

## **HSBC Privé Golf Program General Terms and Conditions**

### **General Conditions**

1. HSBC Privé Primary Cardholders will be entitled to redeem up to 6 complimentary green fees from the list of participating golf clubs ("Golf Privilege").
2. This Golf Privilege is extended by HSBC Bank (Singapore) Limited ("HSBC") to primary cardholders of HSBC Privé Credit Cards issued by HSBC Bank (Singapore) Limited ("Cards" and such cardholders, "Cardholders").
3. The HSBC Privé Golf Privilege is valid till 31 December 2026.
4. For Tier A Golf Clubs listed below ("Tier A Golf Clubs"), golf bookings are limited to weekdays only and exclude public holidays.
5. For Tier B Golf Clubs listed below ("Tier B Golf Clubs"), golf bookings are limited to weekdays and weekends and exclude public holidays, subject to varying policy by the golf clubs.
6. Each Cardholder can only redeem a maximum of 1 Golf Privilege per month.
7. Each cardholder is limited to a maximum of 2 complimentary green fees per year at Tier A Golf Clubs.
8. There is no mandatory paying guest required in order for Cardholders to enjoy the Golf Privilege, except for Sentosa Golf Club. However, a minimum number of golfers per flight may be required for the booking to be processed in accordance with the golf club's policy.
9. Cardholder and his/her guests should hold valid golfer's insurance as individual golf clubs may impose golf insurance requirement.
10. To be access the Participating Clubs, Cardholders must follow the terms and conditions of booking set out in "Reservations" section below Participating Clubs.
11. Cardholders that have booked an existing Golf Privilege are not allowed to book subsequent golf game/s until the current game has been played.
12. Golf Privilege is not valid for use in conjunction with other non-HSBC Privé 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").
13. Cardholders are not allowed to take over tee times transferred from other golfers/Participating Club members to make use of the Golf Privileges.
14. Cardholders must be present for bookings made under their name.
15. 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.
16. All bookings under the Golf Privilege must be made by Cardholders through the HSBC Privé Mastercard Premium Concierge, 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. HSBC reserves the right to reject or cancel a Cardholder's complimentary golf booking if the Cardholder contacts any Participating Clubs directly.

### **Reservations**

1. To book a Golf Privilege, Cardholders must call the HSBC Privé Mastercard Premium Concierge to make the booking.
2. A status update on the golf booking request will be sent to Cardholders by HSBC Privé Mastercard Premium Concierge and/or service provider within 2 business days.
3. A minimum number of balls per flight may be required for tee-off by Participating Clubs in accordance with their club policy.

4. 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).
5. 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 without prior bookings through the HSBC Privé Mastercard Premium Concierge.

### **Fees and Charges**

1. Cardholders will receive complimentary green fees under the Golf Privileges with the Participating Clubs.
2. Where applicable, 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 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 Privé Credit Card.

### **Cancellation and Charges**

1. Cancellations and/or amendments to bookings are strictly to be made through HSBC Privé Mastercard Premium Concierge and not directly with the Participating Clubs.
2. Any cancellation and/or amendment to bookings must be made at least 3 working days prior to the tee-off date, unless otherwise stated in the Participating Club’s cancellation policy (as an example, confirmed bookings at Mission Hill are non-amendable and non-cancellable).
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.
5. Rain check policy will apply as per Participating Clubs’ policy.

### **Miscellaneous**

1. 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.
2. 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.
3. 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 Prive website for the latest list of Participating Clubs.
4. Changes to these terms
  - a. We live in a rapidly changing world. Sometimes this means we need to update this Golf Privilege terms and conditions. These updates include amendments to:
    - i. fees and charges (if any); and
    - ii. HSBC Credit Cards benefits and features

- b. We may amend or supplement this Golf Privilege terms and conditions, if it is reasonably necessary to:
    - i. reflect changes to our operational costs, business operations or systems and processes, or our arrangements with third parties;
    - ii. give effect to:
      - 1. applicable law, rule, regulation;
      - 2. a change, recommendation, order, requirement, notice, direction, code, circular or guidance issued by any regulatory, supervisory, governmental, statutory authority, stock exchange, self-regulatory, or resolution body having jurisdiction over us or a court of competent jurisdiction;
    - iii. reflect changes to industry or market conditions or practice;
    - iv. align with standards or expectations including in respect of:
      - 1. banking and financial services practices;
      - 2. environmental, social and governance practices;
      - 3. consumer and investor protection practices;
      - 4. cyber, digital, technology (including financial technology (FinTech)) practices e.g., those relating to crypto-assets, digital assets, virtual assets, asset tokenisation and artificial intelligence (including generative artificial intelligence and machine learning);
      - 5. operational resilience and data management practices; or
      - 6. taxation and transfer pricing practices; or
      - 7. otherwise protect our legitimate interests.
  - c. To the extent reasonably practicable, we'll give you reasonable notice of any changes to this Golf Privilege terms and conditions before such this Golf Privilege terms and conditions take effect.
  - d. We can choose how to give this notice to you. This may include:
    - i. contacting you directly (through mail, email, post or via mobile);
    - ii. placing signs or notices at our branches;
    - iii. publishing the change on our website; and
    - iv. using any other method we think is reasonably appropriate.
  - e. If you don't agree with a change, you can cancel your existing credit card, after paying all amounts you may owe us.
- 5. These terms and conditions are governed by Singapore laws and the parties submit to the non-exclusive jurisdiction of the courts of Singapore.
  - 6. All information is correct at the time of publishing or posting online.

**List of Participating Clubs**

<b>Tier A Participating Clubs</b>		
<b>Country</b>	<b>Club Name</b>	<b>Other applicable conditions for bookings</b>
Singapore	Sentosa Golf Club	
Singapore	Tanah Merah Country Club	Minimum 3 balls
China	Mission Hills Golf Club	1. Minimum 1 night hotel stay is required Shenzhen Hotel: From RMB 1,020/room/night Dongguan Hotel: From RMB 920/room/night. 2. Zhang Lianwei & Pete Dye Courses not available for booking. 3. No amendment or cancellation is allowed once booking is confirmed.
Vietnam	The Bluff Ho Tram Strip	
Malaysia	Kuala Lumpur Golf & Country Club	1. East Course and PM only 2. Minimum 2 golfers on weekdays
Japan	Phoenix Seagaia Golf Resort	
New Zealand	Cape Kidnappers	
Korea	New Springville Country Club	Minimum 4 balls per flight for booking submission

<b>Tier B Participating Clubs</b>		
<b>Country</b>	<b>Club Name</b>	<b>Other applicable conditions for bookings</b>
Singapore	Sembawang Country Club	1. Minimum 2 golfers. 2. Weekdays only 3. Closed all Mondays.
Singapore	Orchid Golf & Country Club	Weekdays only
Malaysia	Forest City Golf Resort	1. Minimum 2 golfers on weekdays and 3 golfers on weekends. 2. Single ball will only be applicable for afternoon tee times.
Malaysia	The Els Desaru	
Malaysia	Tropicana Golf & Country Resort	1. Minimum 3 golfers on weekdays and 3 golfers on weekends. 2. Weekend bookings are available on Saturday and Sunday afternoon only.
Thailand	Thai Country Club	
Thailand	Siam Country Club Bangkok	
Thailand	Alpine Chiangmai Golf Resort	
Thailand	Springfield Royal Golf Club	
Thailand	Red Mountain Golf Club	
Indonesia	Padang Golf Sukajadi	
Indonesia	Ria Bintan Golf Club	
Indonesia	Bali National Golf Club (available till 30 April 2025)	
Indonesia	New Kuta Golf Club (available from 1 May 2025)	
Indonesia	Emeralda Golf Club	
Cambodia	Vattanac Golf Resort	
China	Zhuhai Golden Gulf Golf Club	
China	Shanghai Silport Golf Club	
Vietnam	The Montgomerie Links	
Vietnam	Hoiana Golf Resort	
Vietnam	Song Be Golf Resort	
UAE	Emirates Golf Club	
UAE	Abu Dhabi Golf Club	