

**REGULATIONS OF GOLF TOURNAMENT
“HSBC PREMIER – THE ROAD TO CHAMPIONS”**

Date: 16 September, 2022

Tan Son Nhat Golf Course, Ho Chi Minh City, Vietnam

1. INTRODUCTION

This article is about the Regulations of Golf Tournament “HSBC PREMIER – THE ROAD TO CHAMPIONS (“Tournament”) which is organized by HSBC Bank (Viet Nam) Limited (“HSBC” “Bank”) with the goal of providing an enjoyable playground for golfers nationwide as well as opening the opportunity to compete in the international arena.

2. TOURNAMENT ORGANIZING COMMITTEE

The Tournament is government by the Tournament Organizing Committee, that includes:

- 2.1.** Organizer: HSBC Bank (Viet Nam) Limited
- 2.2.** Tournament Organizing Committee:

Position	Full name	Role
Head and Director of Organizing Committee	Mr. Thai Duc Huy Head of Marketing, Wealth and Personal Banking HSBC Bank (Viet Nam) Ltd.	Representative of the tournament and the main sponsor, taking responsibility for tournament promotion
Advisory Committee	Mr. Nguyen Van Nguyen SGA Academy	Give advice about the operation of the golf tournament
Head of Arbitration Committee	Mr. Duong Gia Huy Tan Son Nhat Golf Course	Arbitration, consultant for tournament rules

3. TIME & VENUE

- 3.1.** The Tournament will take place at Tan Son Nhat Golf Course
- 3.2.** Address: 6 Tan Son, Ward 12, Go Vap District, Ho Chi Minh City, Vietnam
- 3.3.** Date: Friday, 16 September 2022
- 3.4.** Golf courses available: four (04)
- 3.5.** Course availability :

- a) For Males: A, B, C
- b) For Females: D

3.6. No. of Participant: 240 golfers

4. MATCH SCHEDULE

The Tournament will be played according to the following tentative schedule:

DATE	TIME	AGENDA
Thứ Sáu 16/09/2022	09:45	Check-in & registration
	11:30	Opening ceremony
	12:00	Official round Start at the same time at A,B,C,D golf course
	18:00 – 20:00	Awards ceremony and dinner party: Taking place at the party hall on the 3 rd floor of Tan Son Nhat Golf Course

5. ĐIỀU KIỆN THI ĐẤU

- 5.1.** Vietnamese males or females having date of birth on or before 01 January 1997 (“**Golfers**”)
- 5.2.** Golfers must show identification with date of birth and personal information as shown on registration form.
- 5.3.** Golfers participating in the tournament groups must be Amateur golfers under the Rules of Amateur Status 2022 as regulated by R&A Rules Limited and the United States Golf Association.
- 5.4.** Golfers must have valid Handicap certificates from V-Handicap or a Handicap management organization using the World Handicap system such as: GHIN, GOLF Link.
- 5.5.** In case the Golfer has more than one (01) Handicap system, the Handicap used on the event day must be the lowest Handicap based on the difficulty of Tan Son Nhat Golf Course on 10 September, 2022.

Handicap will be converted as the following fomula:

- a) Male = Handicap Index x 134/113 (Convert Handicap to odd numbers 0.4 or less and return to rounding, for example 10.4 will return to rounding to 10, if more than 10.5 will return to Handicap 11)
- b) Female = Handicap Index x 122/113 for C – D golf course or Handicap Index x 126/113 for A – B golf course (Convert Handicap to odd numbers 0.4 or less and return to rounding, for example 10.4 will return to rounding to 10, if more than 10.5 will return to Handicap 11)
- 5.6.** The maximum Handicap for male and female is 36. Golfers with a Handicap greater than 36 will be counted as 36.
- 5.7.** During the tournament, the Tournament Organizing Committee has been authorized to check and confirm the Handicap of Golfers. Golfers, who are members of many golf courses, must use the lowest Handicap. Golfers must update the Tournament Organizing Committee before check-in if there are any changes in Handicap.

- 5.8. In case the Tournament Organizing Committee finds the Handicap provided by Golfers to be inaccurate, incomplete, or Golfers are dishonest about their Amateur status, Golfers will be disqualified or/and forfeiture the prizes.
- 5.9. HSBC employees and partners participating in organizing the tournament are not allowed to register to this tournament, except for the representative golfers from HSBC. Also, the representatives from HSBC will not get any prizes in this tournament.
- 5.10. Any dispute and doubt with results should be reported to the Tournament Organizing Committee as soon as possible after the round completion and not later than 15 minutes after the end of the round.
- 5.11. In any cases, all decisions regarding the Tournament by the Tournament Organizing Committee are final.

6. PARTICIPANT REGISTRATION

6.1. Information Provision and Usage

- a. Golfers must provide personal information including full name, date of birth, identification/passport number, Handicap ID, Handicap system in use, nationality, mobile phone and email address when participating in this tournament.
- b. By participating in this tournament, golfers hereby acknowledge, irrevocably consent that:
 - i. HSBC Bank (Vietnam) Ltd. (“HSBC”) may collect, use, process, store, transfer and upload my personal data and images on HSBC communication channels before, during and after the tournament, including but not limited to the public website, Facebook, LinkedIn and other media; and
 - ii. HSBC may collect, use, process, transfer and store all personal data provided in accordance with the bank's policy; and
 - iii. HSBC may share or transfer personal information golfers provided to any third parties partners, as necessary as permitted by law.
 - iv. Agree for HSBC using images and videos of the event for advertisement or others without further agreement and arising cost.
 - v. Agree to receive information about HSBC products, services, campaigns, and promotions.
 - vi. Acknowledge and agree with all tournament rules, relevant terms and conditions.

6.2. Application fee: 2.389.000 VND (included: green fee, caddie, lunch and dinner party)

6.3. The deadline for registration until 05 September, 2022

6.4. The Tournament Organizing Committee is authorized to reject any applications or to stop accepting applications if the number of registrations is sufficient.

6.5. Only golfers who have paid full participation fee and complied with conditions of Regulations of Golf Tournament along with completed registration would be qualified to participate the Tournament. The application fee will not be refunded in any circumstances.

6.6. Golfers can register at the link: <https://forms.gle/sJ7pjwos6GJUReF66>

6.7. Contact information:

- a) When need support about registration, Golfers can contact Tournament Organizing Committee through HOTLINE 028 66548841
- b) To response about the tournament, please contact HSBC Premier via email hsbcpremier@hsbc.com.vn

6.8. Payment method: Transfer to below account before 9th September, 2022

- Account name: CONG TY CP TMDV QUANG CAO KIM AN YEN
- Account number: 060011527534
- Bank: Sacombank
- Address: Nguyen Van Cu Branch, Ho Chi Minh City

7. PRIZE STRUCTURE OF HSBC PREMIER – THE ROAD TO CHAMPIONS

7.1 The prize structure will be awarded as follows:

Award name	Conditions	Award	Number of awards
Hole In One Award	The first golfer to hit a single stroke at Par 3 hole in one: Hole 8 Road A, Hole 8 Road C.	Each prize is one (01) Mercedes-Benz E180 2022 car Estimated retail price: 2.099.000.000 VND (excluded Registration fee, rolling fee, personal income tax and other fees (if needed)) Color: white, red	02
	The first golfer to hit a single stroke at Par 3 hole in one: Hole 6 Road B, Hole 4 Road C.	Each prize is one (01) exclusive 4-star Honma Beres BE-08 Aizu included: - 1 Driver - 2 Fairway - 1 Rescue - 9 Iron - 1 4 yellow star Putter - 1 CB2134 Golf Bag Total: 14 Golf Clubs + 1 Golf Bag Estimated retail price: 473.000.000 VND	02
	The first golfer to hit a single stroke at Par 3 hole in one: Hole 5 Road A, Hole 8 Road D.	Each prize is one (01) exclusive 3-star Honma Beres BE-08 Aizu included: - 1 Driver - 2 Fairway - 1 Rescue - 9 Iron	02

		- 1 3 yellow star Putter - 1 CB2133 Golf Bag Total: 14 Golf Clubs + 1 Golf Bag Estimated retail price: 227.300.000 VND	
HSBC Premier Ambassador Award	Golfers take the lead overall in Gross Score	Each prize is one (01) slot to join “World Golf Championships – HSBC Champions VIP Hospitality Programme” held in the earliest time in Shanghai, China	02
Best Gross Award	Golfer with the best number of strokes of the event day	Cup and gift	01
First, Second, and Third winners of table A, B, C & Female	Golfers get the best net of the event day	Cup and gift	12
Nearest to the pin Award	Golfer whose tee shot comes to rest closest to the hole Par 3 Hole 5 Road A, Hole 6 Road B, Hole 4 Road C, Hole 8 Road D	Cup and gift	04
Longest drive Award	Golfers hit a golf ball for maximum distance at the hole 7 Road A, hole 2 Road C	Cup and gift	02

7.2 HSBC Premier Ambassador Award Rules

- a) To receive the HSBC Premier Ambassador Award, Golfer must be an HSBC Premier Customer at the time of receiving the award. If the Winning Golfer is not an HSBC Premier customer, Golfer can apply to become an HSBC Premier customer within 30 days after the end of Tournament and maintain HSBC Premier customer conditions until the end of “World Golf Championships – HSBC Champions VIP Hospitality Programme” in Shanghai, China (“**Program**”)
- b) To receive the HSBC Premier Ambassador Award, the Winning Golfer will agree to the Terms and Conditions of the “World Golf Championships – HSBC Champions VIP Hospitality Programme”;
- c) The Golfer can confirm or refuse the award at the time the Tournament Organizing Committee announcement; if the Winning Golfer refuse to receive award, the Tournament Organizing Committee has been authorized to announce the next eligible winner.
- d) If the two first and second highest Gross Score refuse to participate in the Program not to meet the conditions for becoming an HSBC Premier customer, HSBC will reward for the third highest Gross Score. If all three winners decline to participate in the Program or not to meet the conditions for becoming an HSBC Premier customer, HSBC will reserve the HSBC Premier Ambassador.
- e) The Tournament Organizing Committee will announce the time of “World Golf Championships – HSBC Champions VIP Hospitality Programme” as soon as official information is available.

7.3 Other terms:

- a) One (01) golfer can receive only one (01) highest award, except Technical Awards and HSBC Premier Ambassador Award.
- b) The Winning Golfers will be responsible for paying personal income tax, fees and charges in accordance with the law;
- c) The application fee will not be redeemed; the slot in tournament may not be transferred, given away or change the golfer’s name.
- d) All in-kind prizes, the HSBC Premier Ambassador Award are not exchangeable for cash or any other benefits and are not given or transferred to any third party;
- e) The Tournament Organizing Committee and HSBC employees supporting this tournament, sponsors and Tan Son Nhat Golf Course will not be responsible for any loss or damage of golfers’ equipment and personal items as well as any injuries that may possibly happen during the tournament.
- f) The Winning Golfers in Hole in one Awards will be rewarded within 45 days from the tournament day.
- g) The Winning Golfers will be responsible for any fees related to awards included but not limited the registration fee, rolling fee, personal income tax, any other fees (if any).

8. FORMATS OF THE TOURNAMENT

8.1. Formats of the tournament: The tournament will be played using the stroke play format over a round of 18 holes.

8.2. The tournament table is as below

TABLE	HANDICAP	LIMITATION
MALE A	00-16	-3
MALE B	17-25	-4
MALE C	26 -36	-4
FEMALE	00-36	-3

- a) The Tournament Organizing Committee will arrange the table and time for event day after collecting enough registers or expired registration, on first come first served.
- b) Depending on the quantity of participants, competition conditions and in order to balance the number of golfers in each table, Handicap as the basis for the division of table may be adjusted; and any changes in table of each golfer, if any, will be announced for golfers before the tournament day

8.3. General terms on tournament suspension

- a) In case of bad weather or the course condition do not permit the completion of 18 holes, the Tournament Organizing Committee will stop the tournament and apply the Net Par score to golfers who have Official Handicap (36 - maximum) as a result for unfinished holes.
- b) In case the tournament cannot take place, the application fee will be refunded or reserved for the next available event date for golfers who have complete registration.

9. RULES OF THE TOURNAMENT

The tournament will apply some rules as following:

- The Rules of Golf 2019 are issued by R&A Rules Ltd and the United States Golf Association USGA, the explanations of the Rules in the “Official Guide to the Rules of Golf 2019” (“Golf Rule”);
- These rules of the tournament;
- Tan Son Nhat Golf Course Rule

10. TIMELINE

- 10.1.** All Golfers are required to be at the teeing ground 15 minutes before tee time. Golfers are required to start according to the table and timeline set by the Tournament Organizing Committee and must comply with the regulations of the Rules of Golf.
- 10.2.** In case Golfers can not give a suitable reason in the cases of disqualification exemption under the Rules of Golf, accordingly, if the golfer arrives on time and is ready to tee off within 5 minutes from specified time, they will be penalized two strokes for a late start. After 5 minutes the player will be disqualified.

11. SIGN & SUBMIT SCORECARD

- 11.1 Golfers participating in the tournament must use the scoreboard provided by Tournament Organizing Committee before the playing time to score points.
- 11.2 A golfer must return the scorecard to the scoreboard collection area within 15 minutes after completing the first round of the tournament.
- 11.3 Golfers must confirm the Name and Handicap on the Scorecard for the Tournament Organizing Committee to calculate the score. Changes in a Player's Name or Handicap after tee time will result in that golfer's disqualification;
- 11.4 All Golfers must exchange Scorecards (cross-scoring) with the full of signatures of the player and the scorer and then return it to the Organizer within 15 minutes after the 18 holes have been completed
- 11.5 If the Scorecard is incorrect or changed, golfer will be disqualified;
- 11.6 All Caddies are not allowed to write score or sign in scorecard as the scorer on the Scorecard.

12. TIE-BREAKING

- 12.1 With Best Gross Award:
When there is a tie result for Best Gross Award, the ranking will be decided by counting down the scoreboard in the following order:
 - a) The last 9 hole.
 - b) The last 6 hole.
 - c) The last 3 hole.
 - d) The Last Hole (18th hole)
 - e) If there is still a tie, it will be applied from hole 17 back to hole 1.
- 12.2 When there is more than 1 starting point, the countdown hole will be determined according to the order of holes recorded on the scoreboard. For example, the last 9 holes are 9 holes of B course for golfers who play on the A-B course, or 9 holes of D course for golfers playing C-D course.
- 12.3 For The 1st , 2nd, 3rd runner up, if there is a Net tie, the golfer with the lower Handicap wins. If there is still a tie, then the tie-breaking will be based on the form of countdown as stated in Article 12.1 of Regulations of the tournament.
- 12.4 With the “Nearest the pin” and “Longest drive Award”, in case there are more than 01 Golfer having the same distance, the winner will be the first person who achieves the distance.

13. LOCAL RULES IN THE TOURNAMENT

- 13.1 **Gimmie Circle:** the tournament will apply the Gimmie Circle round. When the player's ball touches the circle or is within the Gimmie circle, the player is allowed to pick up the ball and add 1 stroke to the scoreboard.
- 13.2 **Electric golf cars:** golfers are allowed to use electric cars during the competition
- 13.3 **Caddie:** golfers will be able to use caddies of Tan Son Nhat golf course in the competition

13.4 Distance-measuring device: Golfers are allowed to use a distance-measuring device during the competition but may not integrate other features or the measurement of some other conditions, affecting the honesty of the competition (measurement of slope, measure of wind speed, ...), if detected, the player will be penalized according to Rule of Golf.

14. AGENDA

Date	Time	Agenda	Venue
Friday 16 September 2022	18:00- 18:30	Opening Ceremony Dinner Award	Ballroom Floor 3 rd Long Bien Palace lobby, Tan Son Nhat Airport wedding restaurant
	18:30-19:30	Announcement and awards for groups A, B, C, Female <ul style="list-style-type: none"> • First prize • Second prize • Third prize 	
	19:30-20:30	Announcement and awards for <ul style="list-style-type: none"> • Best Gross • Hole In One (if any) • HSBC Ambassador 	

15. THE RESULTS OF TOURNAMENT – ENDING

When the results of tournament announced means that these are the official result and the tournament ended.

16. DECISION

- a) In stokes: the arbitrator is the person assigned by Tournament Organizing Committee to judge the realistic situations and apply laws. The decision of arbitrator will be the final decision. (Article 20.2a, Golf Rule)
- b) In tournament: Any dispute and doubt with rules will be decided by Tournament Organizing Committee. The decision of Tournament Organizing Committee is the final decision.