

VISA VIETNAM PLATINUM 2010/2011 GOLF PROGRAM  
TERMS AND CONDITIONS – ENGLISH VERSION

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## Detailed terms and conditions for complimentary green fees

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- Complimentary Golf is valid from 1 April 2010 to 31 March 2011
- Applicable to Principal Visa Platinum cardholders (cards issued in Vietnam)
- Cardholders enjoy complimentary green fees at 2 golf clubs in Vietnam on weekdays and weekends
- Unlimited usage per Principal Visa Platinum cardholders
- There is a maximum of 1 Principal Visa Platinum cardholders and a minimum of 1 paying guest per flight
- Subject to pairing and discretion of the golf club

### Fees, Charges and Payment

- Principal Visa Platinum cardholders enjoy complimentary green fees
- Guests enjoy discounted green fee rates off the walk-in or published green fee rates
- Golf rates quoted are not inclusive of taxes and subject to change without notice
- All other fees are to be borne by the Principal Visa Platinum cardholder and his/her guest(s)
- Principal Visa Platinum cardholders and guests have to pay for buggy, caddie, turfmate, locker fee and insurance at normal published rates at the club where applicable
- There will be an administration fee of USD 14 (or local currency of play) 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 Principal Visa Platinum cardholders and guests must be made upon booking and charged to the Principal Visa Platinum credit card (card issued in Vietnam) for games played
- All charges for golf benefits will be made in local currency according to the country of golf clubs located

### Reservations

- Principal Visa Platinum cardholders can bring guest(s). There is no limit to the number of guest(s) but bookings are subject to availability
- Guests of Principal Visa Platinum cardholders will enjoy green fee discount lower than the prevailing published walk in rates offered by the golf club
- Weekday bookings must be made at least 4 working days in advance
- Weekend bookings must be made at least 8 working days in advance
- Golfers must have at least a valid handicap. However in cases where golfers do not possess valid handicap, OAAG shall assist for the booking at the golf course on a best effort basis
- Principal Visa Platinum cardholders will not be granted access rights to the stipulated clubs without booking through OAAG 24Hr PGA Assist
- Principal Visa Platinum cardholders shall make all enquiries and bookings through OAAG 24Hr PGA Assist
- The Visa Vietnam Platinum Golf Program offered to Principal Visa Platinum cardholders is not 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

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- Golf clubs will not entertain any correspondence/enquires and/or attempts for bookings directly from Principal Visa Platinum cardholders
- A club member cannot make a booking directly at the golf club and transfer the confirmed tee time over to the Principal Visa Platinum cardholder
- The principal Visa Platinum cardholder cannot make a booking with OAG 24Hr PGA Assist which includes the club member
- 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

#### Cancellation/Charges – weekdays and weekends

- Cancellation must be made 3 working days in advance prior to tee off date
- There will be no rain check
- Cancellation fee will be charged directly to the Principal Visa Platinum cardholder's Visa Platinum credit card account

#### CANCELLATION POLICY

##### Cancellation Policy - Weekdays

- Any changes and cancellation for weekday bookings must be made 3 working days in advance prior to tee-off date.
- The following cancellation charges will apply to the Principal Visa Platinum cardholders and their guest(s):
  - 50% of the total chargeable amount\* will be charged for cancellations made 2 working days before tee-off date.
  - 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 weekday bookings must be made 4 working days in advance prior to tee-off date.
- The following cancellation charges will apply to the Principal Visa Platinum cardholders and their guest(s):
  - 50% of the total chargeable amount\* will be charged for cancellations made 3 working days before tee-off date.
  - 75% of the total chargeable amount\* will be charged for cancellations made 2 working days before tee-off date.
  - 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

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Miscellaneous

- Golfers must have a valid handicap. However in cases where golfers do not possess valid handicap, OAAG shall assist for the booking at the golf course on a best effort basis
- The Visa Vietnam Platinum golf program is valid for golf rounds only. Principal Visa Vietnam Platinum cardholders and their guests will not have access to the other recreational facilities at the golf club
- The Visa Platinum golf program is not to be regarded as a golf club membership
- To the fullest extent permissible by law, each participating Visa Platinum cardholder releases Visa/OAAG/the respective golf clubs from any claim, loss, damage, cost or expense (including any claim for legal expenses) sustained or incurred by him/her in connection with their participation in the Visa Platinum golf program
- The Visa Platinum Golf Program cannot be used by Cardholders or their guests in conjunction with any other promotional golf program
- Visa 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

## Detailed terms and conditions for Visa Golf for Less (USD 20 green fees)

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### Conditions of Play

- Visa Golf for Less is valid from 1 January 2010 to 31 December 2010
- Applicable to Principal Visa Platinum cardholders (cards issued in Vietnam)
- A minimum of 1 Principal Visa Platinum cardholder is allowed to play Visa Golf for Less and a minimum of 1 paying guest per flight on weekdays
- A minimum of 1 Principal Visa Platinum cardholder is allowed to play Visa Golf for Less and a minimum of 1 paying guest per flight on weekends
- Combination bookings are not allowed

### Reservations

Principal Visa Platinum cardholders will not be granted access rights to the clubs without prior bookings through OAG 24Hr PGA Assist.

- Golf clubs will not entertain any correspondence/enquires and/or attempts for bookings from Principal Visa Platinum cardholders when they contact the golf clubs directly
- Weekday bookings must be done at least 2 working days in advance
- Weekend bookings must be done at least 4 working days in advance
- Acceptance of all golf bookings/changes to tee times will be at the discretion of the clubs and are subject to availability
- A club member cannot make a booking directly at the club and transfer the confirmed tee time over to the Principal Visa Platinum cardholder

### Fees and Charges

- Discounts on green fees for Principal Visa Platinum cardholders will be absorbed by Visa.
- Discounts on green fees for guest(s) will be absorbed by Visa
- Guests enjoy discounted green fees which are lower than the walk-in green fee rate
- Golf rates quoted are to be borne by the Principal Visa Platinum cardholder and his/her guest(s)
- Principal Visa Platinum cardholders and guests have to pay for buggy, caddie, turfmate, locker fee and insurance at normal published rates at the club where applicable

### Cancellation/Changes

- Cancellation and amendment fees apply
- There will be no rain check
- There is an amendment fee of USD 14 (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 fees will be charged directly to the Principal Visa Platinum credit card account

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#### Cancellation Policy - Weekdays

- Any changes and cancellation for weekday bookings must be made 1 working day in advance prior to tee-off date.
- The following cancellation charges will apply to the Principal Visa Platinum cardholders and their guest(s):
  - 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 weekday bookings must be made 3 working days in advance prior to tee-off date.
- The following cancellation charges will apply to the Principal Visa Platinum cardholders and their guest(s):
  - 75% of the total chargeable amount\* will be charged for cancellations made 2 working days before tee-off date.
  - 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

#### Payment

- All payments for the Principal Visa Platinum cardholder and guests must be made upon booking and charged to the Principal Visa Platinum credit card
- All charges will be made in the local currency of play

#### Miscellaneous

- Golfers must have a valid handicap
- The Visa Platinum golf program is valid for golf rounds only. Principal Visa Platinum cardholders and their guests will not have access to the other recreational facilities at the golf club
- The Visa Platinum golf program is not to be regarded as a golf club membership
- To the fullest extent permissible by law, each participating Principal Visa Platinum cardholder releases Visa/OAAG/the respective golf clubs from any claim, loss, damage, cost or expense (including any claim for legal expenses) sustained or incurred by him/her in connection with their participation in the Visa Platinum golf program

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