

TERMS AND CONDITIONS

HSBC - PREMIUM GOLF ACCESS PROGRAM

1. HSBC Bank (hereinafter referred to as the "Bank" offers to its existing customers, who have been granted a HSBC Card (hereinafter referred to as "HSBC Cardholder") a "HSBC Premium Golf Access Program" facility (hereinafter collectively referred to as "The Program") upon fulfillment of such Terms and Conditions, including the Terms and Conditions contained herein below, read along with terms of the HSBC Cardholder Agreement and such other Terms and Conditions that the Bank may deem appropriate in its sole discretion.
2. The Program offers the HSBC Cardholder each of the following services (collectively referred to as "Facilities" and individually as "Facility").
 - HSBC Premium Golf Access Program: Special value offers on golf to help HSBC Cardholder(s) get exciting golf-related offers.
 - 10 times reward points on HSBC Card spends on acquiring the membership.
 - Complimentary joining gift.

This Program is subject to fulfillment of the following conditions by the HSBC Cardholder(s):

- a. Amount of Charges payable shall be intimated to the HSBC Cardholder(s) in the monthly Credit Card statement sent to the HSBC Cardholder(s).
 - b. The participation of Cardholder(s) in the Program is voluntary.
 - c. Once the participation of HSBC Cardholder(s) in the Program is confirmed and/or the HSBC Cardholder(s)'s has been debited for the same the Bank is authorized to charge for the Program till cancellation/termination of the Program for any reason whatsoever or maturity thereof, whichever is earlier. In this regard Bank shall debit the HSBC Cardholder's Credit Card account with an amount equivalent to the fees connected with the program or incidental thereto.
 - d. The Program may be availed by the HSBC Cardholder(s) by providing the Bank with a list of information required by the Bank. Mainly the last 4 digits of the Card, customer's date of birth and Card expiry date.
3. The Bank may provide to such HSBC Cardholder(s) who avail the Facilities under the Program, offers and gifts. Further, the Bank is neither responsible nor is liable towards the quality of



goods/services offered as gifts, any defect or deficiency therein, the Bank shall not entertain any claim in respect of or arising out of non-use or use of, the said products/services/gifts. The pictures/description of the prizes shown in the mailers/communication sent to the HSBC Cardholder(s) are representative only and the prizes are subject to availability from the respective suppliers and may be suitably replaced in case of non-availability from the respective suppliers, by Bank at its sole and absolute discretion. The offers/gifts are non-transferable and cannot be encashed.

4. The Term(s) and Condition(s) contained herein shall be read in conjunction with the scope of cover/Terms and Conditions contained in the Program. However, the Terms and Conditions contained in the Program shall modify or supersede the Terms and Conditions contained herein.

In addition to the above, it is further clarified that the Bank shall alert the respective HSBC Cardholder(s) through mediums such as e-mail and/or SMS. The Bank shall at no point of time be obligated and/or held liable in any manner whatsoever, especially on account of fault in the service of designated 3rd parties and/or service providers which may include non-delivery of SMS, over-quota e-mail account, network disruption, claims on account of gifts receivable, etc. Any claims seeking reversal and/or charge-back of the amount paid to the Bank under the Program for any reason whatsoever including upon the occurrence of the aforesaid events, made by the HSBC Cardholder(s) will not be entertained by the Bank under any circumstances.

5. The Program is subject to *force majeure* events.
6. The usage of the Program shall be strictly in accordance with applicable law, including any amendment, modification or re-enactment thereof.
7. The Bank reserves the right to refuse, revoke and/or discontinue the Facilities under the Program to any HSBC Cardholder(s) without having to cite any reason and/or any other obligation whatsoever towards the HSBC Cardholder(s). Further, for the provisions of the Facilities, the HSBC Cardholder(s) may be contacted by the Bank and/or its associates, designated 3rd parties, through various media, including but not limited to e-mails, SMS, monthly statements. It is further clarified that the acceptance of providing the Facilities by the Bank is not a conclusive obligation as the designated 3rd parties and/or service providers may further choose to reject the request of the HSBC Cardholder(s). In such an event, the Bank shall communicate the aforementioned to the HSBC Cardholder(s) without having to cite any reason and/or any other obligation whatsoever.
8. The Bank reserves the right at any point in time and without prior notice to add, alter, modify, change or vary all or any of the Terms and Conditions.
9. Nothing contained herein amounts to a commitment by the Bank to conduct further, similar or any other scheme. Further nothing herein shall in any manner hold the Bank responsible or liable towards the quality of service/products and/or

satisfaction of HSBC Cardholder(s) especially in the event wherein the aforesaid services/products are not provided directly by the Bank.

10. The HSBC Cardholder(s) shall not hold the Bank responsible for or liable for any action, claims, demands, losses, damages, cost, charges and expenses which the HSBC Cardholder(s) may suffer, sustain or incur by means including but not limited to revocation, non-sanctioning or cancellation of this Program, non-delivery of gifts, etc.
11. Any taxes or liabilities or charges payable to the Government or any other authority or body which may arise or accrue to the HSBC Cardholder(s) for availing the Facilities under the Program or the gifts received from Contests or services incidental to or connected with the Program shall be borne directly by HSBC Cardholder(s) or billed to the account of the HSBC Cardholder(s).
12. All complaints, related to Golf Fee Card Program, shall be addressed directly to Vidsur Golf Pvt. Ltd. Our golf concierge number-011 46015454 / 09711495757, Monday to Saturday, 9 am to 5 pm.
13. All disputes, if any, arising out or in connection with or as a result of the scheme or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts/tribunals in Mumbai only, irrespective whether courts/tribunals in other areas have concurrent or similar jurisdiction.

TERMS & CONDITIONS OF GOLF FEE CARD

1. Cards once issued, are non-resalable and non-transferable.
2. Discounts offered by the entire Golf Fee Card partner golf courses to the Golf Fee Card Program are mentioned on the websites – www.golffeecard.co.in and www.golfcards.com.
3. Associated golf courses of the Golf Fee Card Program may be changed at any point in time and the same shall be updated for the customer's reference on aforementioned websites www.golffeecard.co.in and www.golfcards.com.
4. The Golf Fee Card is NOT a membership Card of any golf club/resort and also does NOT include green fees, cart fees, caddie fees or any other fees charged by the golf clubs.
5. Complimentary access to select Golf Clubs will not attract any green fee but other charges like cart fees, caddie fees or any other fees charged by the participating golf clubs will be applicable.
6. All subscribers must adhere to the rules and regulations of the partner golf clubs.
7. All discounts offered shall be applicable on regular green fees and no discounts shall be applicable in promotions etc.
8. Complimentary golf clinics will be organized by Vidsur Golf Pvt. Ltd. across 8 cities and spread over a period of 2 years for the benefit of HSBC Cardholders who subscribe to the golf access program. Customer will receive complimentary clubs and set of 30 balls to practice at these clinics.

- Every customer will be invited for the Golf Club Clinics & participation is voluntary.
 - Customer can confirm their participation as per golf clinic calendar to golf concierges.
 - HSBC can change or alter the golf clinic dates/venue if the requisite numbers of participates is not met.
9. Complimentary round of golf at the following clubs over the shelf life of Golf Access program membership.
 - ITC Classic Resort at Gurgaon
 - Golden Green Resort at NCR
 - Clover Greens at Bangalore
 10. Booking Procedures: All subscribers will book their tee times directly at the golf club by calling the listed club phone numbers on the website or through the golf concierge at 01146015454 / 09711495757. Tee times are subject to availability.
 11. Golfers may opt for walk-in to the golf club and playing at available tee times by joining other golfers.
 12. The membership fee is for the registration of Golf Fee Card, which provides discounts on the green fees at approx. 2000 golf courses worldwide and on the room rates at approx. 6,000 hotels & golf resorts worldwide.
 13. The membership fee will be charged to the customers in advance before dispatch of the cards.
 14. The membership is non-transferable & fees once charged, is non-returnable & non-refundable.
 15. All golfers must abide by the booking procedure of the partner golf clubs.
 16. The responsibilities of Golf Fee Card International (Division of Golf Tours St. Andrews) will be the production of the Golf Fee Card, and maintaining and extension of international benefits for Golf Fee Card members.

GOLF CLUB RULES & REGULATIONS

- i. All subscribers will abide by the golf etiquette and rules and regulations of the associated golf clubs which may be enforced at the time of play.
- ii. All Golfers will abide by the dress code of the golf clubs.
- iii. All golf courses reserve the right to reject any golfer or restrict their play.
- iv. Rain-check on the green fees shall be at the sole discretion of the golf club.
- v. Vidsur Golf Pvt. Ltd. will not be responsible for any injuries occurred on the golf course to the subscriber.
- vi. Subscribers will be responsible for any damage to the golf course/golf course property and will also be solely responsible for their behaviour on the golf course.

- vii. Associated golf clubs reserve the right to increase/decrease the green fees and other fees at their sole discretion.
- viii. HSBC Bank is not responsible for the quality of goods and services provided by the golf courses/resorts/clubs or the golf concierge.

ADDITIONAL TERMS AND CONDITIONS – ASSURED GIFTS

Free Joining Gifts (of a branded Reebok watch) will be dispatched once the fees have been paid by the customer.

HSBC is not responsible for the quality of the gifts or the state in which the goods have been delivered or the time taken to deliver. Gifts may vary from one HSBC cardholder to another depending on the availability.

ADDITIONAL TERMS AND CONDITIONS – 10 x (Ten Times reward offer)

- This offer of 10X (Ten Times Reward) is brought to you by The Hongkong and Shanghai Banking Corporation Limited, India (HSBC) and any participation is voluntary. This offer is applicable to all HSBC credit cardholders (hereinafter referred to as the "Cardholder") to whom this mailer is addressed.
- This offer is not applicable for Debit cardholders.
- Customer will get 10x rewards on this purchase transaction of Premium Golf Access Program only & their reward points get multiplied by 10 times. **Eg-1:** On spend of Rs. 100 on HSBC Gold Credit card earlier the card holder used to get 1 Reward Point, now the cardholder gets 10 Reward points.
- Reward points accrued as a part of this promotion will be credited in the first week of the following month. **Eg:** Any cardholder transacting on 1st of June, 2009 will get the rewards by the First week of August 2009, similarly any cardholder transacting on 30th of June, 2009 will get the rewards by the First week of August, 2009.
- The Transaction date will be considered for the purpose of identifying eligible transactions under this offer.
- HSBC reserves the right to change/withdraw this offer at any point in time without prior intimation to cardholders.
- The offer is subject to *force majeure* events.
- Tax liability, if any will be borne by the Cardholder.
- Any dispute arising out of or in connection with this offer shall be subject to the exclusive jurisdiction of the courts in Mumbai only. The existence of a dispute, if any, shall not constitute any claim against HSBC.
- Credit cardholders cannot redeem their Reward points against out standings on their credit card.

- The usage of the Credit Card is governed by applicable terms and conditions. Please visit www.hsbc.co.in for the terms & conditions.
- This offer cannot be combined with any ongoing offers, discount or promotions.
- By participating in this offer, the Cardholder accepts all the Terms and Conditions as specified above in totality.

GOLF CLUBS/COURSES CURRENTLY OFFERED UNDER THE PROGRAM IN INDIA:

List of Golf Courses	
1. Royal Palms Golf & Country Club	Mumbai
2. Amby Valley Sahara Lake City	Pune
3. Clover Greens	Bangalore
4. Executive Golf Club	Bangalore
5. Cosmo TNGF Golf Course	Chennai
6. Golden Greens Golf Resort	Gurgaon
7. ITC Classic Golf Resort	Gurgaon
8. Best Western Resort The Resort Country Club	Gurgaon
9. Agra Golf Club	Agra
10. Chikmaglur Golf Club	Chikmaglur
11. Royal Springs Golf Course	Srinagar
12. Rambagh Golf Club	Jaipur
13. Jaypee Greens	Greater Noida
14. P.A.P Jalandar Golf Club	Jalandar
15. The Grand Greens	Goa
16. Kashmir Golf Club	Srinagar
17. Bhubaneswar Golf Club	Bhubaneswar
18. Cochin Golf Club	Cochin
19. Coimbatore Golf Club	Coimbatore
20. Coorg Golf Links	Virajpet (Karnataka)
21. Jayachamaraja Wadiyar Golf Club	Mysore
22. Kodaikanal Golf Club	Kodaikanal
23. Pillikula Golf Club	Mangalore
24. Trivandrum Golf Club	Trivandrum



*Issued by Hongkong and Shanghai Banking Corporation Limited, India.
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