



<http://egfgolf.com/handicap/>

USGA Handicap System Clarification – Last Updated 260718

The Emirates Golf Federation has adopted the USGA Handicapping System. Some aspects of the system have been modified. The USGA are aware and approved these modifications. The changes are:

1. Handicap limit of men 28 and Ladies and Juniors 36.
2. Equitable Stroke Control adjusted to table below.

PLEASE REMEMBER

The purpose of a handicap is to enable players of lesser ability to play against players of better ability

Communication and Updates via the system

Once you have logged into your account using your EGF card number and default password (12345), please UPDATE /change this password and check or add your current email address and contact details.

By doing this, you will receive important emails and notifications from EGF and GolfersCard regarding your handicap and games. The system will also remind you to enter your score for any outstanding games.

Equitable Stroke Control (ESC)

Equitable Stroke Control is the downward adjustment of individual hole scores for HANDICAP purposes in order to make handicaps more representative of a player's potential ability.

ESC sets a maximum number that a player can post on a hole depending on the players Course handicap. ESC is only used when a players' *actual score* or '*most likely score*' exceeds the players' maximum allowance on that hole.

You must always enter the score you were *most likely* to have scored before applying Equitable Stroke Control.

A *most likely score* is the score a player must post for handicap purposes if a hole is started but not completed or if the player is conceded a stroke. The *most likely score* consists of the number of strokes already taken plus, in the players *Best Judgement*, the number of strokes the player would take to complete the hole from that position/what the player can reasonably expect to score – more than half the time.

Adjusted Gross Score

Your gross score after all allowances and deductions have been made - At the end of the round your score must be adjusted to the net gross score which will be put into the system for handicap purposes.

You make these adjustments as needed when you play the hole:

NO strokes received on a hole	Par Three	Par Four	Par Five
Maximum Score	5	6	7
ONE stroke received on a hole	Par Three	Par Four	Par Five
Maximum Score	6	7	8
TWO strokes received on a hole	Par Three	Par Four	Par Five
Maximum Score	7	8	9

Handicap Index

The handicap that a golfer holds, calculated from scores submitted from his rounds. This is your live handicap after a minimum of 5 x 18 round scores have been entered onto the system.

Obtaining a Handicap Index

In order to obtain a Handicap Index a player must post at least 5 scores. The club will issue a Handicap Index to the player at their own discretion.

Your handicap index:

- **For a new handicap** where current handicap index is NA - you must enter 5 games onto the system. **PLEASE NOTE that it is the players' responsibility to let their Home Club know when they have posted the 5 scores** in order to have their handicap activated – *The Home Club may require the 5 scorecards for verification.*
- **If you have a current handicap** it will be transferred to the new system and will be adjusted after 5 games have been entered onto the system.
- Up to first 10 games, **96% of the average of all your differentials will be taken to adjust your handicap.** After that only the 10 lowest differentials will be used until it becomes the lowest 10 differentials of your last 20 games, which it will then use infinitum.
- Your handicap will be adjusted on your differentials. All calculations will be done by the system.
- Handicaps will be automatically recalculated at each month end or immediately after a Tournament round is entered.

Calculation of Handicap Differential

Adjusted gross score – Course rating: $95 - 71.5 = 23.5$
 Difference x standard slope rating: $23.5 \times 113 = 2655.5$
 Result / Slope Rating (e.g.125) = 21.2

Handicap Index Formula

Total of 10 lowest Handicap Differentials: 154.8
 Average (154.8 / 10): 15.48
 Average multiplied by .96 (96%): 14.86
 Delete all digits after tenths: 14.8
 Handicap Index = 14.8

Handicap Revision and Adjustment

Thereafter it will be re-calculated and adjusted at the end of every month (midnight) and/ or immediately after a **Tournament (T)** is closed/ completed on the system.

Maximum Handicap Index

The maximum Handicap Index is 28 for Men and 36 for Ladies and Juniors.

Note: A maximum Handicap Index will convert to a Course Handicap that exceeds these numbers on golf courses with a slope rating greater than 113.

Course handicap

This is your handicap that you play off for a particular round at a particular golf course according to the slope rating of that golf course.

Course handicap formula: Multiply your current **Live Handicap Index** by the Slope Rating (from the **course** and tee you choose) and dividing by 113 (standard difficulty rating) rounded to the nearest whole number.

Example: The following assumes an index of 12.5 and a slope rating of 120.

$$\begin{aligned}\text{Course Handicap} &= 12.5 \times 120 / 113 \\ &= 1500 / 113 \\ &= 13.27 \\ &= 13\end{aligned}$$

Slope Rating

The standard slope of a golf course is 113. It is the difficulty of the golf course rating to a bogey golfer. The higher the number over 113 the more difficult the golf course

Bogey Golfer

A golfer who has a handicap of 20 on a course of standard difficulty i.e.113 slope

Scratch Golfer

A golfer with a handicap of 0

GAME REGISTRATION AND CLOSING / COMPLETING AN ALREADY REGISTERED GAME

Please note that ONLY GAMES already REGISTERED /OPENED at the Club will be able to be closed via the GolfersCard website or the EGF APP

OPENING A GAME : Registration can be done at any club terminal, usually found in the pro shop area or at reception desk, by swiping your card or using just your card number or surname.

Please ensure you select the correct player if you use this method.

Registration is not just swiping your card.

You must enter which Course is to be played and which category/game type is played.

E.g. **Courses:** 18 Holes 1 to 18, 9 Holes 1 to 9 or 10 to 18.

Category: **G** for General or **T** for Tournament game.

Closing /completing your score - to be done within 72 hours of round registered

Option 1 – Using your card **SWIPE at the terminal at the Club you played at**

Options 2– Using your card **SWIPE at a terminal at ANY other Club in UAE**

You **MUST** have your card.

Swipe your card at the public terminal **or search your name/ number.**

Click on: **'View O/S Games'**.

Click on the game you want to close.

Select which tee you played off. Enter your Adjusted Gross Score. Click 'Complete'

PLEASE NOTE THE EGF APP AND THE GOLFERSCARD WEBSITE HAVE DIFFERENT LOGIN REQUIREMENTS

Option 3 – via the **GOLFERSCARD website** www.golferscard.ae

Click on 'MEMBERS' or 'LOGIN' Log in using your EGF card 5 digit card number and your PASSWORD.

Your default password is 12345 if you haven't already changed it

Click on 'Update Profile' and change your password immediately.

Only once you have changed your password will you be able to view any outstanding games.

You will see any outstanding games in "Red" click on the wording and proceed to complete the games.

Option 4- via the **EGF APP:**

Register using your EGF card number and your PIN code which you can find in your profile on the website or at the very bottom of your email correspondence received from the EGF. – PLEASE NOTE the EGF APP PIN and your website password ARE DIFFERENT.

When Registration is not possible

If for some reason you are unable to register your game, you may, after completion of your game, send your card to your home club who will register the game and enter a score for you. Do not worry if scores have been entered incorrectly or a game has not been registered, everything can be adjusted by your club Handicap Administrator.

Penalty Score

You have 72 hours to enter your score for a round. If you fail to enter a score for your round you will receive notification via E mail 48 hours later, reminding you to enter a score or you will receive a score equal to your lowest differential of your lowest 10 games.

You can request to have a penalty score reversed - if you send your club a card for the particular round your score may be adjusted at your club's discretion.

SCORES TO POST

Scores in all Forms of Competition

Scores in both Match play and stroke play must be posted for handicap purposes. This includes scores made in match play, in multi ball or in team competitions or in which players are requested to pick up when out of contention on a hole.

Unfinished Holes

A Player who starts but does not complete a hole or is conceded a stroke must record for handicap purposes the most likely score.

The *most likely score* on any hole cannot exceed the *equitable stroke control limit* as set out in the table above.

Holes Not Played or Not Played Under The Rules of Golf

If 13 or more holes are played, the player must post an 18 hole score.

If 7 to 12 holes are played, the player must post a 9 hole score.

In either case, scores for the holes not played must be recorded as PAR PLUS any handicap strokes that the player is entitled to receive on the holes not played.

Golf is based on honesty and golfers must always try to score as best as they can!