

Terms and Conditions Governing Mastercard APAC Commercial World Golf Privileges (“Program”)

General Conditions

1. The Offer is valid until 30 September 2026. By participating in the Offer you agree to accept these Conditions of Participation.
2. The Offer is open to primary Mastercard World cardholders (“Cardholder(s)”) with cards issued in China, Hong Kong, Taiwan, Macao, South Korea, Indonesia, Malaysia, Singapore, Vietnam, Myanmar, Philippines and Thailand.
3. Mastercard Asia/Pacific Pte Ltd (“Mastercard”) is pleased to offer World Business Cardholders 4 x 75% discounted green fees and the option to bring up to three guests. (collectively, the “Offer”).
4. The Offer is valid for use only where bookings are made directly via the following booking website (<https://mastercardapacgolf.apexlynx.net/commercial>). Cardholders are strictly not allowed to contact Participating Golf Clubs/Golf Academy directly for enquiries/bookings or take over tee times/lesson slots transferred from other golfers/participating club members to be used in conjunction with the Offer.
5. Participating Golf Clubs/Golf Academy may change from time to time without notice.
6. The Offer is provided by Mastercard through Apexlynx LeisureSport Private Limited and is not a direct offer by Participating Golf Clubs/Golf Academy.
7. Mastercard World Business Principal Cardholders can enjoy 75% discounted green fee or discounted golf lesson for a maximum of 4 times per calendar year.
8. Cardholder and his/her guest(s) must have (i) valid handicap to book a tee time and (ii) valid golfer’s insurance including insurance as required or recommended by Participating Golf Clubs.
9. Cardholder must adhere to all the terms and conditions when making a golf booking/golf lesson request (see “Reservations” section below).
10. Mastercard and/or Participating Golf Clubs/Golf Academy shall have the right to reject any booking request in its absolute discretion.
11. At all times, only one active golf booking per Cardholder is allowed. For the avoidance of doubt, Cardholder may only place a new golf booking after the completion of an active booking.
12. Offer is not valid for use in conjunction with other non-Mastercard World promotions, discounts or offers, and cannot be used with other promotion, participation in corporate golf events, private golf events or golf tournaments.
13. Cardholder requests for pairing, or to join a flight booked by other golfers/participating club members will be done on a best-effort basis and are at the sole discretion of, and administered by, the Participating Golf Clubs. Participating Golf Clubs reserve the right to refuse such request.
14. Mastercard World Business Cardholders understand and acknowledge that Participating Golf Clubs/Golf Academy will not engage in any direct correspondence, enquires and/or attempts to check availability and bookings from Cardholders.
15. This Offer is not to be regarded as a membership at the participating golf clubs/golf academy. Mastercard / Apexlynx LeisureSport Private Limited reserves the right to reject the

booking if Cardholders make enquiries/ bookings directly at the club/academy or transfer a confirmed tee time/lesson slot to another Cardholder.

16. Mastercard Cardholders acknowledge that there are a limited number of discounted green fees/golf lessons per month that applies to all bookings under the Offer fulfilled on a first-come- first serve basis.
17. Once the monthly limit is reached, no further bookings will be accepted.
18. By participating in this Offer, you agree to comply with the rules, policies and bylaws set out by the Participating Golf Club/Golf Academy.

Reservations

1. All bookings must be made through the following booking website (<https://mastercardseagolf.apexlynx.net/commercial>) only.
2. The Offer is valid for weekdays, weekends and public holidays unless otherwise stated. Some Participating Golf Clubs MAY NOT accept booking on weekends and public holidays OR only allow restricted day and tee time for bookings on weekends and public holiday,
3. Singapore Participating Golf Clubs: Warren Golf & Country Club only allows bookings on weekdays. Sentosa Golf Club only allow bookings on weekdays. Sembawang Country Club only allow bookings on weekday and Saturday PM. All clubs in Singapore do not accept bookings on public holidays.
4. China Participating Golf Clubs: Mission Hills Golf Club requires a minimum 1 night hotel stay (Prevailing hotel room rates at Mission Hills Golf Club applies and room reservation has to be made through Apexlynx LeisureSport Private Limited at the point of golf booking submission and not directly with the club/hotel). Zhang Lianwei & Pete Dye Courses are not available for booking.
5. Malaysia Participating Golf Clubs: Horizon Hills Golf & Country Club are closed every Monday. Kota Permai Golf & Country Club and Tropicana Golf & Country Club only allow bookings on weekdays and Saturday PM and Sunday PM.
6. South Korea Participating Golf Clubs: Hanrim Country Club and New Springville only allow bookings on weekdays.
7. Minimum number of golfers per flight may be required as per respective Participating Golf Clubs' policies in order for bookings to be processed
8. Bookings must be made at least 5 Singapore business days in advance. (As an example, tee time/golf lesson request for a Saturday must be made latest by Saturday of the previous week).
9. Cardholders cannot book a tee time more than 7 calendar days in advance at Sembawang Country Club, Warren Golf & Country Club, Long Island Country Club, Horizon Hills Golf & Country Club, all India Participating Golf Clubs, all Myanmar Participating Golf Clubs and weekend bookings for Kota Permai Golf & Country Club. Cardholders cannot book a tee time more than 10 calendar days in advance at Sentosa Golf Club. For all remaining Participating Golf Clubs and weekday bookings for Kota Permai Golf & Country Club, Cardholders cannot book a tee time/golf lesson more than 14 calendar days in advance. Note that intended tee-off date is not counted for all Participating Golf Clubs.
10. Acceptance of all golf bookings, pairings and changes to tee times/golf lesson will be at the discretion of the Participating Golf Clubs/Golf Academy and are strictly subject to availability. Cardholders will not be granted access to the Participating Golf Clubs/Golf

Academy without a prior confirmed booking provided by Apexlynx LeisureSport Private Limited.

11. Website bookings are available from 10:00AM SGT (UTC +8), five (5) Singapore business days before the start of each month, not including the first day of the month.

Payment Terms

1. The complimentary/discounted green fee rounds and complimentary/discounted golf lessons hosted at the Participating Golf Clubs/Golf Academy apply only to the Primary Cardholder. The Primary Cardholder shall pay for buggy, caddie, turf mate, locker fee, insurance, taxes and all other ancillary and miscellaneous charges (“Other Usage Charges”) at normal published rates stipulated by the Participating Golf Clubs.
2. All other guests shall pay green fees, buggy, caddie, turf mate, locker fee, insurance, taxes and all other ancillary and miscellaneous charges (“Other Usage Charges”) at normal published rates stipulated by the Participating Golf Club.
3. All payment made in relation to usage of the Mastercard World Golf Offer and Other Usage Charges incurred, including the golfing fee for guest(s) where applicable while utilizing the Offer must be settled with the Mastercard World Card.
4. All applicable charges will be charged by Apexlynx LeisureSport Private Limited onto the Primary cardholder’s Mastercard World Card.
5. All charges will be made in the local currency of the Participating Golf Club/Golf Academy at which the game/lesson is booked and played or in equivalent of United States Dollars where required.
6. Booking shall not be confirmed until the required and relevant golf charges are successfully charged to the Cardholder’s Mastercard World Business Card

Cancellation and Amendments

1. Cancellations and amendments must be made only through the following booking website: (<https://mastercardseagolf.apexlynx.net/commercial>) or Apexlynx LeisureSport Private Limited via email at (Mastercardseagolf@apexlynx.net) and will not be accepted by the Participating Golf Clubs/Golf Academy if contacted directly.
2. Any amendments and cancellation for bookings made in countries other than South Korea or at Mission Hills Golf Club must be made at least 3 Singapore working days prior to tee-off date for all Participating Golf Clubs/Golf Academy.
3. Any amendments and cancellation for bookings made with Participating Golf Clubs in South Korea must be made at least 5 working days prior to tee-off date.
4. For Mission Hills Golf Club, no cancellation or amendment is allowed upon confirmation of tee- time and cardholder shall pay full published rates for cancellation and no-show.
5. Cancellations made less than 3 Singapore working days, late arrivals or no-shows shall be treated as game played and redeemed and one round of golf entitlement deducted.
6. Amendment fee of USD\$10 + applicable GST shall apply if there is any change request post confirmation of the booking by means of adding a golfer to the booking / removing a golfer from the booking/ changing the name of a golfer from the existing booking /

- requesting for a change in date/timing for an already confirmed tee time.
7. No rain checks will be issued.

Miscellaneous

1. The Mastercard World Golf Offer are valid for golf course/driving range access only at Participating Golf Clubs/Golf Academy. They do not provide Cardholders and their guests with access to the other recreational or members-only facilities at the Participating Golf Clubs/Golf Academy.
2. Cardholders and his/her guest(s) acknowledge and agree that neither Mastercard, nor Apexlynx LeisureSport Private Limited nor their affiliates are responsible for non-fulfillment of any Offers or any defect or lack of service or goods supplied by third parties, including the Participating Golf Clubs/Golf Academy.
3. Accordingly, Cardholders irrevocably agree not to claim against Mastercard or Apexlynx LeisureSport Private Limited and their affiliates in relation to any loss, damage, disappointment or distress of any kind arising in connection with the Offer, including but not limited to failure or inadequacy of service or fulfillment of privileges by the Participating Golf Clubs/Golf Academy.
4. Mastercard / Apexlynx LeisureSport Private Limited reserves the right at any time and without assigning any reason, to change or to cancel any Participating Golf Club/Golf Academy.
5. To the fullest extent permissible by law, the Cardholder and his/her guest(s) releases and shall hold harmless Mastercard, Apexlynx LeisureSport Private Limited, their affiliates and the respective Participating Golf Clubs/Golf Academy from any claim for loss, damage, cost or expense (including any claim relating to personal injury, death, loss of earnings and legal expenses) whatsoever sustained or incurred by him/her in connection with his/her participation or attempted participation in the Offer.
6. Mastercard, Apexlynx LeisureSport Private Limited and the Participating Golf Clubs/Golf Academy reserve the right to amend and exercise the final interpretation of the terms and conditions of the Offer.
7. Mastercard's Privacy Policy applies to this Offer. The Privacy Policy describes how Mastercard processes personal data, the types of personal data Mastercard collects, for what purposes Mastercard uses that personal data, with whom Mastercard shares it, and the choices you can make about Mastercard's use of the personal data.

General Terms and Conditions

1. In case of dispute, the decision of CIMB Bank Berhad, Singapore Branch (“CIMB Bank”), Mastercard and/or Apexlynx LeisureSport Private Limited shall be final, conclusive and binding. No further correspondence and/or claims will be entertained.
2. CIMB Bank is not a supplier of the Offer and will not accept any liability in relation thereto.
3. All feedback on relations with the merchants should be directed to the relevant merchant.
4. Any termination, suspension, amendment or variation of this Program by CIMB Bank or the terms and conditions contained herein shall not entitle any Cardholder to any claims or compensation from CIMB Bank for any and all losses or damages suffered or incurred by the Cardholder, whether directly or indirectly caused.
5. CIMB Bank reserves the right to amend, revoke, vary or add to the terms and conditions of the Program or suspend or terminate the Program and/or any of its governing terms in its absolute discretion at any time without any liability and such changes shall be binding on all Cardholders with effect from the earliest of the following:
 - a. the date CIMB Bank places notice of such changes on its Singapore website;
 - b. the day after CIMB Bank sends notice of such changes to the Cardholder’s last known address
in the records of CIMB Bank by ordinary post;
 - c. the day after CIMB Bank sends notice of such change to the Cardholder by short messaging system (SMS) or electronic mail; and/or
 - d. the date CIMB Bank places such notice at all of its branch(es) in Singapore.
6. All other terms and conditions applicable to and governing the use of CIMB Credit Cards (“Product Terms”) and Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012 will continue to apply with full force and effect. For full details, please visit www.cimb.com.sg.
7. These terms and conditions shall be governed by the laws of Singapore and all Cardholders irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
8. A person who is not a party to any agreement governed by these terms and conditions shall not have any right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.
9. In the event of any inconsistency between these terms and conditions and the Product Terms or any application form, brochure, marketing or promotional material relating to the Program, these terms and conditions shall prevail to the extent of matters relating to the Program.
10. All information is correct at the time of publication.

CIMB Bank Berhad (197201001799 (13491-P))

Information is correct as of 30 January 2026