



Good day and welcome to the EGF WORLD HANDICAP SYSTEM

The **World Handicap System** includes the **Rules of Handicapping** and the **Course Rating System**.

Its purpose is to enable as many golfers as possible the opportunity to:

- Obtain and maintain a Handicap Index.
- Use their Handicap Index on any golf course around the world.
- Compete, or play recreationally, with anyone else on a fair and equal basis.
- **The USGA's Course Rating System** is already in use extensively around the world and has been used in the UAE.
- It makes sense for it to come under the WHS umbrella and form the foundation for the Rules of Handicapping.
- The system enables handicaps to be portable by adjusting a player's handicap according to the relative difficulty of the golf course being played

The WHS Rules of Handicapping Consist of 7 Rules:

1. Purpose and Authorization; Obtaining a Handicap Index
2. Scores Acceptable for Handicap Purposes
3. Adjustment of Hole Scores
4. Submitting a Score
5. Handicap Index Calculation
6. Course Handicap and Playing Handicap Calculation
7. Committee Actions

Go out and enjoy your Round!

Under the new system, golfers should feel like they can simply play and enjoy their round – just the same as always

The EGF has decided, based on the rules and new features of the World Handicap System, to introduce the new changes in 2 phases.

EGF WHS Phase 1 – 1 MARCH 2020

- Calculation of New LIVE HC = AVERAGE OF BEST 8 out of last 20 (18hole) games
- Maximum HC now 54 (for all genders)
- Daily handicap revision every evening at 8PM UAE time

EGF WHS Phase 2 – 1 JUNE 2020

- Amending the Course Handicap calculation formula to include the adjustment of the difference between Course Rating and Par
- Limit on Upward Movement of Handicap Index– using Soft Cap and Hard cap calculator and adjustments
- Exceptional Scores
A Score Differential which is at least 7.0 strokes or more better than the player's Handicap Index at the time the round was played.

The full set of the EGF World Handicap System Rules of Handicapping are still being confirmed and printed by USGA/ WHS and as soon as they are ready, these will be made available to all clubs/players on the various media platforms.

Communication and Updates via the system

Please note that if any player is logging onto www.golferscard.ae for the FIRST time, 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.

We also urge all existing members to please check that their email addresses are current and correct on the club admin system

By doing this, the players 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.

Highlights of the World Handicap System

First and foremost, there is no intention to change the way golf is played around the world. The World Handicap System is designed to accommodate the many different golfing cultures, whether they be predominantly recreational or



competitive in nature, or whether there is one format of play that is more popular than others.

Key Features of World Handicap System

Maximum Handicap (NEW AND APPLIED as at 1 MARCH 2020)

Under the new system, the maximum handicap that can be issued to a player of any gender is 54.0.

Minimal Number of Scores to Obtain a Handicap (NEW AND APPLIED as at 1 MARCH 2020)

To encourage new players to the game, the minimum number of holes is 54, in any combination of 9-hole or 18-hole rounds. i.e. 3 x 18-hole rounds (6 x 9-hole rounds)

Daily Revisions (NEW AND APPLIED as at 1 MARCH 2020)

The player should submit their score as soon as practicable after completing the round, preferably before 8pm on the day of play. This allows for a responsive update of the player's handicap before the next day they play (daily at 8pm UAE time)

Calculation of Playing Handicap (EXISTING AND CURRENTLY APPLIED)

The number of strokes received during a round will be based on the choice of course, tees and format of play. This will include any Handicap Allowances that have been set to promote fairness of play.

Course Rating and Slope Rating (EXISTING AND CURRENTLY APPLIED)

Course Rating indicates the difficulty of a golf course for a 0-handicap golfer. Slope Rating is relative to the Course Rating, providing strokes needed to play at the same level as the 0-handicap golfer for a specific set of tees. Course and Slope Ratings enable golfers' handicaps to be portable from course to course, country to country.

Submit your Score (EXISTING AND CURRENTLY APPLIED)

The player should submit their "Adjusted Gross Score" as soon as practicable after completing the round, preferably before 8PM on the day of play for inclusion in the daily revisions. This allows a responsive update of the player's handicap for the next day they play.

GAME PRE-REGISTRATION & 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 EGF Terminal, GolfersCard website or the EGF APP

Adjusted Gross Score (EXISTING AND CURRENTLY APPLIED)

This is your gross score after all allowances and deductions have been made - At the end of the round your score must be adjusted to the adjusted gross score which will be put into the system for handicap purposes. NB: Max score for a hole = net double bogey.

Maximum Hole Score (EXISTING AND CURRENTLY APPLIED)

Golfers of all skill levels will occasionally make a high score on a hole, which does not reflect their potential. Under the new system, the maximum score per hole will be limited to Net Double Bogey, which is the equivalent of zero points in Stableford formats.

Rule 3.1 Maximum Hole Score for Handicap Purposes

3.1a Before a Handicap Index Has Been Established

For a player submitting their first scores to obtain an initial *Handicap Index*, the maximum score for each hole played is limited to *par + 5* strokes (see Diagram 3.1a).



3.1b After a Handicap Index Has Been Established

For a player with an established *Handicap Index*, the maximum score for each hole played is limited to a *net double bogey*, calculated as follows:

Par of the hole + 2 strokes + any handicap stroke(s) that the player receives on that hole*

(*or minus any handicap stroke(s) that a plus handicap player gives back on that hole)

(See Diagram 3.1b.)

- A *net double bogey* is equal to the lowest score on a hole for which the player would achieve zero Stableford points.
- There is no limit to the number of holes in a round where a *net double bogey* adjustment may be applied.
- If, in the Terms of the Competition (see Rule 7.2a) or the *handicap allowances*, there are any restrictions on the number of strokes received, this restricted *Playing Handicap* should only be used for the purpose of the competition, for example to determine the:
 - » Finishing positions and prize winners, and
 - » Number of strokes given or received for different formats of play.

The player's full, unrestricted *Course Handicap* should be used for all applications of *net double bogey* adjustments. For this procedure the *Course Handicap* is rounded to the nearest whole number (see Rule 6.1a/b).

- Where a *Course Handicap* is calculated at more than 54 and a player receives 4 or more strokes on a hole, the maximum hole score is *par* + 5 for handicap purposes.

Adjusting a hole score to a *net double bogey* can be done either: Automatically, when hole-by-hole score entry is used, or By the player, when submitting an *adjusted gross score* for the round.

DIAGRAM 3.1b: CALCULATION AND APPLICATION OF NET DOUBLE BOGEY ADJUSTMENT FOR MAXIMUM HOLE SCORE

Name: *Jane Smith* Handicap: *16* Date: *12/09/20*

Hole	1	2	3	4	5	6	7	8	9	Out
Par	4	4	4	3	4	5	3	4	4	35
Stroke Index	7 ✓	13 ✓	3 ✓	15 ✓	11 ✓	1 ✓	17	5 ✓	9 ✓	
Score	5	5	6	4	5	5	3	5	5	43

✓ = Stroke received

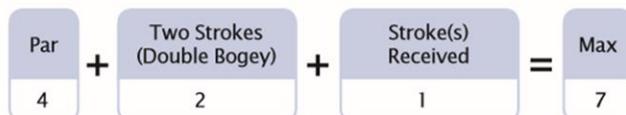
Hole	10	11	12	13	14	15	16	17	18	In	TOTAL
Par	3	4	5	3	4	5	3	4	4	35	70
Stroke Index	18	12 ✓	4 ✓	14 ✓	8 ✓	2 ✓	16 ✓	6 ✓	10 ✓		
Score	3	4	6	4	5	5	3	9	6	45	88

Gross score

Gross hole score

Net double bogey

Adjusted gross score for handicap purposes



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

If 7 to 13 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.

Basis of Handicap Calculation (NEW AND APPLIED as at 1 MARCH 2020)

For 20 or More Scores

Averaging the best 8 (eight) of a player's most recent 20 scores provides a good indicator of potential ability. When combined with memory of demonstrated ability over time, the resulting handicap provides a balance between responsiveness and control - so a temporary loss of form should not automatically lead to an excessive increase in handicap.

For Fewer Than 20 Scores

For those players requiring an Initial Handicap and have less than 20 Games the following sliding scale applies

A *Handicap Index* is calculated from the lowest *Score Differentials* in the *scoring record*. If a *scoring record* contains fewer than 20 *Score Differentials*, the table below is used to determine the number of *Score Differentials* to be included in the calculation and any adjustment that may apply. Round the result of the calculation to the nearest tenth.

Number of Score Differentials in scoring record	Score Differential(s) to be used in calculation of Handicap Index	Adjustment
3	Lowest 1	-2.0
4	Lowest 1	-1.0
5	Lowest 1	0
6	Average of lowest 2	-1.0
7 or 8	Average of lowest 2	0
9 to 11	Average of lowest 3	0

12 to 14	Average of lowest 4	0
15 or 16	Average of lowest 5	0
17 or 18	Average of lowest 6	0
19	Average of lowest 7	0
20	Average of lowest 8	0

Allocation of an Initial Handicap Index

Based on any additional evidence available about a player's demonstrated ability, a *Handicap Committee* may modify a player's initial *Handicap Index* upward or downward

Acceptable Scores for Handicap Purposes (EXISTING AND CURRENTLY APPLIED)

Singles and Stableford formats of stroke-play competitions must be submitted by all players.

The EGF have decided that the list below are acceptable formats of play which can be submitted for handicap purposes

– giving players plenty of opportunity to submit scores and provide evidence of their potential ability.

ALL Authorized formats of play that will be acceptable for handicap purposes within EGF jurisdiction

Format of Play	Type of Round	Number of Holes
Individual stroke play	Organized competition	18
	<i>General play</i>	18
Individual or Two-ball Betterball	Stableford – organized competition	18
	Stableford – <i>general play</i>	18
	Par/Bogey – organized competition	18
	Par/Bogey – <i>general play</i>	18
Four-Ball stroke play/ Betterball	Maximum Score – organized competition	18
	Maximum Score – <i>general play</i>	18
	Organized competition	18
	<i>General play</i>	18
	Stableford – organized competition	18
	Stableford – <i>general play</i>	18
	Par/Bogey – organized competition	18
	Par/Bogey – <i>general play</i>	18
	Maximum Score – organized competition	18



	Maximum Score – <i>general play</i>	18
--	-------------------------------------	----

9-Hole Scores (EXISTING AND CURRENTLY APPLIED)

The new system can accept both 9-hole and 18-hole score formats for handicapping purposes. **9-hole rounds are combined to form C9 18-hole rounds** in the order they are played.

Abnormal Course and Weather Conditions Adjustment

EGF has chosen to NOT APPLY this adjustment to the region at this time – this option may change in the future depending on weather conditions and patterns in the region

Golf is an outdoor sport and not always played in ideal conditions. The new system will consider the impact of daily course or weather conditions on each golfer’s performance. Such adjustments will be conservative and will only be made when there is clear evidence that an adjustment is warranted.

Please see attached Educational posters on the next few pages, which assist and explain the various points in more visual detail.

WORLD HANDICAP SYSTEM

Your Handicap Index provides a portable representation of your playing ability. But some courses are harder than others



That's why, when you go out on course, your Handicap Index is converted to a Playing Handicap

You can play with or against any other golfer on a fair and equal basis, in any format of play, on any course

Handicap Allowance (90%)



WORLD HANDICAP SYSTEM
R&A USGA

This means you can enjoy your game without worrying about having to make these calculations

Calculation of Playing Handicap

First, your Index is adjusted by the Slope Rating of the course you're playing



Next, your Course Handicap is multiplied by the applicable Handicap Allowance for your chosen format of play

Normally, you'll be able to find the number of strokes you'll receive via an app or on a look-up chart in the clubhouse or close to the first tee



ROLEX
WORLD HANDICAP SYSTEM

WORLD HANDICAP SYSTEM

Scores Acceptable for Handicap Purposes

Your Handicap Index reflects your demonstrated ability as a golfer. The more scores (or evidence) you submit, the more accurate that reflection will be.



Having a Handicap Index that truly reflects your ability gives you the strokes you need to do well and maximize your enjoyment - wherever or whenever you are playing.



WORLD HANDICAP SYSTEM
R&A USGA

To ensure the quality of the scores submitted, only certain types of scores are acceptable for handicap purposes. To qualify, your round must be played:

- According to the Rules of Golf
- In an authorized format of play
- Over a minimum number of holes
- With at least one other person
- On a course with a current Course Rating and Slope Rating
- During an active season

31.5 0.0



Authorized Associations decide which scores should be submitted, from a wide range of different formats, so that submitting a score for handicap purposes needn't be a special occasion.

ROLEX
WORLD HANDICAP SYSTEM

WORLD HANDICAP SYSTEM

Responsive Handicap Index Updates

Updated daily, your Handicap Index is designed to give you a responsive, real-time reflection of your demonstrated golfing ability.

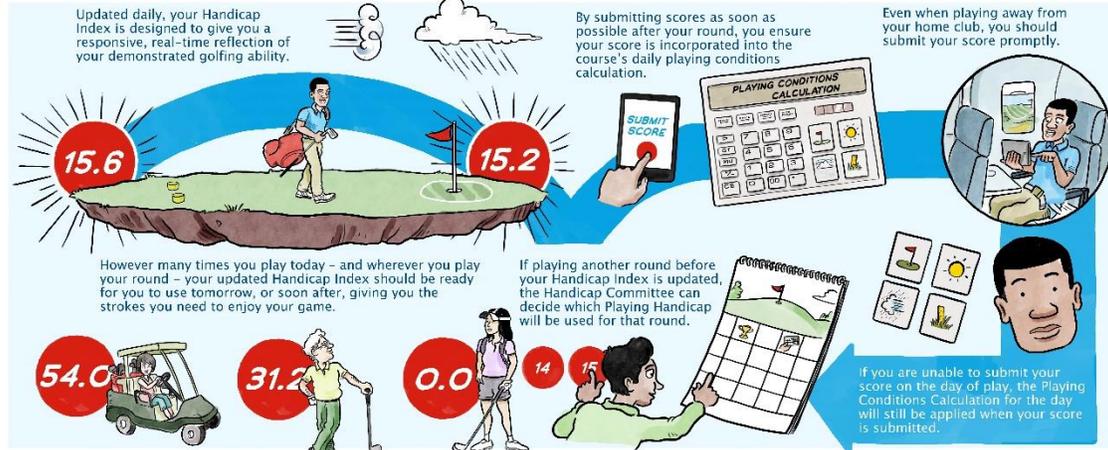
By submitting scores as soon as possible after your round, you ensure your score is incorporated into the course's daily playing conditions calculation.

Even when playing away from your home club, you should submit your score promptly.

However many times you play today – and wherever you play your round – your updated Handicap Index should be ready for you to use tomorrow, or soon after, giving you the strokes you need to enjoy your game.

If playing another round before your Handicap Index is updated, the Handicap Committee can decide which Playing Handicap will be used for that round.

If you are unable to submit your score on the day of play, the Playing Conditions Calculation for the day will still be applied when your score is submitted.



WORLD HANDICAP SYSTEM
R&A USGA

ROLEX
OFFICIAL TIMEKEEPER

WORLD HANDICAP SYSTEM

Handicap Committee Review

The Handicap Index should always reflect a player's demonstrated ability

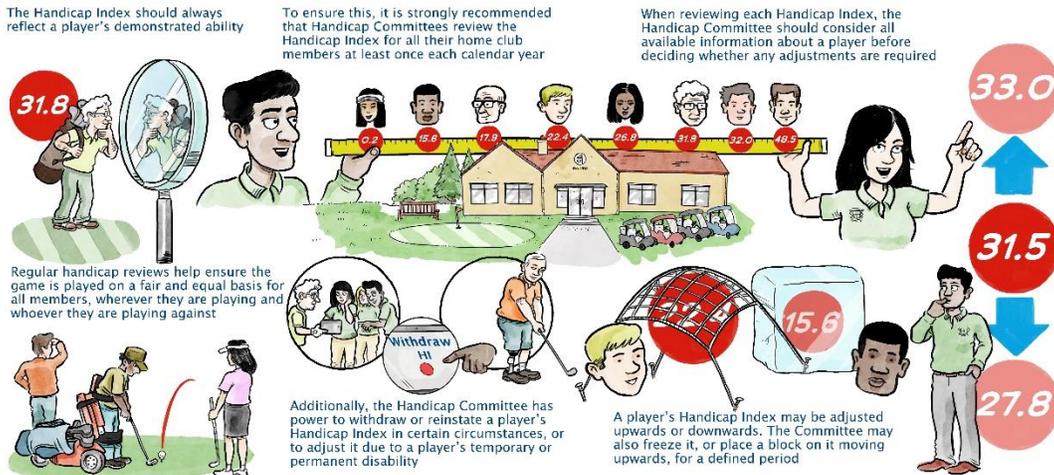
To ensure this, it is strongly recommended that Handicap Committees review the Handicap Index for all their home club members at least once each calendar year

When reviewing each Handicap Index, the Handicap Committee should consider all available information about a player before deciding whether any adjustments are required

Regular handicap reviews help ensure the game is played on a fair and equal basis for all members, wherever they are playing and whoever they are playing against

Additionally, the Handicap Committee has power to withdraw or reinstate a player's Handicap Index in certain circumstances, or to adjust it due to a player's temporary or permanent disability

A player's Handicap Index may be adjusted upwards or downwards. The Committee may also freeze it, or place a block on it moving upwards, for a defined period

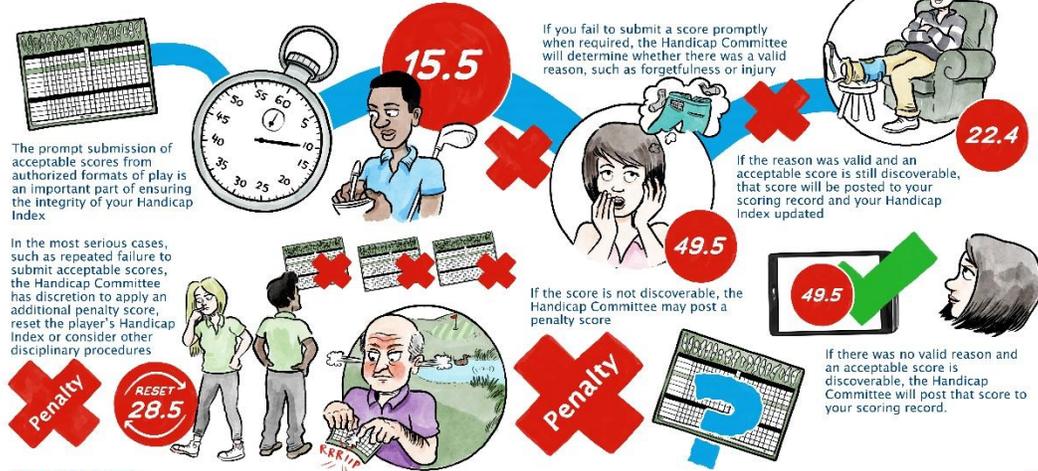


WORLD HANDICAP SYSTEM
R&A USGA

ROLEX
OFFICIAL TIMEKEEPER

WORLD HANDICAP SYSTEM

Timely Submission of Scores

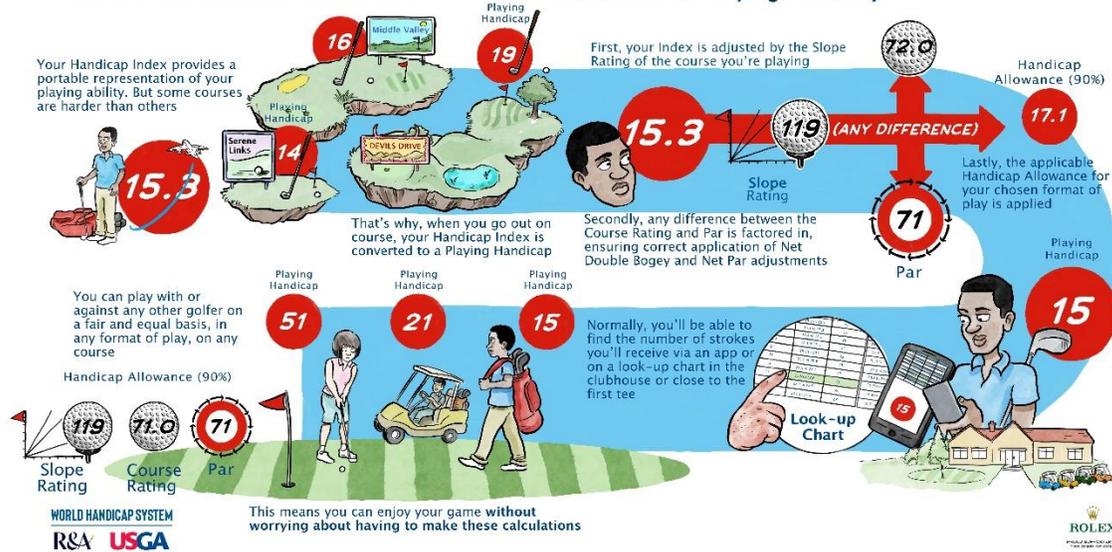


WORLD HANDICAP SYSTEM
R&A USGA

ROLEX
WORLDWIDE PARTNER

WORLD HANDICAP SYSTEM

Calculation of Playing Handicap



WORLD HANDICAP SYSTEM
R&A USGA

ROLEX
WORLDWIDE PARTNER