

VISA ASIA PACIFIC INFINITE GOLF PROGRAM 2010

INFINITE BENEFITS AT A GLANCE

ENJOY LOW GREEN FEES AND EXCLUSIVE ACCESS AROUND THE WORLD

Remarkably low green fees at 14 clubs in 7 countries. Access to 200 clubs in 46 countries.

That's the privilege you enjoy as a CIMB or Direct Access Visa Infinite cardmember.

VISA GOLF FOR LESS - CLUB LISTING

Country	Golf Club	Location	Green Fee
China	Lotus Hills Golf Resort	Guangzhou	RMB 205
	Shanghai International Golf & Country Club	Shanghai	
Indonesia	Emeralda Golf Club	Jakarta	IDR 100,500
	Jakarta Golf Club	Jakarta	
Malaysia	Glenmarie Golf and Country Club	Selangor	RM 35
	Tropicana Golf & Country Club	Kuala Lumpur	
Singapore	Keppel Club	City Center	S\$ 29
	Raffles Country Club – Palm Course	City Center	
Taiwan	Sunrise Golf & Country Club	Taipei	NT\$ 1,000
	Miramar Golf & Country Club	Taipei	
Thailand	Muang Kaew Golf Course	Bangkok	THB 340
	Suwan Golf & Country Club	Bangkok	
Vietnam	Phoenix Golf Resort	Hao Binh	USD 20
	Vietnam Golf and Country Club	Ho Chi Minh City	

For booking, please contact Visa Infinite customer Centre at 1800 803 006.

Visit www.visainfinite-asia.com for more details and terms & conditions.

200 WORLDWIDE ACCESS - CLUB LISTING

ARGENTINA

Name of Club	City
Mar del Plata Club de Golf	Mar Del Plata
Llao Llao Hotel & Resort, Golf Spa	Pantagonia

BRAZIL

Name of Club	City
Costa do Sauipe Golf Links	Bahia
Terras de Sao Jose Golf Club	Sao Paulo

AUSTRALIA

Name of Club	City
Royal Pines Resort	Ashmore
Twin Waters Golf Club	Brisbane
Hope Island Resort Golf Club	Gold Coast
The Dunes Golf Links	Melbourne
The Cut at Port Bouvard	Perth
Joondalup Country Club	Perth
Brookwater Golf Club	Queensland
The Glades Golf & Spa	Gold Coast

BRUNEI

Name of Club	City
Royal Brunei Golf & Country Club	Brunei Darussalam
Pantai Mentiri Golf Club	Brunei Darussalam

BULGARIA

Name of Club	City
Air Sofia Golf Club	Ihtiman

AUSTRIA

Name of Club	City
Golf Club Innviertel	Oberosterreich
Golf Club Schonfeld	Schonfeld, Niederosterreich

BAHAMAS

Name of Club	City
Cable Beach Golf Club	Nassau

BELGIUM

Name of Club	City
Steenhoven Country Club	Antwerp
Keerbergen Golf Club	Keerbergen

CANADA

Name of Club	City
Banff Springs Hotel Golf Course	Banff
Heather Glen Golf Course	Calgary
Glen Lawrence Golf Club	Kingston
Capital Golf Centre	Ontario
Osoyoos Golf and Country Club (Desert Gold Course)	Osoyoos
Greensmere Golf & Country Club	Ottawa
The Springs at Radium Golf Resort	Radium HotSprings
Spallumcheen Golf And Country Club	Vernon
Olympic View Golf Club	Victoria

For booking, please contact Visa Infinite Customer Centre at 1800 803 006.
Visit www.visainfinite-asia.com for more details and terms & conditions.

CHINA

Name of Club	City
Beijing Willow Golf Club	Beijing
Chongqing Baoli Golf Club	Chongqing
Dalian Golden Pebble Beach Golf Club	Dalian
Yinli Foreign Investors Golf Club	Dongguan
Quanzhou Golf Club	Fujian
Zhuhai Lakewood Golf Club	Zhuhai
West Coast Golf Club	Hainan
Hainan Sanyan International Golf Club	Hainan
Wuhan International Country Club	Hubei
Kunming Lakeview Golf Club	Kunming
Spring City Golf and Lake Resort	Kunming
Beijing Country Golf Club	Beijing
Shanshui Hotspring Golf Club	Sanshui
Qingdao Huashan International Country Club	Shandong
Shanghai Lake Malaren Golf Club	Shanghai
Grand Shanghai International Golf & Holiday Resort	Shanghai
Mission Hills Golf Club	Shenzhen
Suzhou Sun Island International Club	Suzhou
Dali Stone Mountain Golf Club	Yunnan
Zhuhai Golden Gulf Golf Club	Zhuhai
Shenzhen Jiulong Hills Golf Club	Shenzhen

DENMARK

Name of Club	City
Holback Golf Klub	Holbaek
Arrild Golf club	South Jutland

EGYPT

Name of Club	City
El Gouna Golf & Fitness Club	Red Sea
Taba Heights Golf Resort	Sinai
Sheraton Soma Bay Resort	Soma Bay

FRANCE

Name of Club	City
Golf de Clecy Golf	Clecy
Golf du Gouverneur	Monthieux

GERMANY

Name of Club	City
Golf and Country Club Brunstorf e.V.	Brunstorf
Bitburger Land Golf Resort	Wilmansdorf

GREECE

Name of Club	City
Gylfada Golf Course	Athens
Corfu Golf Club	Corfu

HUNGARY

Name of Club	City
Pannonia Golf & Country Club	Fejér
Princess Palace Golf Club	Győr-Moson-Sopron

INDIA

Name of Club	City
Otty Golf Club	Ootacamund
Naldehra Golf Club	Simla

For booking, please contact Visa Infinite Customer Centre at 1800 803 006.
Visit www.visainfinite-asia.com for more details and terms & conditions.

INDONESIA

Name of Club	City
Nirwana Bali Golf Club	Bali
Mountain View Golf Club	Bandung
Palm Springs Golf and Beach Resort	Batam
Tering Bay Golf and Country Club	Batam
Ria Bintan Golf Club	Bintan
Bintan Lagoon Resort	Bintan
Klub Golf Bogor Raya	Bogor
Padang Golf Modern	Tangerang
The Taman Dayu Club	Surabaya
Imperial Klub Golf	Tangerang
Gunung Guelis Country Club	Jakarta
Bukit Darmo Golf Course	Surabaya

MALAYSIA

Name of Club	City
Orna Golf & Country Club	Melaka
Tiara Melaka Golf & Country Club	Melaka
Ayer Keroh Country Club	Melaka
Austin Hills Golf Resort	Johor
Lanjut Golden Beach Golf Resort	Pahang
Bukit Jambul Golf & Country Club	Penang
Bukit Jawi Golf Resort	Penang
Meru Valley Golf and Country Club	Perak
Clearwater Sanctuary Golf Resort	Perak
Datai Bay Golf Club	Perak
Danau Golf Club	Selangor
SSG Beringin Golf Club	Selangor
Saujana Golf & Country Club	Selangor

ITALY

Name of Club	City
Palazzo Arzaga	Brescia
Punta Ala Golf Club	Punta Ala

MEXICO

Name of Club	City
The Raven at Cabo San Lucas	Los Cabos
Fairmont Pierre Marques Golf Club	Acapulco

JAPAN

Name of Club	City
Musashigaoka Golf Course	Saitama

MAURITIUS

Name of Club	City
One and Only Le Touessrok Golf Course	Mauritius

MALAYSIA

Name of Club	City
Desaru Golf & Country Club (Without Ferry)	Johor
The Legends Golf & Country Club	Johor
Bukit Banang Golf & Country Club	Johor
Kelantan Golf & Country Club	Kelantan
Bukit Jalil Golf & Country Resort	Kuala Lumpur

NEW ZEALAND

Name of Club	City
The Grange Golf Club	Auckland
Russley Golf Club	Christchurch
Terrace Downs High Country Resort	Christchurch
Kauri Cliffs Golf Club	Northland

For booking, please contact Visa Infinite Customer Centre at 1800 803 006.
Visit www.visainfinite-asia.com for more details and terms & conditions.

NEW ZEALAND

Name of Club	City
Rotorua Golf Club	Rotorua
Wairakei Golf Club	Taupo
Waipukurau Golf Club	Waipukurau

NORWAY

Name of Club	City
Elverum Golf Club	Elverum
Sorknes Golf Club	Hedmark

PAKISTAN

Name of Club	City
Arabian Sea Country Club	Karachi
Dreamworld Resort Hotel & Golf Club	Karachi
Royal Palm Golf & Country Club	Lahore
Lahore Garrison Golf & Country Club	Lahore

PHILIPPINES

Name of Club	City
Evercrest Golf Club Resort	Batangas
Cebu Country Club	Cebu
Royal Northwoods Golf Club	Manila

PORTUGAL

Name of Club	City
Santo Esteveao Golf Club	Lisbon
Victoria Club de Golf	Vilamoura

PUERTO RICO

Name of Club	City
Bahia Beach Plantation	Rio Grande
Coamo Springs Golf Club	San Juan

SINGAPORE

Name of Club	City
Sembawang Country Club	Singapore
Orchid Country Club	Singapore
Jurong Country Club	Singapore

SPAIN

Name of Club	City
Alcaidesa Links Golf Course	Cardiz
La Quinta Golf and Country Club	Marbella

SRI LANKA

Name of Club	City
Royal Colombo Golf & Country Club	Colombo
Victoria International Golf and Country Resort	Kandy
Nuwara Eliya Golf Club	Nuwara Eliya

SOUTH AFRICA

Name of Club	City
Erinvale Golf Club	Cape Town
Riviera on Vaal Country Club	Gauteng
Randpark Golf Club	Gauteng
Eagle Canyon Country Club	Gauteng

For booking, please contact Visa Infinite Customer Centre at 1800 803 006.
Visit www.visainfinite-asia.com for more details and terms & conditions.

SWEDEN

Name of Club	City
Landeryds Golf Club	Östergötland
Osterlen Golf Club	Simrishamn

SWITZERLAND

Name of Club	City
Golf Club Arosa	Arosa
Golf de Villars	Villars

TAIWAN

Name of Club	City
National Garden Golf Course	Taichung
Nan Yi Golf & Country Club	Tainan
Pei Tou Kuo Hua Golf & Country Club	Taipei
Lily Golf Club	Taipei
Formosa Yangmei Golf & Country Club	Taipei
Yunghan Golf Club	Taipei

THAILAND

Name of Club	City
The Vintage Golf Club	Bangkok
Summit Windmill Golf Club	Bangkok
Royal Gems Golf and Sports Club	Bangkok
Lakewood Country Club	Bangkok
Gassan Khuntan Golf & Resort	Chiangmai
Gassan Lake City Golf & Resort	Chiangmai
Chiangrai Santiburi Golf Club	Chiangrai
Springfield Golf and Spa Village	Hua Hin
Royal Hua Hin Golf Course	Hua Hin
Santiburi Samui Country Club	Koh Samui

THAILAND

Name of Club	City
Khao Kheow Country Club	Pattaya
Laem Chabang International Golf & Country Club	Pattaya
Mission Hill Phuket Golf Club	Phuket
Phuket Country Club	Phuket
Loch Palm Golf Club	Phuket

TURKEY

Name of Club	City
Klassis Golf & Country Club	Istanbul
Kemer Golf & Country Club	Istanbul

TUNISIA

Name of Club	City
Djerba Golf Club	Djerba
Yasmine Golf Course	Hammamet
Citrus Golf Oliviers	Hammamet

UAE

Name of Club	City
Abu Dhabi Golf Club	Abu Dhabi
Saadiyat Beach Golf Club	Abu Dhabi
Arabian Ranches Golf Club	Dubai
Jebel Ali Golf Resort and Spa	Dubai

UNITED KINGDOM**ENGLAND**

Name of Club	City
Foxbridge Golf Club	Billingshurst
Oakmere Park Golf Club (<i>Admirals Course</i>)	Nottingham

For booking, please contact Visa Infinite Customer Centre at 1800 803 006.
Visit www.visainfinite-asia.com for more details and terms & conditions.

ENGLAND

Name of Club	City
The Vale Golf and Country Club <i>(Wales National Course)</i>	Worcestershire

IRELAND

Name of Club	City
Woodstock Golf Club	Clare
Malahide Golf Club	Dublin
Glasson Golf Hotel	Westmeath

SCOTLAND

Name of Club	City
Montrose Golf Links (Medal course & Broomfield course)	Angus
St Andrews Golf Links (<i>Jubilee Course</i>)	Fife
Inverness Golf Club	Inverness

WALES

Name of Club	City
Pernrhos Golf & Country Club	Cardiganshire
Monmouth Golf Club	Monmouthshire

UNITED STATES

Name of Club	City
Revere Golf Club (<i>Lexington Course</i>)	Nevada
Lost Canyons Golf Club	Los Angeles
Badlands Golf Club	Nevada
Glen Oak Golf Course	New York
Long Island National Golf Club	New York
Harding Park Golf Course	San Francisco
Riverview Golf Club	Pennsylvania

VIETNAM

Name of Club	City
Dalat Palace Golf Club	Dalat
Bo Chang Dong Nai Golf Resort	Dong Nai
Chi Linh Star Golf Country Club	Hai Duong
Long Thanh Golf Club	Dong Nai
Ocean Dunes Golf Club	Phan Thiet

UNITED STATES

Name of Club	City
Indian Boundary Golf Course	Chicago
The Legend at Arrowhead	Arizona
Las Sendas Golf Club	Arizona
Volcano Golf & Country Club	Big Island, Hawaii
Desert Willow Golf Resort	California
Escena Golf Club	California
Cathedral Canyon Golf & Tennis Club	California
Pebble Beach Golf Links	California
Poppy Hills Golf Course	California
Glen Ellen Country Club	Massachusetts
Irish Hills Golf Club	Minnesota

For booking, please contact Visa Infinite Customer Centre at 1800 803 006.
Visit www.visainfinite-asia.com for more details and terms & conditions.

VISA GOLF FOR LESS AT 14 GOLF CLUBS

1. CONDITIONS OF PLAY

- (a) Visa Golf for Less is valid from 1st January 2010 to 31st December 2010.
- (b) Applicable for all Principal Visa Infinite Cardholders in Singapore, China, Indonesia, Hong Kong, Malaysia, Taiwan and Thailand.
- (c) Singapore clubs: A minimum of 1 Principal Visa Infinite Cardholder is allowed to play Visa Golf for Less and a minimum of 1 paying guest per flight on weekdays.
- (d) Singapore clubs: A minimum of 1 Principal Visa Infinite Cardholder is allowed to play Visa Golf for Less and a minimum of 2 paying guests per flight on weekends.
- (e) All other clubs: A minimum of 1 Principal Visa Infinite Cardholder is allowed to play Visa Golf for Less and a minimum of 1 paying guest per flight on weekdays.
- (f) All other clubs: A minimum of 1 Principal Visa Infinite Cardholder is allowed to play Visa Golf for Less and a minimum of 1 paying guest per flight on weekends.
- (g) Combination bookings are not allowed.

2. RESERVATIONS

Principal Visa Infinite Cardholders will not be granted access rights to the clubs without prior bookings through Visa Infinite Customer Service/Member Bank/OAAG.

- (a) Golf clubs will not entertain any correspondence/enquires and/or attempts for bookings from Principal Visa Infinite Cardholders when they contact the golf clubs directly.
- (b) Singapore clubs: weekday bookings must be done at least 4 working days in advance.
- (c) Singapore clubs: weekend bookings must be done at least 6 working days in advance.
- (d) All other clubs: weekday bookings must be done at least 2 working days in advance.
- (e) All other clubs: weekend bookings must be done at least 4 working days in advance.
- (f) Acceptance of all golf bookings/changes to tee times will be at the discretion of the clubs and are subject to availability.
- (g) A club member cannot make a booking directly at the club and transfer the confirmed tee time over to the Principal Visa Infinite Cardholder.

3. FEES AND CHARGES

- (a) Discounts on green fees for Principal Visa Infinite Cardholders will be absorbed by Visa.
- (b) Discounts on green fees for guest(s) will be absorbed by Visa.
- (c) Guests enjoy discounted green fees which are lower than the walk-in green fee rate.

- (d) Golf rates quoted are to be borne by the Principal Visa Infinite Cardholder and his/her guest(s).
- (e) Principal Visa Infinite Cardholders and guests have to pay for buggy, caddy, turfmate, locker fee and insurance at normal published rates at the club where applicable.

4. CANCELLATION AND CHARGES

- (a) Cancellation and amendment fees apply.
- (b) There will be no rain check.
- (c) 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.
- (d) Cancellation fees will be charged directly to the Principal Visa Infinite credit card account.

5. CANCELLATION POLICY – WEEKDAYS (SINGAPORE CLUBS)

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 Infinite Cardholders and their guest(s):

- (a) 50% of the total chargeable amount* will be charged for cancellations made 2 working days before tee-off date.
- (b) 100% of the total chargeable amount* will be charged for cancellations made 1 working day before tee-off date, no-show or late arrivals.

6. CANCELLATION POLICY – WEEKENDS (SINGAPORE CLUBS)

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 Infinite Cardholders and their guest(s):

- (a) 50% of the total chargeable amount* will be charged for cancellations made 3 working days before tee-off date.
- (b) 75% of the total chargeable amount* will be charged for cancellations made 2 working days before tee-off date.
- (c) 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*

7. CANCELLATION POLICY – WEEKDAYS (ALL OTHER CLUBS)

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 Infinite Cardholders and their guest(s):

- (a) 100% of the total chargeable amount* will be charged for cancellations made 1 working day before tee-off date, no-show or late arrivals.

8. CANCELLATION POLICY – WEEKENDS (ALL OTHER CLUBS)

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 Infinite Cardholders and their guest(s):

- (a) 75% of the total chargeable amount* will be charged for cancellations made 2 working days before tee-off date.
- (b) 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*

9. PAYMENT

- (a) All payments for the Principal Visa Infinite Cardholder and guests must be made upon booking and charged to the Principal Visa Infinite credit card.
- (b) All charges will be made in the local currency of play.

10. MISCELLANEOUS

- (a) Golfers must have a valid handicap.
- (b) The Visa Infinite golf program is valid for golf rounds only. Principal Visa Infinite Cardholders and their guests will not have access to the other recreational facilities at the golf club.
- (c) The Visa Infinite golf program is not to be regarded as a golf club membership.
- (d) To the fullest extent permissible by law, each participating Principal Visa Infinite 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 Infinite golf program.

200 WORLDWIDE ACCESS

1. CONDITIONS OF PLAY

- (a) Applicable for all Principal Visa Infinite Cardholders in Asia Pacific.
- (b) 200 Worldwide Access is valid from 1st January 2010 to 31st December 2010.
- (c) Principal Visa Infinite cardholders enjoy discounted green fees to 200 golf clubs on weekdays and selected golf clubs on weekends.
- (d) There is a minimum of 3 golfers per flight on weekdays and a minimum of 4 golfers per flight on weekends.
- (e) Combination bookings are not allowed.

2. RESERVATIONS

Principal Visa Infinite Cardholders will not be granted access rights to the clubs without prior bookings through Visa Infinite Customer Service/Member Bank/OAAG.

- (a) All golf enquires and bookings must be made through Visa Infinite Customer Service/Member Bank/OAAG.
- (b) Golf clubs will not entertain any correspondence/enquires and/or attempts for bookings from Principal Visa Infinite Cardholders when they contact the golf clubs directly.
- (c) Weekday bookings must be done at least 4 working days in advance.
- (d) Weekend bookings must be done at least 8 working days in advance.
- (e) Acceptance of all golf bookings/changes to tee times will be at the discretion of the clubs and are subject to availability.
- (f) A club member cannot make a booking directly at the club and transfer the confirmed tee time over to the Principal Visa Infinite Cardholders.

3. FEES AND CHARGES

- (a) Discounts on green fees for Principal Visa Infinite Cardholders will be absorbed by Visa.
- (b) Discounts on green fees for guest(s) will be absorbed by Visa.

- (c) Guests enjoy discounted green fee rates which are lower than walk-in green fee rates.
- (d) Golfers will need to pay weekend rates for bookings made on a public holiday.
- (e) Golf rates quoted are to be borne by the Principal Visa Infinite Cardholder and his/her guest(s).
- (f) Principal Visa Infinite Cardholders and guests have to pay for buggy, caddy, turfmate, locker fee and insurance at normal published rates at the club where applicable.

4. CANCELLATION AND CHARGES

- (a) Cancellation and amendment fees apply
- (b) There will be no rain check
- (c) There is an amendment fee of SGD 20 (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
- (d) Cancellation fees will be charged directly to the Principal Visa Infinite credit card account

5. 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 Infinite Cardholders and their guest(s):

- (a) 50% of the total chargeable amount* will be charged for cancellations made 2 working days before tee-off date.
- (b) 100% of the total chargeable amount* will be charged for cancellations made 1 working day before tee-off date, no-show or late arrivals.

6. 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 Infinite Cardholders and their guest(s):

- (a) 50% of the total chargeable amount* will be charged for cancellations made 3 working days before tee-off date
- (b) 75% of the total chargeable amount* will be charged for cancellations made 2 working days before tee-off date
- (c) 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*

7. PAYMENT

- (a) All payments for the Principal Visa Infinite Cardholder and guests must be made upon booking and charged to the Principal Visa Infinite credit card.
- (b) All charges will be made in the local currency of play.

8. MISCELLANEOUS

- (a) Golfers must have a valid handicap.
- (b) The Visa Infinite golf program is valid for golf rounds only. Principal Visa Infinite Cardholders and their guests will not have access to the other recreational facilities at the golf club.
- (c) The Visa Infinite golf program is not to be regarded as a golf club membership.
- (d) To the fullest extent permissible by law, each participating Principal Visa Infinite Cardholders 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 Infinite golf program.