

## MASHREQ AL ISLAMI SOLITAIRE CREDIT CARD GOLF PROGRAM – TERMS & CONDITIONS

### Complimentary Golf Program (“Program”) for Mashreq Al Islami Solitaire Credit Card holders (“Cardholders”)

**6 complimentary games of golf per billing cycle with a cap of 2 weekend games at UAE’s most exclusive Golf Clubs- Arabian Ranches, Track Meydan, The Abu Dhabi Golf Club and Trump International Golf Club. Partners are allowed only during weekdays.**

1. Cardholders get complimentary golf games on a first-come-first-serve basis.
2. As a Mashreq Al Islami Solitaire Credit Cardholder, you are entitled to access select premium Golf courses only.
3. **Terms and Conditions:** Please read the detailed Terms and Conditions mentioned below and enjoy the complimentary golf games.
4. **Frequently Asked Questions (FAQs):** Please read the FAQs for any common queries regarding the Golf benefit on Mashreq Al Islami Solitaire Credit Card.
5. To make any enquiries or bookings, changes, or cancellations, please visit <https://mashreq.golfan.com> OR contact Mashreq Al Islami Solitaire Help Desk at 04-424 4411
6. Please refer to the **“Cancellation Policy”** for applicable penalty/no show charges. Cancellations are accepted for 4 clear days in advance for weekday and weekend bookings (not inclusive of the tee-off date and the date of placing the booking request) with no penalty/charges. Any penalty/no show charge will be charged to your card account in subsequent billing statements.
7. This offer is brought to you by Mashreq Bank including Mashreq Al Islami (“Mashreq”) in conjunction with GolfLan Technology Solutions FZ LLC. (“GolfLan”) \*GolfLan is a golf services provider engaged by Mashreq to administer the Golf Program.
8. Golf courses available under Mashreq golf program:
  - a) Trump International Golf Club – Dubai
  - b) Arabian Ranches - Dubai
  - c) Track Meydan - Dubai
  - d) The Abu Dhabi Golf Club – Abu Dhabi

### Spend criteria for availing the Golf benefit

<b>Retail Spends in the previous billing cycle</b>	<b>Eligible Golf benefit</b>
Greater than or equal to AED 10,000	6 games of Golf with a cap of 2 weekend games in the following billing cycle
Less than AED 10,000	Not eligible for complimentary Golf benefit

### **Note:**

- Retail spends does not include Easy Cash, Balance Transfer, Easy Payment Plan and Cash withdrawals
- Booking confirmation is subject to availability of slots at the Golf club

## Program Terms and Conditions

1. Primary cardholder can place a booking request along with one complimentary guest only during weekdays.
2. Only Primary cardholder can make a reservation for complimentary game for the weekend.
3. A maximum of 6 games can be availed during a billing cycle, with a cap of 2 weekend games subject to meeting the required spend condition.
4. Primary cardholder plus guest is considered as 2 games.
5. There will be a "no-show fee" applicable in case primary cardholder or guest do not turn up at the golf course on the booked date & time. This fee will vary for each golf course.
6. There will be no charges applicable in case of change of guest confirmed for a booking
7. Program is not a golf club membership and is not to be regarded as a golf club membership.
8. Acceptance of requests for bookings for golf games are subject to availability and will be accepted at the discretion of the golf clubs
9. Any requests for changes to confirmed booking times are subject to availability and will be accepted at the discretion of the Golf Clubs
10. To avail the benefits of Program, Cardholders must make all enquiries and bookings through Mashreq Concierge and must not contact the golf clubs directly.
11. Mashreq reserves the right to change/replace the golf clubs at which golf benefits are being offered under this Program without any notice to the Cardholders.
12. Program is valid for golf course access only. Cardholders and/or their guests will not have access to the other facilities at the golf clubs
13. Cardholders and their guests must follow all clubs, establishment usage rules including limits of access to use club facilities as applicable to Green Fee players.
14. Program cannot be used by Cardholders or their guests in conjunction with any other promotional or special offers and programs.
15. To the fullest extent permissible by law, each participating customer waive, releases and discharge Mashreq and GolfLan from any claim, loss, damage, cost, or expense (including any claim for legal expenses) sustained or incurred by him/her in connection with his/her participation in the Program. In no event shall Mashreq, any of its affiliates, or any of its officers, directors, employees, or agents be liable or responsible for any loss, damage or expense arising out of or otherwise related to this Program
16. Mashreq and GolfLan do not underwrite or warrant the services performed by the golf courses and shall not be liable in any manner whatsoever for any deficiency, delay, or imperfection in such services or for any loss or damage that may be suffered, or for any personal injury to a Customer directly or indirectly by use or non-use of the services provided by the golf club under this Program. Mashreq does not offer or provide any warranties or accept any responsibility or liability of any kind in respect of this Program and hereby disclaims any and all express or implied warranties with respect of the same.

17. Cardholders and their guests shall be required to pay for caddy fee (wherever applicable), insurance/takaful and hire of equipment directly at the club, as per applicable rates prescribed by the respective golf clubs.
18. Any individual applying/activating/ using the Program is deemed to have read and accepted these Terms and Conditions governing the Program and as may be amended from time to time.
19. Booking will be processed on a best effort basis and Mashreq does not assume any responsibility or liability for booking requests which are not confirmed due to any reason whatsoever.
20. Bookings are not transferrable.
21. Tournament dates at courses are blackout dates and no bookings shall be available during these dates.
22. The Program is valid for golf course access only to individual golfers and is not valid for any Group Bookings, unless specified so.
23. Supplementary card holders are not eligible for this benefit.
24. Mashreq, GolfLan and participating establishment(s) reserve their absolute rights to alter/ withdraw any of the terms and conditions of the Program at any time without prior notice to the Customer.
25. Mashreq shall not be in breach of its obligations or otherwise be liable to conduct this programme as a result of any Force Majeure Event. A Force Majeure Event in these terms and conditions, shall mean circumstances beyond the reasonable control of Mashreq including, amongst other things, acts of God, industrial disputes, acts and regulations of any governmental or authority in any jurisdiction. In such circumstances, Mashreq's obligations to the Cardholder shall automatically stand discharged without the need to provide notice
26. These Terms and Conditions are governed by and shall be construed in accordance with the laws of UAE courts.

### **Cancellation Policy**

#### **CANCELLATION POLICY FOR GOLF BOOKINGS – WEEKDAY**

- Cancellation must be made more than FOUR clear days in advance prior to tee-off date not counting the date of the confirmed booking and play
- Penalty for Breach of Cancellation Condition – As per the charges levied by the respective Golf clubs.

#### **CANCELLATION POLICY FOR GOLF BOOKINGS – WEEKENDS & HOLIDAYS**

- Cancellation must be made more than FOUR clear days in advance prior to tee-off date not counting the date of the confirmed booking and play
- Penalty for Breach of Cancellation Condition – As per the charges levied by the respective Golf clubs.
- ✓ Cancellation charges will not be applicable if the game got suspended or cancelled due to rain, inclement weather or for any other reasons as may be locally decided by the golf club.
- ✓ All cancellation charges will be charged to Mashreq Al Islami Solitaire Credit Card.

### **Frequently Asked Questions (FAQs)**

1. How many days/hours in advance do I need to book for a green fee slot or a golf lesson?

Mashreq Al Islami (The Islamic Window of Mashreqbank PSC, a bank licensed and regulated by the UAE Central Bank)

- a. You need to book a golf session or a golf game minimum 10 days (including the date of play and date of placing the booking) & a maximum of 16 days in advance. For example: for a game to be played on 30<sup>th</sup> June 2021, a request can be placed anytime between 14<sup>th</sup> June to 20<sup>th</sup> June 2021 (including both days)
2. How many days in advance should I cancel a booking?
  - a. Cancellations will be accepted only if done 4 days prior to the booked time of play
3. How can I know if my booking has been confirmed?
  - a. You will normally be contacted within 2-3 working days, as per the preferred mode of contact selected by you at the time of booking. At times, due to closure of golf courses on certain dates or for reasons beyond our control, it may take longer than 2-3 days to respond to you.
4. What do I need to carry at the golf course to gain entry?
  - a. The golf course will recognize you by your name, as mentioned during reservation. Certain golf courses may require a handicap certificate; the same will be intimated to you at the time of booking/confirmation. You should also carry your Mashreq Al Islami Solitaire Credit card so that the Golf Club can do a transaction of AED1 to verify the validity of the Mashreq Al Islami Solitaire Credit Card.
5. Is there any minimum and maximum no. of players per flight?
  - a. Yes. As per the rules of golf and universal golf etiquette, there must be a minimum of 2 (two) players per flight on weekdays and a minimum of 3 (three) players per flight on weekends and holidays. The maximum number of players per flight is 4 (four), on any day.
6. Whom should I contact in case I face any difficulty in gaining entry at the golf course?
  - a. We shall ensure that your booking details are confirmed and shared with the golf course before your expected time of arrival. In case of any difficulty in gaining entry at the golf course you can call the Mashreq Al Islami Solitaire Help Desk at 04-424 4411. You will be assisted as soon as possible.
7. Do golf courses have dress codes?
  - a. Most golf courses have universally acceptable golfing dress codes. In general, collared shirt and trousers is acceptable. Golf courses do not allow denim trousers. Golf Shorts of knee length are allowed. At some golf courses, it is required to keep your shirt tucked in. Also, please ensure to wear proper golf shoes with soft spikes for all golfing sessions.
8. Can I contact the golf course directly or walk into any of the club's part of the program and get a booking?
  - a. No. Under this program you are not allowed to contact the golf clubs/golf courses directly. At all times, please ensure that you call the call centre and place your bookings to avail the benefits of this program. If the procedure is not followed, you may be asked to leave the club premises and may not be entertained
9. What about golf equipment and food and beverage expenses?
  - a. All other costs and charges such as food and beverage expenses, consumables, rental of golfing equipment, golf-cart (buggy) charges, caddy fees and more are to be borne by you directly. You will be required to pay directly at the club for buggy, caddie, turf mate and insurance/takaful at normal published rates at the golf course, where applicable.
10. Can I avail the other facilities at the golf course?
  - a. This offer is limited to golfing access only and you cannot access the other facilities at the golf course.
11. Can a non-golfing member of my family accompany me for my game or lesson?
  - a. No, golf clubs generally do not permit non-golfers to be present in any golfing areas.