

ANZ Golf Program - Visa Platinum Card - 01072012

ANZ Golf Program

July 1, 2012 – November 30, 2012

Complimentary Green Fees & Caddy Fees at 10 Golf Clubs in Vietnam

Terms and Conditions

1. Programme Mechanics

- Program period July 1, 2012 – November 30, 2012.
- Applicable to ANZ Visa Platinum and ANZ Signature Priority Banking Visa Platinum Primary Cardholders who meet the minimum required spending in the previous month.
- Cardholders enjoy complimentary green fees & caddy fees at 10 Golf clubs in Vietnam listed hereto on weekdays and weekends
 - Long Thanh Golf Resort
 - Song Be Golf Resort
 - Vietnam Golf & Country Club
 - Chi Linh Star Golf & Country Club
 - Saigon South Golf Club
 - Tam Dao Golf & Resort
 - Sealinks Golf & Country Club
 - Dongnai Golf Resort
 - Royal Golf Club
 - Ocean Dunes Golf Club
- There is a minimum of 2 golfers per flight on weekdays and minimum of 3 golfers per flight on weekends (subject to pairing and at the discretion of golf clubs)
- One (1) maximum Cardholder per flight
- All bookings are subject to availability
- Cardholders must have a minimum total accumulated spending of VND10,000,000 in the previous calendar month to avail of this promotion.
- Maximum of one (1) complimentary green fee and caddy fee can be redeemed per cardholder per month.

2. Fees, Charges and Payment

- Cardholders enjoy complimentary green fees and caddy fees
- Insurance, buggy and VAT where the fees are compulsory and applicable for golfing will be charged to the ANZ Visa Platinum card upon booking
- 1st Guest per flight enjoys 50% discounted green fee and caddy fee rates off walk-in or published rates
- 2nd and 3rd Guest(s) per flight enjoys 10% discounted green fee and caddy fee rates off walk-in or published rates
- Golf rates quoted are not inclusive of taxes and are subject to change without notice
- All other fees are to be borne by the Cardholder and his/her guest(s)

- Guests have to pay for buggy, turfmate, locker fee and insurance at normal published rates at the club / or charge to cardholder's credit card where applicable
- There will be an administration fee of USD15 for any changes made to the confirmed golf booking such as amendments to tee-times, change of date of play and change of golfer's names on confirmed bookings. Changes can only be made based on availability
- All payments for the Cardholders and guests must be made upon booking and charged to the Principal ANZ Visa Platinum or ANZ Signature Priority Banking Visa Platinum credit card
- All charges for golf benefits will be made in USD

3. Reservations

- Cardholders can bring guest(s). There is no limit to the number of guest(s) but bookings are subject to availability
- All bookings must be made at least 2 working days in advance for weekday bookings and 4 working days in advance for weekend bookings
- Golfers must have at least a valid handicap. However in cases where golfers do not possess valid handicap, OAGG shall assist for the booking at the golf course on a best effort basis
- Cardholders will not be granted access rights to the stipulated clubs without booking through OAGG. Cardholders will not enjoy the ANZ Vietnam Golf privileges if they do not book through OAGG.
- Tee-times will only be released one week before requested date-of-play.
- Cardholders shall make all enquiries and bookings through OAGG
- The OAGG Golf Programme offered to Cardholders is not to be regarded as a regular golf club membership
- Acceptance of all bookings/changes to tee times will be at the discretion of the golf clubs and subject to availability
- Golf clubs will not entertain any correspondence / enquiries and /or attempts for bookings directly from Cardholders
- A club member cannot make a booking directly at the club and transfer the confirmed tee-time over to the Cardholder
- Cardholders cannot make a booking directly at the club and transfer the booking to OAGG.
- Cardholders can play in the same flight with a club member. However, OAGG will not process booking on behalf of a club member. A club member will have to contact his/her golf club to be paired up with the ANZ cardholder(s)

- This golf program is valid for golf course access only. Cardholders and / or their guests will not have access to the other facilities at the golf club
- Privileges are not valid for use in conjunction with other non ANZ promotions, discounts or offers
- Cardholders are not allowed to book for the next golf game until the current game is played
- Golf Privilege cannot be used with other promotion, participation in social games or golf tournament

4. Cancellation/Amendment Charges - Weekdays & Weekends

- Cancellation and amendment fees apply
- There will be no rain check
- Cancellation must be made 3 working days in advance prior to tee-off date
- There is an amendment fee of USD 15 (or local currency of play) for any changes made to the confirmed golf booking such as amendments to tee-times and change of date of play
- Cancellation and amendment fees will be charged directly to the ANZ Vietnam Visa Platinum credit card account
- ANZ cardholders will not be granted the next golf booking until outstanding cancellation or amendment fees has been paid
- No voice recording proof will be provided on dispute of cancellation fee settlement, ANZ cardholders are deemed to have understood cancellation fee policy upon acceptance of golf booking confirmation

Cancellation policy – Weekdays

Any changes and cancellation for weekday bookings must be made 2 working days in advance prior to tee-off date.

The following cancellation charges will apply to the ANZ Vietnam Visa Platinum and ANZ Signature Priority Banking Visa Platinum Cardholders and their guest(s):

- a. 100% of the total chargeable amount* will be charged for cancellations made 1 working day before tee-off date, no-show or late arrivals**.

Cancellation policy – Weekends

Any changes and cancellation for weekend bookings must be made 3 working days in advance prior to tee-off date.

The following cancellation charges will apply to the ANZ Visa Platinum or and ANZ Signature Priority Banking Visa Platinum Cardholders and their guest(s):

- a. 75% of the total chargeable amount* will be charged for cancellations made 2 working days before tee-off date

- b. 100% of the total chargeable amount* will be charged for cancellations made 1 working day before tee-off date, no-show or late arrivals**

* Total chargeable amount includes green fee, buggy fee, caddy fee, turfmate fee, insurance and locker at normal published rates at the golf clubs where applicable Complimentary golf privileges for cardholders do not apply during cancellation.

** Late arrival means when the golfer arrives late at the golf club and the tee-time has passed. It is the golf club's discretion to allow the golfer to play at a later tee-time subject to availability. However, if the golf club does not allow or there is no availability, the golfer is subject to full cancellation charges (the normal walk-in green fee rate without complimentary green fee benefit).

5. The OAAG Golf Programme cannot be used by Cardholders or their guests in conjunction with any other promotional golf program
6. To the fullest extent permissible by law, each participating Cardholder releases ANZ Vietnam, OAAG and each of their respective employees, agents and authorized representatives, from any claim, loss, damage, death, injury, cost or expense (including any claim for legal expenses) sustained or incurred by him/her in connection with their participation in the program
7. ANZ Vietnam and OAAG do not underwrite or warrant the services performed by the golf courses and shall not have any liability for any deficiency, delay or imperfection in such services or for any loss or damage that may be suffered, or for any personal injury or death to a customer directly or indirectly by use or non-use of the services provided by the golf club