiries and/or bookings for this Program and reserves the right to refuse to apply the AFFIN Premium Card Discount Rate during promotional periods.
- 10.12 Eligible Cardmember(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.
- 10.13 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.
- 10.14 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(s) and his/her Paying Guest.
- 10.15 Eligible Cardmember(s) and his/her Paying Guest should hold valid golfer's insurance at time of booking of golf game.
- 10.16 Eligible Cardmember(s) and his/her Paying Guest must have a valid handicap and the golf club may require golfers to produce their handicap card upon registration.
- 10.17 There will be no rain check after tee-off.
- 10.18 The Program is valid for golf course access only and does not constitute a golf club membership. Eligible Cardmember(s) and/or their guests will not have access rights to other facilities at the golf club.
- 10.19 Eligible Cardmember(s) and their Paying Guest agree that all risks associated with their use of the Program shall be borne by them solely. The Bank and/or its golf booking provider do not assume liability and Eligible Cardmember(s) 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 Program.
- 10.20 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(s).
- 10.21 In the case of dispute regarding the terms and conditions herein, the Bank reserves the right of final decision.

11. Adherence to the Program Terms dan Conditions

- 11.1 All Eligible Cardmember(s) shall be required to adhere to the T&C.
- 11.2 All T&C 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.
- 11.3 The Bank may change, amend and/or modify the T&C stipulated herein from time to time and any changes will be announced with notice on the Bank website at www.affinonline.com and www.affinislamic.com.my.
- 11.4 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.
- 11.5 Please refer to our Group Privacy Notice available by walk-in at any Affin Bank Berhad Group offices or branches or on the website at www.affinonline.com and www.affinislamic.com.my.
- 11.6 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.
- 11.7 For any assistance, feedback and/or complaints related to this Program, Cardmember may contact the Bank at following channels:
 - (i) Dedicated number for AFFIN Premium Cards at 03-8230 2323;
 - (ii) Contact Centre at 03-8230 2222; or
 - (iii) Online Feedback Form at www.affinbank.com.my and www.affinislamic.com.my
 - (iv) Email to yourvoice@affinbank.com.my
- 11.8 The Bahasa Malaysia version of the T&C is available at www.affinonline.com and www.affinislamic.com.my
- 11.9 Cardmember is reminded to read and understand these T&C. In the event there are any T&C that the Cardmember does not understand, Cardmember is advised to seek independent advice and/or discuss further with the Bank's representative.