Terms and Conditions of the Mastercard India World Golf Program

1. The Mastercard golf program is not a golf club membership and is not to be regarded as a golf club membership. The Mastercard World Golf Program entitles eligible Cardholders to enjoy golfing benefits subject to the applicable terms and conditions as stipulated.

2. All eligible Mastercard WORLD Cardholders ("Cardholders") would be entitled to complimentary green fee access and golf lessons hosted for them at specified locations on Weekdays and Weekends/Holidays as per applicable terms and conditions. During the period 1st January 2026 to 31st December 2026:

a. Cardholders may enjoy 4 (four) rounds of complimentary green fees during the year, provided further that no more than 1 (one) round of complimentary green fee may be enjoyed in a single calendar month.

b. Cardholders may enjoy 1 (one) complimentary golf lesson every calendar month. (Cardholders will not be allowed to carry forward their monthly entitlement of 1 (one) complimentary golf lesson to a subsequent month.)

3. Specially designated Mastercard WORLD Cardholders ("Cardholders") would be entitled to additional complimentary green fee access and golf lessons hosted for them at specified locations on Weekdays and Weekends/Holidays as per applicable terms and conditions. During the period from 1st January 2026 to 31st December 2026:

a. HDFC Regalia Cardholders may enjoy 2 complimentary games and 2 complimentary lessons each month.

b. SBI Aurum Cards may enjoy 16 complimentary games in the year and 1 complimentary lesson each month.

4. During the period from 1st January 2026 to 31st December 2026, upon exhausting complimentary benefits for the month, eligible cardholders may avail discounted green fee access to book additional golf games at specified locations on both Weekdays and Weekends/Holidays. A maximum discount of up to INR 1,800 on the applicable charges will be hosted by Mastercard. Any remaining amount beyond the discounted value will need to be paid directly by the cardholder at the time of placing the booking request, using their eligible Mastercard World Card.

5. A Cardholder may only request a golf booking a maximum of 10 (ten) days in advance and may hold only one booking on a single day whether for a golf game or a golf lesson.

6. In case of any Cardholder holding multiple variants of Mastercard World Card i.e multiple World Cards issued from different Banks, then each Mastercard would be treated separately for the eligibility of golf benefits as provided under this Mastercard World Golf Program.

7. A Cardholder must abide by all Local Club rules including health and safety protocols, club rules, etiquette, playing and handicap restrictions at each golf club / golf learning facility.

8. A Cardholder shall always abide by the golf club's dress code. In general, golfers are not permitted to wear round neck shirts, sleeveless shirts/t-shirts/tops without collars, track pants/joggers, jeans, gym shorts, or sandals/heels/flip flops on the golf course.

9. Requests for golf games will only be accepted for daylight timings that ensure that the start of the golf game must enable completion of 18 holes of play. Golf lessons will be for a minimum of 30

minutes duration and will include entry fee to the driving range, instructor fee, club rental and 50 range balls. All golf booking requests for golf lessons will be accepted as per the local rules and timings available at the club/ driving range/ golf lesson facilities.

10. It will be the exclusive responsibility of the Cardholder to verify and report within time at the correct address and location of the respective golf clubs and/or golf learning facility at which the golf booking has been confirmed for the Cardholder. Cardholders will be required to furnish a valid identification at the time of availing the golf game/lesson if requested by the golf club.

11. All Cardholders must share the first 6–9 digits (BIN) of their eligible card to determine the golf eligibility and entitlement under this program. Cardholders must provide correct and verifiable contact number and email ID while placing the golf game /golf lesson booking request with the golf concierge without which the request will not be processed further.

12. In case a Cardholder has requested to join other Mastercard World Cardholders for a golf game, then the requesting Cardholder must provide the correct and verifiable contact numbers and email IDs for all the other World Cardholders whom they are naming while placing the golf booking request. Any booking requests without the required contact information of the accompanying World Cardholders will not be processed.

13. Acceptance of all golf bookings including golf games and golf lessons shall be subject to availability and at the discretion of the golf instructors/ golf coaches and/or the golf clubs. There could be very limited slots available at select golf clubs / learning facilities and on certain days of the week, the clubs may accept the bookings with club members only.

14. All golf booking requests submitted with advance notice of 5 to 10 days will be processed by Apexlynx no later than 4 days prior to the intended date of play, in accordance with the processing timelines and requirements prescribed by participating golf clubs and golf learning facilities. The status of golf bookings may be provided up to 1-2 calendar days prior to the date of play or lesson.

15. All payments for discounted golf games must be pre-paid at the time of placing the golf booking using the (Principal) Mastercard WORLD Card as applicable. In such situations, all Principal Cardholders must provide their consent to pay their portion of the required payment towards the golf booking in advance via the payment link shared by the golf concierge.

16. In case of golf booking request involving multiple Cardholders, the payment may be made in any of the following ways:

a. Either by the Cardholder for all the Cardholders; or

b. Where a split payment is requested between two or more (Principal) Cardholders: In such cases, where the booking is made by a single Cardholder, then in such situations, all Principal Cardholders must provide their consent to pay their portion of the required payment towards the golf booking in advance via the payment link shared by the golf concierge.

17. Minimum Flight (Player) conditions:

a. Weekdays: Unless otherwise prescribed by the local club / golf course rules / seasonal rules, the minimum flight conditions for Weekday round of golf are a minimum of 2 (TWO) players per flight.

b. Weekends/Holidays: Unless otherwise prescribed by the local club / golf course rules / seasonal rules, the minimum flight conditions for Weekend/Holiday round of golf are a minimum of 3 (THREE) players per flight; and

c. The maximum number of players per flight is 4 (FOUR) on any day.

18. It will be the exclusive responsibility of the Cardholder to fulfil the minimum flight conditions in respect of each booking request and Mastercard and Contractor (Apexlynx) will not be responsible to help the Cardholder make up the minimum flight condition numbers. Golf game booking requests not meeting the minimum player conditions will not be processed.

19. Cardholders may be allowed to play in the same flight with a Club Member or other green fee-paying guest(s) (except any players availing benefits under any other golf program) subject to fulfilment of the minimum flight conditions. In such a situation, the Cardholder must inform the exact booking time held by the Club Member and the same will be verified with the golf club at the time of processing the Cardholder's booking request. In cases where the Cardholder requests to join a Club Member and if at the time of verification of the original request, no Confirmed booking exists in the name of the specified Club Member(s), then the booking request made by the Cardholder will not be accepted / processed.

20. Changes in timings of any confirmed bookings / bookings in process will be subject to availability and subject to acceptance at the discretion of the golf club(s) / golf instructor(s).

21. Cardholders may request for a maximum of 3 (THREE) guest(s) per Golf Game booking. All guests must play in the same group as the Cardholder. All bookings for guests of Cardholders will only be confirmed if the Cardholder charges the applicable guest charges to his/her Mastercard WORLD Card by making pre-payment prior to the booking being confirmed. Once charged against a confirmed golf booking, there will be no refund for guest charges for any reason whatsoever.

22. All other costs and charges such as food and beverage expenses, consumables, rental of golf equipment, golf-cart (Buggy) charges, Caddy Fees etc. shall be borne by the Cardholder(s) or their guest(s). Any other charges mandated by golf clubs under their local rules to be payable at the time of play shall be borne directly by the golfers.

23. Cardholders and guests may have to pay directly at the golf club for buggy, caddie, turfmate and golf insurance (as applicable as per local club rules) at normal published rates of the golf club.

24. All game bookings for guests of cardholders will only be confirmed if the cardholder makes advance payment of the applicable guest charges through their entitled credit card at the time of placing the request. The fees vary across each location depending on the time of the week (weekend/ weekdays/ public holidays) and the season. The guest charges will always include the green fee, cart and caddy fee, irrespective of whether the requesting cardholder is entitled to complimentary cart and caddy benefits under the golf program or not under the golf program. In such situations, all principal Cardholders must provide their consent to pay their portion of the required payment towards the golf booking in advance via the payment link shared by the golf concierge.

25. The number of carts and caddies provided will be as per the availability at the club on date of play and will solely be at the club's discretion in accordance with its local club rules.

26. All requests for golf bookings must be made at least 5 (FIVE) days in advance of the intended date of play/golf lesson not including the date / day of play.

27. Golfers must have at least a valid golf handicap or in lieu thereof, at golf clubs / golf course where permissible, a certificate of golfing proficiency in lieu of a golf handicap as issued by a certified and approved golf instructor may be acceptable. All golfers must produce their golf handicap certificate if requested by the club. In the absence of a valid handicap certificate, the club

may not permit the golfer to play and/or may ask them to leave the club anytime during the course of play.

28. Mastercard and/or Contractor (Apexlynx) will not be responsible or accountable to get a handicap certificate issued to the benefit of any Cardholder from any Golf Clubs/ Golf Learning Centre.

29. All golfers must carry a valid ID proof for verification when visiting the participating golf club/ learning facility. In the event the ID cannot be verified, the club may not permit the golfer to avail their benefit.

30. There will be no rain check i.e. a Cardholder will not be entitled to any refund of any paid charges or extension of booking for a golf game that is suspended or cancelled due to rain, inclement weather or for any other proper and justifiable reason as may be decided by the golf club.

31. Weekend rates will apply for golf requests booked on a Saturday, Sunday, Restricted Holiday and Public Holiday as applicable. However, Friday is also considered as a Weekend at certain golf clubs and accordingly Weekend rates would apply in such cases.

32. All cancellation charges will be charged to the specified Mastercard WORLD card. This would require the Cardholder to provide their consent to pay required payment towards cancellation via the payment link shared by the golf concierge.

33. Cardholders will not be granted access rights to the stipulated golf clubs, without booking through the Golf Concierge. Cardholders are to make all enquiries and bookings only through the Golf Concierge.

34. Golf clubs will not entertain any correspondence/enquiries and/or attempts for bookings directly from Cardholders and Cardholders may not receive any response directly from golf clubs and the breach of this condition may result in denial of golfing benefits to the concerned Cardholder(s).

35. A Club Member cannot make a booking directly at the golf club/driving range and transfer the confirmed booking over to the Cardholder or vice versa.

36. The Mastercard golf program cannot be used by Cardholders or their guests in conjunction with any other promotions or other golf program(s) or to join other golfers who are availing of the benefits of any other golf program.

37. Cardholders cannot book for more than 4 (FOUR) players in total including himself/herself for any one golf game booking.

38. There will be an amendment fee of Rs. 500/- plus applicable taxes for any changes / amendment made after confirmation of bookings. Changes can only be made based on availability and the Cardholders must provide their consent to pay the required amendment fee a payment link shared by the golf concierge.

39. This Mastercard golf program is valid for golf course access only to individual Cardholders and is not valid for any group bookings or to participate in any private event, tournament or any other special golf day arrangement.

40. This Mastercard golf program is valid for golf course access only. Cardholders and/or their guest(s) may not have access to the other facilities at the golf club / driving range. A Cardholder may

not request for a booking to visit a golf club for any other purpose except to request to play or learn golf in accordance with the terms and conditions of this Mastercard golf program.

41. Mastercard and Contractor (Apexlynx) do not underwrite or warrant the services performed by the golf courses/driving ranges/golf coaches and shall not have any liability whatsoever for any deficiency, delay, omission, default or imperfection in such services or for any loss, claim or damage (including, but not limited to, incidental, punitive, consequential, special, direct or indirect damages or losses, loss of profits, loss of business, loss of business opportunity, economic loss or personal injury or death) that may be suffered or incurred by a Cardholder or his/her guest, directly or indirectly, by use or non-use of the services provided by the participating golf clubs/driving ranges/golf instructors or otherwise offered under the Mastercard Golf Program. All risks associated with the use of the services offered under the Mastercard Golf Program or provided or offered by any participating golf club/driving range/golf instructor shall be assumed by the Cardholders and their guest(s).

42. These terms and conditions shall prevail over any provisions, representations or warranties contained in any other promotional or marketing materials advertising or promoting the Mastercard Golf Program or the benefits/privileges offered under the Mastercard Golf Program.

43. Mastercard, its subsidiaries, affiliates and associated companies/entities (collectively the "Mastercard Group"), which includes Mastercard Loyalty Solution Pvt. Ltd, do not assume any responsibility for the products or services offered under the Mastercard Golf Program or by the participating golf clubs/driving ranges/golf instructors. The products and services are sold or licensed or provided solely by the relevant participating golf club/driving range, its affiliates, agents or sub-contractors under such terms and conditions as determined by such vendors, and the Mastercard Group accepts no liability whatsoever in connection with such products and services. The products and services have neither been certified by the Mastercard Group nor tested for certification purposes by the Mastercard Group and under no circumstances shall the inclusion of any product or service in the Mastercard Golf Program be construed as an endorsement or recommendation of such product or service by the Mastercard Group. No representation or warranty of any kind is given by the Mastercard Group as to the participating golf clubs/driving ranges/golf instructors under the Mastercard Golf Program and all liability of any kind whatsoever is excluded to the fullest extent permissible by applicable law.

44. These terms and conditions, including the golf courses / driving ranges and golf coaches, are subject to change.

CANCELLATION POLICY FOR GOLF GAME BOOKINGS – WEEKDAY

1. Cancellation must be made more than 1 (ONE) day in advance prior to tee-off date, not counting the date of the confirmed booking.

2. Penalty for breach of cancellation condition – Penalty equivalent to 100% of the amount of published walk-in green fees at that golf club.

CANCELLATION POLICY FOR GOLF GAME BOOKINGS – WEEKENDS & HOLIDAYS

1. Cancellation must be made 2 (TWO) days in advance prior to tee-off date, not counting the date of the confirmed booking.

2. Penalty for breach of cancellation condition – Penalty equivalent to 100% of the amount of the published walk-in green fees at that golf club.

CANCELLATION POLICY – GOLF LESSONS

1. Cancellation must be made 2 (TWO) days in advance prior to golf lesson.

2. Penalty for breach of cancellation condition – Penalty equivalent to 100% of the amount of published walk-in charges payable for a golf lesson at that golf club.