

Standard Chartered Emirates World Credit Card– Terms & Conditions

Fees and Benefits

Joining Fee: INR 3,000 per annum

Annual Renewal Fee: INR 3,000 per annum

- i. 4,000 bonus Skywards Miles upon sign up and annual renewal bonus of 1,500 Miles.
- ii. Earn Skywards Miles on every INR 150 spent on the card:
 - (a) 6 Miles on Emirates ticket purchases
 - (b) 3 Miles on all other spends
- iii. Complimentary Priority Pass membership with 2 free lounge accesses per month.
- iv. Complimentary lounge access at all domestic airports via the MasterCard Lounge Programme.
- v. Complimentary golf access three times a year at 14 premium courses in India, and unlimited games at 50% discount on green fees.
- vi. 5% cashback at participating duty-free stores worldwide.

Duty Free Cashback - Terms & Conditions

- i. Max cashback of INR 1,000 per month
- ii. The cash-back will be credited to the Cardholder card account within 60 days of transaction date.
- iii. Cash-back transactions will not earn reward points. Only transactions where the merchant is registered as a duty free under Visa & Mastercard MCC categorisation will be considered for cash back.

Air Accident Insurance - HDFC Ergo Terms & Conditions

Policy Number: 2999200089603408000

POLICY PERIOD – 31st AUGUST 2019 – 30th AUGUST 2020

AIR ACCIDENT

- i. Cover of INR 10,000,000 available
- ii. Cover is applicable in case the card holder shall sustain any air accident and suffer bodily injury resulting in death within 12 months of the accident.

- iii. Cover is applicable only if the air ticket is purchased using Standard Chartered Emirates Platinum Card.

FLIGHT DELAY

- i. Cover of \$ 300 is available
- ii. Cover is only applicable for delay beyond a period of 12 hours for and maximum amount payable per 12 hours is \$ 30

TRIP INTERRUPTION

- i. Cover of \$ 1000 is available
- ii. Deductible – \$ 25
- iii. The Company will pay loss of travel and / or accommodation expenses up to the amount stated above less the Deductible, for the unused, non-refundable pre-paid expenses paid by an Card Holder, less the value of applied credit from the unused return travel ticket to return home, if prior to the date of return, the Card Holder's Journey is interrupted due to the Unexpected Death, Serious Injury or Serious Sickness of the Card Holder, Close Business Associate and/or an Card Holder's Immediate Family.

BAGGAGE DELAY COVER:

- i. Cover of \$ 600 is available
- ii. Cover is only applicable for delay beyond a period of 6 hours for international flight and maximum amount payable is \$ 10 per hour

LOSS OF CHECKED BAGGAGE

- i. Cover of \$ 3000 is available (International) & Rs 10,000/- (Domestic)
- ii. Single any one item limit is 10% and Single any on bag limit is 50%

LOSS OF PERSONAL DOCUMENTS

- i. Cover of \$ 1075 is available
- ii. The Company shall pay actual expenses incurred by the card holder for obtaining a duplicate passport/personal documents during his/her international travel in event of a loss.
- iii. Single any one item limit is \$ 30 and deductible is \$ 30

HIJACKING

- i. Cover of \$ 6000 available
- ii. Card holders will be paid \$ 600 per day
- iii. Deductible – 24 Hours
- iv. If during the Period of Insurance, a Card Holder is travelling on board a Common Carrier which is Hijacked, then the Company agrees to pay to the Card Holder the Compensation stated in the above for every single day excess of the Deductible up to the Total Sum Insured.

PERSONAL LIABILITY

- i. Cover of \$ 50000 available
- ii. Deductible – \$ 200
- iii. If claim is made or a suit brought against a Standard Chartered Emirates Platinum Card holder during the Period of Insurance, then the Company agrees to pay to the Card holder the Compensation stated above, up to the Total Sum Insured, for the damages for which the Card holder is legally liable.

Terms & Conditions:

- i. Loss of Checked in Baggage and Air Accidental death are valid only for International Travel.
- ii. Terrorism is specifically excluded under the policy.
- iii. Travel Insurance provided under the policy shall not be valid for procuring a visa.
- iv. Travel Insurance provided shall be valid for International Travel only.
- v. Maximum Trip Duration is restricted to 30 Days.
- vi. Insurance covers are not provided by Standard Chartered Bank. Exclusions/Limitations are applicable as per the policies issued by the Insurance Company with whom the Bank has tied up.
- vii. The above features and benefits are valid up to 30th August 2020

Claim Procedure:

- i. Intimation of Claim to be provided within 30 days from the date of loss by the insured. Documents to be submitted to HDFC ERGO within 60 days from the date of loss.
- ii. Claimant needs to mention that he holds a Standard Chartered Emirates Platinum Card and is claiming towards the benefit offered on the card
- iii. Contact details:
 - a. Email: travelclaims@hdfcergo.com
 - b. Address: A&H Claims Inward Team, HDFC Ergo GIC Ltd., 6th Floor, Leela Business Park, Andheri Kurla Road, Andheri East. Mumbai 400059

Priority Pass Lounge – Terms & Conditions

Your Emirates Standard Chartered World credit card offers you complimentary membership to Priority Pass, which gives you access to over 1000 domestic and international airports across the globe. The usage of the lounges will be charged at US\$ 27 per visit per visitor. Please log on to www.prioritypass.com for details of the participating lounges.

Terms and conditions

- i. Standard Chartered Bank does not make any warranties or representation of the quality, merchantability, suitability or availability of products and services under the Priority Pass lounge program.
- ii. Emirates Standard Chartered World cardholders are automatically entitled to be members of the Priority Pass Program and the membership is complimentary
- iii. The usage may be charged at the rate of USD 27 per visit. You can be accompanied by guests, which would be charged at the rate of USD 27 per visit per guest. The charge will be billed to your Emirates card (as per usage according to Priority Pass). While the expense is in USD, the billing will be in Rupees. Exchange rate as on the date of debit to your Emirates card will apply and not as on the day of using the Priority Pass facility. The usage charges (as afore-mentioned) may be revised and we will inform you of such revision
- iv. Primary Cardholder shall be eligible for 2 complimentary lounges visit per month on meeting the qualifying criteria (as below)

- v . To qualify for a complimentary visit, you should have spent more than Rs 10,000 (Rupees Ten Thousand only) in the previous month on the respective credit card
- v i . Usage of each individual Priority Pass lounge shall be governed by its own terms & conditions
- v i i . We are not responsible for the quality of the services provided within any of the lounges
- v i i i . You can enjoy Priority Pass facilities only if your Emirates card is valid and in good standing
- i x . Your Priority Pass card shall automatically be blocked if you or we block/cancel your Emirates Standard Chartered credit card
- x . You must present your Priority Pass card to enter any of the lounges within the Priority Pass network. If your Priority Pass card is blocked, you will not be able to enter the Priority Pass lounge
- x i . You must inform us immediately if your Priority Pass card is lost so that we can block the card. We will not be liable for any charges on the Priority Pass card between the time you lose your Priority Pass card and the time you inform us of such loss
- x i i . The Priority Pass officials are not responsible for announcing flight departure times in the Priority Pass lounge and we will not be liable to you if you or your guests miss flights while waiting in the Priority Pass lounge
- x i i i . We will not be liable for any loss of any possessions you or your guests may suffer while at the Priority Pass lounge
- x i v . The Priority Pass card is not transferable and is valid till the date of expiry stated on the card or till such the validity date on your Emirates card (whichever is later)
- x v . You and your guests must abide by the rules and regulations of each participating Priority Pass lounge
- x v i . Access to the Priority Pass lounge may be restricted because of space constraints and will be at the discretion of the Priority Pass lounge operator
- x v i i . Participating Priority Pass lounges may choose to enforce a maximum stay period, beyond which you must pay
- x v i i i . We shall remain indemnified against any liabilities/damages/costs associated with your injury/death or damage/destruction to any of your property arising out of use of any Priority Pass lounge
- x i x . The Priority Pass Program is offered by Priority Pass (A. P.) Limited. We are not responsible for the goods/services at any of the Priority Pass lounges nor are we liable for any defect or shortcoming of the goods/services obtained/availed at such lounges
- x x . You shall be bound by the terms & conditions prescribed by the respective lounge operators and Priority Pass (A.P.) Limited

MasterCard Exclusive Airport Program

Please refer to MasterCard website for the updated list of airports & terms & conditions:

Website Link:

https://specials.priceless.com/enin/offers/Mastercard_India_Lounge_Program?Oid=201902180040

Eligible Lounge List w.e.f. 7 November 2019:

S.no	City	Lounge Name	Airport terminal	Location

1	Bangalore	TFS	International	Travel Food Services, Level 1, Near Gate 18, International Departure, Terminal 1, Kuiperoidal International Airport, Bangalore - 560300
2	Bangalore	TFS	Domestic	Travel Food Services, Mezzanine Level, Domestic Departure, Terminal 1, Kempegowda International Airport, Bangalore - 560300
3	Chennai	TFS	International	Travel club Lounge, Old international terminal building, near boarding, Anna international terminal, Chennai, airport Chennai.
4	Chennai	TFS	New International	Travel club Lounge, New international terminal building, 3rd Floor, Anna International Terminal, Chennai airport, Chennai.
5	Chennai	TFS	Domestic	Travel Club Domestic, Link building Chennai Airport, Chennai.
6	Cochin	Earth	Domestic	Cochin Domestic Airport, Ground Floor, Opp. CIAI, Nedumbassery, Cochin.
7	Cochin	Earth	International	Cochin International Airport, Opp. CIAI, 2nd Floor Nedumbassery, Cochin.
8	Delhi	Plaza Premium	Domestic T1D	T1 D, Level 02, Mezzanine Level, Terminal 1, Domestic Departures, Indira Gandhi International Airport, Palam, New Delhi.
9	Delhi	Plaza Premium	Domestic T3	Mezzanine Level, Terminal 3, Domestic Departures, Indira Gandhi International Airport, New Delhi.
10	Delhi	Plaza Premium	Domestic T2	Domestic Departures, Indira Gandhi International Airport, Palam, Terminal 2, Airside - Domestic Departures, near Gate 24. Take left after SHA. New Delhi.
11	Delhi	Plaza Premium(A)	International T3	Level INL 03, International Departures, Terminal 3, Indira Gandhi International Airport, New Delhi.
12	Delhi	Plaza Premium(B)	International Terminal 3	Level 4, International Departures, Terminal 3, Indira Gandhi International Airport, New Delhi.
13	Hyderabad	Premium Plaza	Domestic	Level E, Domestic Departures, Rajiv Gandhi International Airport (near Gate 28), Hyderabad.

Mastercard® India Lounge Program Terms and Conditions:

- i. The program is applicable in select Lounges in India, via Mastercard's service providers. This list of lounges is subject to change from time to time.
- ii. Access at the lounge would be given upon successful authorization of the Mastercard card on the electronic terminals placed at the lounges.
- iii. Eligible cardholders will get access to the lounge, and food & beverages as applicable under the agreement between Mastercard and the lounge. Cardholder is advised to check what services and facilities are covered in the Mastercard Lounge access program.
- iv. An authorization for an amount (Rs. 25/-) will be taken on the card for validation purposes only and it will not be charged to Mastercard cardholder's account.
- v. Program is open only for card holders carrying a valid Mastercard card issued in India. Only one entry per cardholder will be permitted.
- vi. The program is applicable till 31st Dec 2020.
- vii. The program can be modified, amended, changed or revoked anytime by Mastercard without prior intimation.
- viii. The access to the lounge will be available on first-come-first-serve basis.
- ix. Any cardholder queries / complaints may be referred to 'Mastercard For You'. You can access this service by calling 'Mastercard For You' toll free helpline 1800-102-6263.
- x. Neither Mastercard nor any of its subsidiaries or affiliates nor Mastercard's member banks nor any of their respective subsidiaries or affiliates (collectively the "Promoters") assume any responsibility for the products or services offered at the participating lounges. The products and services are sold or licensed or provided solely by the Service Provider, and the Promoters accept no liability whatsoever in connection with the products and services.
- xi. Cardholders are not bound in any manner to avail the offer. Any participation by the Cardholder shall be voluntary and the terms and conditions of the Mastercard Lounge program shall be binding on the cardholders.
- xii. Mastercard assumes no responsibility in case a lounge operator shuts down the lounge(s) due to lease not getting renewed or for any such reason beyond the purview of Mastercard or Mastercard's member banks.

Standard Chartered Emirates Golf Programme - Terms and Conditions

Please refer to MasterCard website for the updated list of Golf Courses:

Website link:

https://specials.priceless.com/enin/offers/Mastercard_World_Card_India_Golf_Program?Oid=201902180041&issuerId=201810190015&productId=201810200125

World Mastercard cardholders can enjoy the following privileges:

- i. 4 complimentary rounds of green fees per calendar year (not more than 1 round in a single calendar month)
- ii. 12 complimentary golf lessons per calendar year (1 lesson per calendar month)
- iii. Discounted golf services at 50% of the green fee beyond complimentary sessions

For bookings, queries or complaints, please call toll free helpline no. 1800-102-6263

Golf Clubs where BOTH Golf Games and Golf Lessons are available

1	Ahmedabad	Kalhaar Blues and Greens
2	Delhi NCR - Gurgaon	Golden Greens Golf Club
3	Delhi NCR - Gurgaon	ITC Classic Golf Resort
4	Delhi NCR - Noida	Jaypee Greens Golf Club
5	Delhi NCR - Noida	Unitech Golf and Country Club
6	Hyderabad	Boulder Hills Golf Club
7	Pune	Poona Golf Club

Golf Clubs where ONLY Golf Games are available

1	Ahmedabad	Kensville Golf and Country Club
2	Bangalore	Clover Greens Golf Club
3	Chennai	Madras Gymkhana Club (Guindy)
4	Delhi NCR - Noida	Jaypee Wishtown (only on limited days)
6	Mumbai	BPGC

Golf Clubs where ONLY Golf Lessons are available

1	Bangalore	Prestige Golfshire
2	Chandigarh / Panchkula	Chandigarh Golf Academy
3	Chennai	AKDR Golf Village
4	Mumbai	Golf Next Academy at Golden Swan Country Club

Mastercard® India World Card India Golf Program Terms and Conditions:

- i. The Mastercard golf program is not a golf club membership and is not to be regarded as a golf club membership. Mastercard golf program entitles Cardholders to enjoy the specified golfing benefits subject to the applicable terms and conditions as stipulated.
- ii. All eligible Mastercard WORLD Cardholders (“Cardholders”) would be entitled to complimentary green fee access hosted for them at specified locations on Weekdays and Weekends/Holidays as per applicable terms and conditions. Provided however that no more than 4 (FOUR) rounds of complimentary green fees may be enjoyed by the Cardholder during the period from 1st January 2020 to 31st December 2020. Provided further that no more than 1 (ONE) round of complimentary green fees may be enjoyed in a single calendar month.
- iii. Discounted Green Fees hosted for all eligible Cardholders at specified locations on Weekdays and Weekends/Holidays during the period from 1st January 2020 to 31st December 2020. 50% of the golf green fees will be hosted by Mastercard and the requesting Cardholder(s) would have to pay 50% of the applicable walk-in rate at the time of the confirmation of the golf game through their specific Mastercard WORLD Card(s).
- iv. All eligible Cardholders would be entitled to avail of 1 (ONE) complimentary golf lesson / golf coaching every calendar month at select locations in India on Weekdays and Weekends/Holidays subject to the applicable terms and conditions, during the period from 01st January 2020 up to 31 December 2020. A Cardholder will not be allowed to carry forward his/her monthly entitlement of 1 (ONE) complimentary golf lesson / golf coaching to a subsequent month.
- v. A Cardholder may only request a golf booking a maximum of 30 (Thirty) days in advance and may hold only one booking on a single day whether for a golf game or a golf lesson.
- vi. In case of any Cardholder holding multiple variants of Mastercard World Card i.e. multiple World Cards issued from different Banks, then each Mastercard would be treated separately for the eligibility of golf benefits as provided under this Mastercard World Golf Program during the period from 1st January 2020 to 31st December 2020.
- vii. A Cardholder must abide by all Local Club rules including Dress Code, Club Rules, Etiquette, Playing and Handicap Restrictions and access restrictions of allowable areas at each golf club / golf learning facility.
- viii. Golf booking requests for both golf games and golf lessons will only be accepted for daylight timings that ensure that the start of the golf game must enable completion of 18 holes of play and / or the golf lesson during normal daylight hours.
- ix. It will be the exclusive responsibility of the Cardholder to verify and report within time at the correct address and location of the respective golf clubs and / or golf learning facility at which the golf booking has been confirmed for the Cardholder.
- x. All Cardholders must provide their correct and verifiable contact number and email id while placing the golf game / golf lesson booking request with the golf concierge without which the request will not be processed further.
- xi. In case where a main Cardholder has requested to join other Mastercard World Cardholders for a golf game, then the requesting Cardholder must provide the correct and verifiable contact numbers and email ids for all the other World Cardholder whom he is naming while placing the golf game / golf lesson booking request with the golf concierge. Any booking requests without the required contact numbers and email ids of the eligible World Cardholders will not be processed.
- xii. Acceptance of all golf bookings including for golf games and golf lessons shall be subject to availability and at the discretion of the golf instructors / golf coaches and / or the golf clubs / driving ranges.
- xiii. All payments for discounted golf games (green fees) must be pre-paid at the time of confirmation of the booking using the (Principal) Mastercard WORLD Card as applicable. In such situations, all Principal

Cardholders must authorize the Golf Concierge to charge his/her portion of the required payment towards the golf game through an IVR based payment gateway.

- xiv. In case of golf booking request involving multiple Cardholders, the payment may be made in any of the following ways:
- xv. Either by the Cardholder for all the Cardholders; or
- xvi. Where a split payment is requested between two or more (Principal) Cardholders: In such cases, where the booking is made by a single Cardholder, then he/she must provide the proper contact details of all the other playing (Principal) Cardholders to the Concierge at the time of confirmation of the golf game so that the payment authorization can be taken from all the respective individual (Principal) Cardholders.
- xvii. Minimum Flight (Player) conditions:
- xviii. Weekdays: Unless otherwise prescribed by the local club / golf course rules / seasonal rules, the minimum flight conditions for Weekday rounds of golf is a minimum of 2 (TWO) players per flight;
- xix. Weekends/Holidays: Unless otherwise prescribed by the local club / golf course rules / seasonal rules, the minimum flight conditions for Weekend/Holiday rounds of golf is a minimum of 3 (THREE) players per flight; and
- xx. The maximum number of players per flight is 4 (FOUR) on any day.
- xxi. It will be the exclusive responsibility of the Cardholder to fulfil the minimum flight conditions in respect of each booking request and Mastercard and Contractor (Apex lynx) will not be responsible to help the Cardholder make up the minimum flight condition numbers. Golf game booking requests not meeting the minimum player conditions will not be processed.
- xxii. Cardholders may be allowed to play in the same flight with a Club Member or other green fee-paying guest(s) (except any players availing benefits under any other golf program) subject to fulfilment of the minimum flight conditions. In such a situation, the Cardholder must inform the exact booking time held by the Club Member and the same will be verified with the golf club prior to processing the Cardholder's booking request. In cases where the Cardholder requests to join a Club Member and if at the time of verification of the original request, no Confirmed booking exists in the name specified Club Member(s), then the booking request made by the Cardholder will not be accepted / processed.
- xxiii. Changes in timings of any confirmed bookings / bookings in process will be subject to availability and subject to acceptance at the discretion of the golf club(s) / golf instructor(s).
- xxiv. Cardholders may request for a maximum of 3 (THREE) guest(s) per Golf Game booking. All guests must play in the same group as the Cardholder. All bookings for guests of Cardholders will only be confirmed if the Cardholder charges the applicable guest charges to his/her Mastercard WORLD Card by making pre-payment prior to the booking being confirmed. Once charged against a confirmed golf booking, there will be no refund for guest charges for any reason whatsoever.
- xxv. All other costs and charges such as food and beverage expenses, consumables, rental of golf equipment, golf-cart (Buggy) charges, Caddy Fees etc. shall be borne by the Cardholder(s) or his/her guest(s).
- xxvi. Cardholders and guests may have to pay directly at the golf club for buggy, caddie, turfmate and golf insurance at normal published rates of the golf club, where applicable or in some situations, may be required to pre-pay such amounts at the time of confirmation of the requested Golf booking. In such situations, all principal Cardholders must authorize the Golf Concierge to charge his/her portion of the required payment.
- xxvii. All requests for golf bookings must be made at least 7 (SEVEN) days in advance of the intended date of play/golf lesson not including the date / day of play.
- xxviii. Golfers must have at least a valid golf handicap or in lieu thereof, at golf clubs / golf course where permissible, a certificate of golfing proficiency in lieu of a Golf Handicap as issued by a certified and approved golf instructor may be acceptable. All golfers must produce their Golf Handicap Certificate upon request including as may be requested by the Golf Concierge prior to the requested day of the play.
- xxix. Mastercard and/or Contractor (Apexlynx) will not be responsible or accountable to get a Handicap Certificate issued to the benefit of any Cardholder from any Golf Clubs/ Golf Learning Centre.
- xxx. There will be no rain check i.e. a Cardholder will not be entitled to any refund of any paid charges or extension of booking for a golf game that is suspended or cancelled due to rain, inclement weather or for any other proper and justifiable reason as may be decided by the golf club.
- xxxi. Weekend rates apply for golf games and all other charges booked on a Saturday, Sunday, Restricted Holiday and Public Holiday as applicable.
- xxxii. All cancellation charges will be charged to the specified Mastercard WORLD card. This would require the Cardholder to authorize the Golf Concierge to charge his/her card as required.
- xxxiii. Cardholders will not be granted access rights to the stipulated golf clubs without booking through the Golf Concierge. Cardholders are to make all enquiries and bookings only through the Golf Concierge.
- xxxiv. Golf clubs will not entertain any correspondence/enquiries and/or attempts for bookings directly from Cardholders and Cardholders may not receive any response directly from golf clubs and the breach of this condition may result in denial of golfing benefits to the concerned Cardholder(s).
- xxxv. A Club Member cannot make a booking directly at the golf club/driving range and transfer the confirmed booking over to the Cardholder or vice versa.

- xxxvi. The Mastercard golf program cannot be used by Cardholders or their guests in conjunction with any other promotions or other golf program(s) or to join other golfers who are availing of the benefits of any other golf program.
- xxxvii. Cardholders cannot book for more than 4 (FOUR) players in total including himself/herself for any one golf game booking.
- xxxviii. There will be an amendment fee of Rs. 500/- plus applicable taxes for any changes / amendment made after confirmation of bookings. Changes can only be made based on availability. This amendment fee will be charged to the Cardholder by the Golf Concierge via the IVR based payment gateway.
- xxxix. This Mastercard golf program is valid for golf course access only to individual Cardholders and is not valid for any group bookings or to participate in any private event, tournament or any other special golf day arrangement.
- xl. This Mastercard golf program is valid for golf course access only. Cardholders and/or their guest(s) may not have access to the other facilities at the golf club / driving range. A Cardholder may not request for a booking to visit a golf club for any other purpose except to request to play or learn golf in accordance with the terms and conditions of this Mastercard golf program.
- xli. Mastercard and Contractor (Apexlynx) do not underwrite or warrant the services performed by the golf courses/driving ranges/golf coaches and shall not have any liability whatsoever for any deficiency, delay, omission, default or imperfection in such services or for any loss, claim or damage (including, but not limited to, incidental, punitive, consequential, special, direct or indirect damages or losses, loss of profits, loss of business, loss of business opportunity, economic loss or personal injury or death) that may be suffered or incurred by a Cardholder or his/her guest, directly or indirectly, by use or non-use of the services provided by the participating golf clubs/driving ranges/golf instructors or otherwise offered under the Mastercard Golf Program. All risks associated with the use of the services offered under the Mastercard Golf Program or provided or offered by any participating golf club/driving range/golf instructor shall be assumed by the Cardholders and their guest(s).
- xlii. These terms and conditions shall prevail over any provisions, representations or warranties contained in any other promotional or marketing materials advertising or promoting the Mastercard Golf Program or the benefits/privileges offered under the Mastercard Golf Program.
- xliii. Mastercard, its subsidiaries, affiliates and associated companies/entities (collectively the "Mastercard Group"), which includes Mastercard Loyalty Solution Pvt. Ltd, do not assume any responsibility for the products or services offered under the Mastercard Golf Program or by the participating golf clubs/driving ranges/golf instructors. The products and services are sold or licensed or provided solely by the relevant participating golf club/driving range, its affiliates, agents or sub-contractors under such terms and conditions as determined by such vendors, and the Mastercard Group accepts no liability whatsoever in connection with such products and services. The products and services have neither been certified by the Mastercard Group nor tested for certification purposes by the Mastercard Group and under no circumstances shall the inclusion of any product or service in the Mastercard Golf Program be construed as an endorsement or recommendation of such product or service by the Mastercard Group. No representation or warranty of any kind is given by the Mastercard Group as to the participating golf clubs/driving ranges/golf instructors under the Mastercard Golf Program and all liability of any kind whatsoever is fully excluded permissible by applicable law.
- xliv. These terms and conditions including the golf courses / driving ranges and golf coaches are subject to change.

CANCELLATION POLICY FOR GOLF GAME BOOKINGS – WEEKDAY

1. Cancellation must be made more than 1 (ONE) day in advance prior to tee-off date, not counting the date of the confirmed booking.
2. Penalty for breach of cancellation condition – Penalty equivalent to 100% of the amount of published walk-in green fees at that golf club.

CANCELLATION POLICY FOR GOLF GAME BOOKINGS – WEEKENDS & HOLIDAYS

1. Cancellation must be made 2 (TWO) days in advance prior to tee-off date, not counting the date of the confirmed booking.
2. Penalty for breach of cancellation condition – Penalty equivalent to 100% of the amount of the published walk-in green fees at that golf club.

CANCELLATION POLICY – GOLF LESSONS / CLINICS

1. Cancellation must be made 2 (TWO) days in advance prior to golf lesson.
2. Penalty for breach of cancellation condition – Penalty equivalent to 100% of the amount of published walk-in charges payable for a golf lesson at that golf club.