

**HSBC Premier Mastercard Golf Benefit (the “Offer”)
Terms and Conditions**

(Commences on 19 August 2025 and ends on 31 December 2026)

A. Offer-Specific Terms and Conditions

1. This Offer:
 - (i) is offered by HSBC Bank (Singapore) Limited (“**HSBC**”, “**we**” or “**us**”);
 - (ii) valid from 19 August 2025 and ends on 31 December 2026 (“the “**Deadline**”), both dates inclusive (the “**Offer Period**”);
 - (iii) is applicable to our new and existing customers who meet all the following criteria during the Offer Period (collectively referred to as “**Eligible Customers**” and each, an “**Eligible Customer**”):
 - a. Holds a HSBC Premier Mastercard Credit Card issued by HSBC in Singapore (“**Card**”) as a primary credit cardholder (“**Cardholder**”);
 - b. has a HSBC Premier Elite relationship in HSBC Singapore;
 - c. Has Total Relationship Balance (TRB) of at least SGD1,200,000 (or its equivalent in foreign currencies); and
 - d. Whose Card account and Account are in good standing with HSBC over the entire Offer Period.
 - (iv) is valid for Eligible Customers to redeem 6 complimentary green fees from the list of participating golf clubs (“**Golf Privilege**”).
2. For avoidance of doubt, Cardholders who do not have a minimum total relationship balance of SGD1,200,000 will not be eligible for the Golf Privilege, and entitlements utilized would be charged to the HSBC Premier Mastercard Credit Card.
3. For Golf Clubs in Singapore, golf bookings are limited to weekdays only and excludes public holidays.
4. A maximum of 1 Golf Privilege per month can be redeemed.
5. Sentosa Golf Club: A maximum of 2 complimentary green fees per calendar year with mandatory 1 paying guest per Eligible Cardholder can be redeemed.
6. A minimum number of golfers per flight may be required for the booking in accordance with the golf club’s policy.
7. Eligible Cardholder and his/her guests should hold valid golfer’s insurance as individual golf clubs may impose golf insurance requirement.
8. At all times, only one active golf booking per Cardholder is allowed. For the avoidance of doubt, Eligible Cardholder may only place a new golf booking after the completion of an active booking.
9. Golf Privilege is not valid for use in conjunction with other HSBC Premier Mastercard Credit Card related promotions, discounts or offers, and cannot be utilised for participation in corporate golf events, private golf events or golf tournaments. This Golf Privilege is fully subsidized by HSBC Singapore and not a direct offer from the golf clubs (“**Participating Clubs**”).
10. Eligible Cardholders are not allowed to take over tee times transferred from other golfers/Participating Club members to make use of the Golf Privileges.

11. Eligible Cardholders must be present for all bookings made under their name.
12. Eligible Cardholders are not allowed to use this program to request a pairing, or to join a flight booked by other golfers/Participating Club members at any Participating Clubs. All pairings are at the sole discretion of, and administered by, the Participating Clubs.
13. All bookings under the Golf Privilege must be made by Eligible Cardholders through the dedicated booking website at <https://hsbcpremiergolf.apexlynx.net>. ("Booking Link") and Participating Clubs will not entertain any direct correspondence/enquires, attempts for checking availability and bookings, attempts in securing tee time, transfer of confirmed tee time, and/or amendment of a confirmed golf booking from Cardholders.
14. To access the Participating Clubs, Eligible Cardholders must follow the terms and conditions of booking set out in "Reservations" section below.
15. HSBC reserves the right to reject or cancel an Eligible Cardholder's complimentary golf booking if the Eligible Cardholder contacts any Participating Clubs directly.
16. By participating in this Offer, you agree that HSBC and our service providers may collect, use and disclose your information (including personal data) for the following purpose in accordance with the Personal Data Protection Act 2012 and our data protection policy (<https://www.hsbc.com.sg/privacy-statement>) to administer this Offer, including to contact you for the administration of prizes in relation to this Offer.
17. The Item is not exchangeable for rewards points, credit or kind in all cases, whether in whole or in part. The Item is also not transferable or replaceable.
18. Golf Privileges are valid for golf rounds only. They do not provide Cardholders and their guests with access to the other recreational facilities at the Participating Clubs.
19. Other Reservation, Fees and Charges, Cancellation and Charger and General Terms and Conditions governing this Offer apply. Please refer to the other terms and conditions set out under the section headed "General Terms and Conditions" for details. The Offer-Specific Terms and Conditions and the General Terms and Conditions shall collectively be referred to as the "**Offer Terms and Conditions**".

B. Reservations

1. To book a Golf Privilege, Eligible Cardholders must first register their profile at <https://hsbcpremiergolf.apexlynx.net> using a one-time unique registration code.
2. This one-time unique registration code will be sent via email to Eligible Cardholder's latest email address in HSBC's records within 60 days from your Card account opening date.
3. For purpose of the Golf Privilege, Eligible Card account opening date refers to the calendar month printed on the letter sent to Eligible Cardholder enclosing his/her Card issued.
4. All bookings are subject to availability. A booking update will be emailed to Eligible Cardholder's email address registered at the Booking Link within 2 working days upon successful booking.
5. A minimum number of balls per flight may be required for tee-off by Participating Clubs in accordance with their club policy.
6. Bookings must be made at least 5 calendar days in advance. The earliest booking can be made is 14 calendar days in advance before the day of tee-off, excluding the day of tee-off. (As an example, tee-off on a Friday means booking must be made latest by the previous Sunday).

7. Acceptance of all golf bookings, pairings and changes to tee times will be at the discretion of the Participating Clubs and are subject to availability. Cardholders will not be granted access to the Participating Clubs if reservations are not made via Booking Link.
8. Eligible Cardholders will not be granted access to the participating golf clubs without a prior confirmed booking made through the dedicated Booking Link.

C. Fees and Charges

1. Eligible Cardholders will receive complimentary green fees under the Golf Privileges with the Participating Clubs.
2. Where applicable, Eligible Cardholders will have to pay for any buggy, caddie, turf mate, locker fee, insurance, taxes and all other ancillary and miscellaneous charges ("Other Usage Charges") at the Participating Clubs' published rates and is subjected to the Participating Clubs' terms and conditions.
3. Additional guests of Eligible Cardholders will have to pay for green fees and Other Usage Charges at the Participating Clubs' published rates, and they are subjected to the Participating Clubs' terms and conditions.
4. All payment made in relation to usage of the Golf Privileges, and any Other Usage Charges incurred while utilizing the Golf Privileges, must be made with a valid HSBC Premier Mastercard Credit Card.

D. Cancellation and Charges

1. Cancellations and amendments must be emailed to hsbcpremiergolf@apexlynx.net. Requests will not be accepted by the participating clubs directly.
2. Any cancellation and/or amendment to bookings must be made at least 3 working days for all Clubs, and at least 4 working days for Sentosa Golf Club, prior to the tee-off date, unless otherwise stated in the Participating Club's cancellation.
3. Cancellation or amendments that do not meet the conditions stated above, late arrivals or non-shows shall be subject to the full published rates and penalty charges stipulated by the Participating Clubs. Penalty charges will be borne in full by Cardholders.
4. Amendment fee of US\$10 + GST applies if changes are made to bookings after confirmation has been issued. Rain check policy will apply as per Participating Clubs' policy.

E. General Terms and Conditions

1. Cardholders acknowledge and agree that HSBC and the golf service provider, Apexlynx ("Apexlynx") are not responsible for the goods and services (including any non-fulfilment of any privileges or any defect or lack in service or goods) provided by the third parties involved in the Golf Privilege / this program, including the Participating Clubs.
2. HSBC reserves the right at any time and without assigning any reason, to change or to cancel any Participating Club. Cardholders should refer to the HSBC Premier Mastercard website for the latest list of Participating Clubs.
3. We may determine in our reasonable discretion whether any given customer is eligible for this Offer and/or whether such customer has met all of the relevant requirements under these Offer Terms and Conditions.
4. Our records in respect of the Offer shall be conclusive and binding on you.
5. HSBC is (1) not an agent of the merchant; and (2) is not the supplier of, and accepts no liability for, the Items provided by the merchant involved in this Offer and/or the Event itself. All disputes regarding the Items and/or the Event should be directly resolved with the merchant.

6. We may revise these Offer Terms and Conditions (including but not limited to varying the Offer mechanics under this Offer or the Offer Period), or withdraw or alter any part of this Offer at any time, if it is reasonably necessary to:
 - (i) reflect changes to our operational costs, business operations, systems and processes, our arrangements with third parties or industry or market conditions or practice;
 - (ii) give effect to applicable law, rule, regulation or change, requirement, order, notice, recommendation or guidance issued by any regulatory or governmental authority, stock exchange, or body having jurisdiction over us or a court of competent jurisdiction;
 - (iii) align with standards or expectations on practices relating to banking and financial services, environmental, social and governance, consumer and investor protection, cyber, digital, technology, operational resilience or taxation; or
 - (iv) otherwise protect our legitimate interests.

The updates include amendments to:

- (a) the Offer Period;
- (b) the definition of "Eligible Customer";
- (c) the eligibility criteria for the Offer
- (d) the type of Prize;
- (e) the limit to the number of Prize available for redemption under the Offer;

To the extent reasonably practicable, we'll give you reasonable notice of any changes to these Offer Terms and Conditions before such change takes effect. Notification of any such changes may be placed at our branches, published on our website, sent through email or mobile, or via any other method we think is reasonably appropriate.

If you don't agree with a change, you can cease to participate in this Offer.

7. HSBC's decision is final, and no further communication will be entertained.
8. None and no part of these Offer Terms and Conditions may be recorded, reproduced, shared, copied, stored or transmitted in any form or by any means, whether electronic, mechanical, photocopying, photographing, recording or otherwise without our prior written consent. These Offer Terms and Conditions remain our property and all our rights are reserved.
9. These Offer Terms and Conditions are governed by the laws of Singapore and the parties submit to the non-exclusive jurisdiction of the courts of Singapore.
10. All information is correct and accurate at the time of publishing or posting online.

List of Participating Golf Clubs

List of Clubs			
S/N	Country	Club Name	Conditions
1	Singapore	Sentosa Golf Club (Weekday only)	<ol style="list-style-type: none"> Maximum of 2 complimentary green fees at Sentosa Golf Club with mandatory one paying guest per cardholder Bookings are limited to weekdays only
2	Singapore	Sembawang Country Club (Weekday only)	<ol style="list-style-type: none"> Minimum 2 golfers. Bookings are limited to weekdays only Closed all Mondays.
3	Singapore	Orchid Golf & Country Club (Weekday only)	<ol style="list-style-type: none"> Minimum 2 golfers Bookings are limited to weekdays only
4	Malaysia	Forest City Golf Resort	<ol style="list-style-type: none"> Minimum 2 golfers on weekdays and 3 golfers on weekends. Single ball will only be applicable for afternoon tee times.
5	Malaysia	The Els Desaru	
6	Malaysia	Tropicana Golf & Country Resort	<ol style="list-style-type: none"> Minimum 3 golfers on weekdays and 3 golfers on weekends. Weekend bookings are available on Saturday and Sunday afternoon only.
7	Thailand	Siam Country Club Bangkok	
8	Thailand	Alpine Chiangmai Golf Resort	
9	Thailand	Springfield Royal Golf Club	
10	Indonesia	Padang Golf Sukajadi	
11	Indonesia	Ria Bintan Golf Club	
12	Indonesia	Emeralda Golf Club	
13	Cambodia	Vattanac Golf Resort	
14	China	Zhuhai Golden Gulf Golf Club	
15	China	Shanghai Silport Golf Club	
16	Vietnam	The Montgomerie Links	
17	Vietnam	Ba Na Hills Golf Club	
18	Vietnam	Song Be Golf Resort	
19	UAE	Emirates Golf Club	
20	UAE	Abu Dhabi Golf Club	