

Website Terms and Conditions

Last Updated: 5th December 2025

These terms & conditions and any other terms and documents expressly incorporated herein, each as may be amended, supplemented or replaced from time to time (together, the "Terms of Use") apply to your use of this website (the "Site"), which is owned and operated by Concepts Golf Management Pte Ltd ("CGM").

These Terms of Use are entered into by and between you as a user (referred to as "User", "you" or "your") and the owners / operators of the Site from time to time (being Concepts Golf Management Pte Ltd as of the date on which these Terms of Use were last updated). Your access to and use of the Site constitutes your agreement to be bound by these Terms of Use. The offering of the Site to you is conditional on your acceptance of these Terms of Use. If you do not agree to these Terms of Use, you must not access or use the Site.

1. Access

- a. By accessing or using the Site, you confirm that:
 - i. you are of legal age in your country;
 - ii. you have full power, capacity and authority to agree to the Terms of Use;
 - iii. you have not been previously suspended or removed from accessing or using the Site; and
 - iv. you are not located in or a resident of a jurisdiction: (i) where it would be illegal according to Applicable Law for you to access or use the Site, or (ii) which would subject SFIG to any registration or licensing requirements within such jurisdiction.
- b. CGM will have the right to suspend your access to the Site at any time and for any reason (including where you are in breach of any of the provisions in this Term of Use), subject to Applicable Laws.

2. Use

- a. It is a condition of your access and use of the Site that you do not:
 - i. conduct any activity, or use the Site in a way, that violates, or is intended to or could possibly violate, any civil and common laws, statutes, subordinate legislation, treaties, regulations, directives, rules, decisions, by-laws, ordinances, circulars, codes, orders, notices, demands, decrees, injunctions, resolutions and judgments of any government, quasi-government, statutory, administrative or regulatory body, court, agency or

association by which SFIG or you or any of your affiliates are bound in any jurisdiction applicable to the access and use of the Site ("**Applicable Law**");

- ii. conduct any activity that interferes with, disrupts, negatively affects or inhibits other users from accessing or fully enjoying the Site; or
- iii. remove any copyright, trademark or other proprietary rights notice from the Site or materials originating from the Site.

3. Content

- a. The material and information contained on the Site including text, graphics, data, hyperlinks, reports, forms as well as any software programs, database systems, or portals made available or enabled on the Site from time to time (the "Materials") have been produced and collated by CGM in accordance with its current practices and policies and with the benefit of information currently available to it.
- b. The Materials are strictly for reference purposes only, and you acknowledge and agree that:
 - i. the Materials are general in nature and have not been produced or collated for any particular or specific objectives, situation or needs. The Materials do not amount to a recommendation on any course of action, and are not to be used or considered as legal, financial, tax, regulatory or any form of technical and/or professional (including legal) advice;
 - ii. you will: (a) not place any reliance on any Materials or any statement, representation, warranty or undertaking (written or oral or in any other form) made by SFIG; (b) independently verify and check the truth, accuracy, adequacy, completeness, reliability, suitability and reasonableness of the Materials; and (c) seek separate professional advice as required before making any decisions;
 - iii. to the fullest extent permitted by Applicable Laws, CGM:
 - does not accept any responsibility for or makes any representation or warranty, express or implied, as to the truth, accuracy, adequacy, completeness, validity, reliability, suitability and reasonableness of any particular purpose of the Materials;
 - will not be liable to you or to any other person in respect of any Materials or its use; and
 - is not obliged to update any Materials or notify you of or correct any inaccuracies in any such information (even if those inaccuracies are discovered subsequent to the provision of that information).
- c. Third Party Content
 - i. In accessing and using the Site, you may view content provided by third-parties, including links to web pages and services of such parties which are not owned or maintained by CGM ("Third Party Content"). Unless expressly stated otherwise, CGM does not control, endorse or adopt any Third Party Content and has no

responsibility for Third Party Content including material that may be misleading, incomplete, erroneous, offensive or otherwise objectionable in your jurisdiction.

- ii. Your dealings or correspondence with such third parties are solely between you and the third party. CGM is not responsible or liable for any loss or damage of any sort incurred as a result of any such dealings, and you understand that your access or use of Third Party Content, and your interactions with third parties, is at your own risk. You further agree that your access or use of Third Party Content is also subject to and further conditioned on your accepting and abiding by the separate terms of use, privacy policies, and other policies posted on such Third Party Content.
- iii. If you access the Site through or using any services or software provided by third parties, you acknowledge and agree that CGM is not responsible or liable for any loss or damage of any kind incurred as a result of your use of such third party services or software.
- iv. All Third Party Content are provided as a convenience to you as a user of the Site. In no circumstances shall CGM be considered to be associated or affiliated in whatever manner with any trade or service marks, logos, insignia or other device used or appearing on websites to which the Site is linked.

d. Intellectual Property Rights

- i. All of the patents, trademarks, logos, trade names, rights in domain names, copyrights, moral rights, design rights, database rights, rights in undisclosed or confidential information (such as know-how, trade secrets and inventions (whether or not patentable) and other similar intellectual property rights (whether registered or not)) and applications for such rights as may exist anywhere in the world (collectively, "Intellectual Property Rights") in the Site (including the Materials) ("Site IP") are owned by CGM, its licensors and other providers of such material and are protected by Applicable Law. You may not engage in any activity on or through the Site that infringes or otherwise makes unauthorized use of another party's Intellectual Property Rights, and except as expressly authorized by CGM, its affiliates, licensors or advertisers, you agree not to modify, rent, lease, loan, sell, distribute or create derivative works based on the Site IP, in whole or in part.
- ii. CGM grants you a limited, personal, non-transferable, non-sublicensable, revocable and non-exclusive right and license to use the Site IP for your own personal use, provided that you do not (and do not allow any third party to) copy, modify, create a derivative work from, reverse engineer, reverse assemble or otherwise attempt to discover any source code, sell, assign, sub-license, grant a security interest in or otherwise transfer any right in the Site IP. You may download and/or reprint a single copy of the Materials on the Site for personal use only (without any alterations).
- iii. Except as expressly set forth in these Terms of Use, CGM grants no rights whatsoever to you or any user of the Site in the Intellectual Property Rights of CGM and its licensors.

4. Disclaimer; Liability; Indemnification

a. Disclaimer

The Site, and all information and materials (including the Materials) available in or accessible through the Site, are provided "as is" and, to the fullest extent permissible pursuant to Applicable Law, SFIG and its licensors disclaim all warranties, express, implied or statutory, including, but not limited to, implied warranties of merchantability, fitness for a particular purpose, accuracy and non-infringement, and warranties implied from a course of performance or course of dealing. Without limiting the foregoing, SFIG does not represent or warrant that the Site is accurate, complete, reliable, current or error-free, or free of viruses or other harmful components.

b. Liability

- i. Nothing in these Terms of Use shall exclude or restrict CGM's liability for: (a) death or personal injury resulting from the negligence of CGM or its Associated Parties (as defined below); (b) fraud or fraudulent misrepresentation; (c) any other matter that cannot be excluded or limited under Applicable Laws; or (d) the indemnities set out in these Terms of Use.
- ii. Subject to the foregoing, to the maximum extent permitted by Applicable Laws, in no event shall CGM, its affiliates and its and their respective shareholders, members, directors, officers, employees, attorneys, agents, representatives, suppliers and contractors (collectively, "**Associated Parties**") be liable for any: (i) direct, indirect or consequential loss; or (ii) loss of profit, business opportunity, anticipated savings, revenue or goodwill, in each case, whether arising from breach of contract, tort (including negligence), breach of statutory duty or otherwise, arising out of or in connection with authorised or unauthorised use of the Site, or these Terms of Use. To the extent that the exclusion of liability in the preceding part of this paragraph is prohibited, CGM aggregate liability in contract, tort, or otherwise (including any liability for any negligent act or omission) howsoever arising out of, or in connection with, the performance of its obligations under these Terms of Use in respect of any one or more incidents or occurrences shall be limited to SGD 50.

c. Indemnification

To the maximum extent permitted by Applicable Laws, you agree to indemnify and hold harmless immediately upon demand CGM and the Associated Parties from any claim, demand, lawsuit, action, proceeding, investigation, liability, damage, loss, cost or expense including reasonable attorneys' fees, in any way arising out of, in relation to or in connection with directly or indirectly:

- i. your use of, or conduct in connection with, the Site;
- ii. your breach of these Terms of Use or any other policy of CGM; or
- iii. your violation of any Applicable Laws or the rights of any other person or entity.

You will provide CGM and the Associated Parties with any assistance that CGM and the Associated Parties reasonably requests in defending any such action or proceeding.

5. Availability of Services, Security

- a. CGM shall make reasonable efforts to ensure that the Site is available to you. However, access to the Site may be disrupted from time to time due to necessary maintenance, technical issues, network and system overloads or events outside of CGM's control. CGM will use commercially reasonable efforts to avoid downtime of the Site, but assumes no liability if the Site or any part thereof is unavailable at any time or for any period.
- b. You acknowledge and agree that CGM shall not have any liability or be responsible in any way for: (a) your use of the internet to connect to the Site or any technical problems, system failures or security breaches; (b) the hardware and software that you use to access the Site (including in respect of viruses and malicious software, and any inappropriate material); or (c) any fees you may incur in order to connect to the internet for the purpose of using or accessing the Site.

6. Data Privacy

CGM takes its responsibilities under Singapore's Personal Data Protection Act 2012 and any related regulations (the "**PDPA**") and under the legislation of other relevant jurisdictions seriously. We recognise the importance of personal data entrusted to us; it is our responsibility to manage, protect and process personal data properly.

7. Changes and Update to Site, Terms of Use

CGM may terminate or modify any feature or part of the Site at any time without notice. CGM may also revise and update these Terms of Use at any time in its sole discretion by posting an updated Terms of Use on the Site. All such changes to the Terms of Use are effective immediately when posted to the Site and apply to all access to and use of the Site thereafter. Your continued use of the Site following the posting of such revised Terms of Use constitutes your acceptance and agreement to the changes which are binding on you.

8. Complaints, Governing Law and Dispute Resolution

- a. If you have any questions, feedback or complaints, please contact CGM at the following email address: enquiries@conceptsgolf.com.
- b. These Terms of Use (including a dispute relating to its existence, validity or termination) and any non-contractual obligation or other matter arising out of or in connection with it are governed by Singapore law. Any dispute arising out of or in connection with this contract, including any question regarding its existence, validity or termination, shall be referred to and finally resolved by arbitration in Singapore in accordance with the Arbitration Rules of the Singapore International Arbitration Centre for the time being in force, which rules are deemed to be incorporated by reference in this clause. The seat of

the arbitration shall be Singapore. This arbitration agreement shall be governed by Singapore law. The Tribunal shall consist of one (1) arbitrator and the language of the arbitration shall be English.

9. General

a. Transfers

CGM may transfer its rights and obligations under these Terms of Use to another entity, but this will not affect your rights or CGM's obligations under these Terms of Use. You may not transfer your rights and obligations under these Terms of Use to another person.

b. Validity

If any provision of these Terms of Use is deemed unlawful, void or unenforceable, that provision shall be deemed severed from the remaining provisions and shall not affect their validity and enforceability.

c. Waiver

No waiver of any provision hereof shall be valid unless in writing and signed by the parties. Any failure to enforce any right or remedy hereunder shall not operate as a waiver of the right to enforce such right or remedy in the future or of any other right or remedy.

d. Relationship of the Parties

Nothing in the Terms of Use: (a) is intended to, nor shall create or be deemed to create, any partnership, joint venture, agency, consultancy or trusteeship, or (b) shall give rise to any fiduciary or equitable duties owed by CGM to you.

e. Third Party Rights

A person who is not a party to these Terms of Use has no right whether by applicable statute or otherwise to enforce any term of these Terms of Use.