

Program Terms and Conditions

- 1. The Emirates Islamic Bank PJSC (EIB) Golf Program is not a golf club membership and is not to be regarded as a golf club membership.
- 2. Acceptance of requests for bookings for golf games are subject to availability and will be accepted at the discretion of the golf clubs.
- 3. Any requests for changes to confirmed booking times are subject to availability and will be accepted at the discretion of the golf clubs.
- 4. To avail the benefits of the Golf Program, Customers must make all enquiries & bookings through Emirates Islamic Contact Centre by calling at +971 600 599 995 and must not contact the golf clubs directly.
- 5. EIB reserves the right to change/replace the golf clubs at which golf benefits are being offered under this Program without any notice to the Customers.
- 6. The Golf Program is valid for golf course access only. Customers and/or their guests will not have access to the other facilities at the golf clubs.
- 7. Customers and their guests must follow all club, establishment usage rules including limits of access to use club facilities as applicable to Green Fee players.
- 8. The Golf Program cannot be used by Customers or their guests in conjunction with any other promotional or special offers and programs.
- 9. To the fullest extent permissible by law, each participating Customer releases EIB 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.
- 10. EIB 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 Golf Program.
- 11. Customers and their guests shall be required to pay for caddy fee (wherever applicable), insurance and hire of equipment directly at the golf club, as per applicable rates prescribed by the respective golf clubs.



- 12. Any individual applying/activating/ using the Golf Program is deemed to have read and accepted these terms and conditions governing the Golf Program and as may be amended from time to time.
- 13. Booking will be processed on a best effort basis and EIB does not assume any responsibility or liability for booking requests which are not confirmed due to any reason whatsoever.
- 14. Bookings are not transferrable.
- 15. Tournament dates at golf courses are blackout dates and no bookings shall be available during these dates.
- 16. The Golf Program is valid for golf course access only to individual golfers and is not valid for any Group Bookings, unless specified so.
- 17. Monthly Retail Spend Criteria:
 - a) For Visa Infinite Debit Card, there is no requirement of minimum monthly spend to avail unlimited complimentary golf rounds in a month
 - b) For Visa Signature Debit Card, there is no requirement of minimum monthly spend to avail 2 free golf rounds in a month
 - c) For Skywards Black/Etihad Guest Premium/Skywards Infinite/Flex Elite cards, a minimum monthly spend of AED 10,000 is required to avail unlimited complimentary golf rounds in a month.
 - d) For Etihad Guest Saqer/Etihad Guest Ameera/Skywards Signature/Cashback Plus/Expo cards, a minimum monthly spend of AED 5,000 is required to avail 2 free golf rounds in a month.
- 18. The applicable green fees will be levied to your card, in case of below scenarios:
 - a) If the minimum spend criteria (refer point 17) is not met.
 - b) No Shows (including guest, if applicable).
 - c) No intimation of cancellation within the mentioned timelines.
- 19. Retail spends does not include Easy Cash, Balance Transfer, Easy Payment Plan and Cash withdrawals
- 20. The Golf benefit is available for Skywards Black, Etihad Guest Premium, Etihad Guest Saqer, Etihad Guest Ameera, Skywards Infinite, Skywards Signature, Flex Elite, Cashback Plus, Expo Credit Card holders and Emirates Islamic Visa Infinite, Visa Signature Debit Card holders.



- 21. EIB, 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.
- 22. These Terms and Conditions are governed by and shall be construed in accordance with the laws of UAE courts.

Definitions

- 1. Golf Program: The Emirates Islamic Golf Program offers complimentary golf games to specific cardholders based on minimum monthly spend requirement. Golf games can be played at four golf courses that is Arabian Ranches, The Trump International, Track Meydan & Yas Links Golf Club.
- 2. Green Fees: a charge for playing one round or session on a golf course
- 3. Golflan is a third-party vendor. Golf Program is being offered in partnership with Golflan.