



Colts Polo & Riding Pte Ltd (“COLTS”)

TERMS AND CONDITIONS

RIDING EQUIPMENT

For all lessons at COLTS, riders are required to wear compulsory riding gear (as below) and are advised to consider wearing optional riding gear.

Compulsory riding gear, to be worn by riders when taking lessons:

- Riding or polo helmet, in sound working condition, with adjustable chinstrap. Helmets must not have any loose straps or loose ends
- Helmet must be worn adjusted for size of the riders, ensuring minimal movement.
- Covered footwear (NO flip-flops, sandals, or similar)
- Long riding trousers, or jodhpurs. Jeans or similar material are permissible. Shorts, trousers of soft cotton material or similar, loose fit trousers, are not permissible

Optional riding gear

- Riding boots (short or long), with no laces, and appropriate heel (no more than 1cm long)
- Riding chaps, covering legs up to the riders' knees.
- Riding protective vest
- Eye protection (glasses, protection cage attached to helmets)

Prior to a lesson, instructors will check all riders for equipment to ensure their riding gear complies with requirements and is appropriately fitted. Riders will not be allowed to take a lesson if they are not wearing compulsory riding equipment.

If riders do not have their own riding gear, COLTS can provide helmets and boots (upon request and subject to availability) for the first five (5) lessons taken by each rider. It is recommended that riders bring their own equipment, fit for size, for comfort and hygiene reasons. Polo instructors will advise riders (or parents) about suitable riding equipment.

PAYMENT POLICY

1. Lesson fees will be invoiced and sent to riders/students when booking their lesson/s.
2. Lessons can be settled:

- a. by cheque payable to Colts Polo & Riding Pte Ltd
- b. by bank transfer to:
Name: Colts Polo & Riding Pte Ltd
Bank: Oversea Chinese Banking Corp
A/C Number: 713007177001
SWIFT: OCBCSGSG
- c. by PAYNOW to business UEN 201832905E
- d. through the www.mycavago.com website or app
- e. Lesson fees must be settled before the lesson takes place. Riders/students will only be allowed to take a lesson if it is paid for. Any exceptions to this may be made at the discretion of COLTS staff.
- f. If riders/students have any overdue (unpaid) invoices for over 14 days, they will not be allowed to participate in their respective lessons until all outstanding invoices have been paid in full.

BOOKINGS

a) GROUP LESSONS

1. Students can book a place in either polo lessons (group, semi-private or private), chukkas, or stick and ball sessions by contacting the Administration Office on info@coltspolo.com. You will find the latest timetable and prices for lessons in our website www.coltspolo.com
2. Students can book a place in a Group Lesson either for one (1) lesson or by booking packages of 10 lessons or packages of 20 lessons.
3. When booking a package of 10 lessons, lessons must be used within 90 days of the date of the first lesson being taken. If the students have any lessons remaining in the package after 90 days these will be deemed as used and shall not be refunded.
4. When booking blocks of 20 lessons, these must be used within 180 days of the date of the first lesson being taken. If the students have any lessons remaining in the package after 180 days these will be deemed as used and shall not be refunded.
5. Lessons or packages booked in the name of a given individual can be used by that individual ONLY. Lessons cannot be assigned, transferred or shared with another individual.
6. For bookings using a discount voucher, please refer to T&C's on the voucher.

b) PRIVATE AND SEMI-PRIVATE LESSONS

1. Private and semi-private lessons can be booked through the Administration office by contacting info@coltspolo.com
2. Lessons will be subject to availability of Polo Instructors and horses. Lessons will be booked on a first-come first-served basis. COLTS reserves the right to limit the number of private and semi-private lessons that one rider may book per week or month.
3. Payment for private and semi-private lessons must be made before the lesson takes place or by advance payment when under a 10-lesson package.
4. Lessons or packages booked in the name of a given individual can be used by that individual only. Lessons cannot be assigned, transferred or shared with another individual.
5. Please contact the Administration office for our private lesson rates and to book a session.

CANCELLATIONS – All lessons

1. A minimum of 24 hours' notice must be given when cancelling a lesson. Notice of cancellation must be sent **by email** to the Administration office (info@coltspolo.com). If notice is given by other electronic means (or mobile) it must be followed by email for records. Cancellations with less than 24 hours are payable in full.
2. If a lesson is cancelled by the Instructor or the Administration Office due to bad weather conditions or any other reason, the lesson will not be charged and may be rebooked to another time with no extra cost, by contacting the Administration Office (info@coltspolo.com) unless stated otherwise under section Weather Policy.
3. If a student cancels a lesson with less than 24 hours' notice due to medical reasons, the lesson will not be charged provided that the rider (or parent) presents the Administration Office with a valid medical certificate (MC).
4. Lesson will start on-time as per the most updated lesson timetable. If riders/students arrive late they will only be allowed to join the lesson at the discretion of the instructor in charge of the lesson.
5. Lessons will finish at the scheduled time and will be deemed to have been used in full, even if a rider (or various riders) do not arrive to the lesson in time. In the event of late arrival to a lesson, no discount will be given, and the lesson will be payable in full.
6. If a student/rider does not attend to his/her lesson and has not given notice of cancellation ("No-Show"), the lesson will be charged in-full and no refunds will

be given. If no valid reason is provided for the rider's non-attendance, COLTS will reserve the right to not take further bookings from this rider/student.

WEATHER POLICY

1. Lessons will be cancelled in the event of lightening or heavy rain. In these cases, COLTS will communicate the cancellation by SMS, WhatsApp or email message to all students booked in that lesson.
2. If a lesson is cancelled due to weather before the scheduled start time, the lesson will not be charged and can be rebooked with our Administration Office for another time and date, subject to availability.
3. If a lesson is cancelled due to weather after it started but before the first half of the lesson has passed, the lesson will not be charged and can be rebooked for another time and date subject to availability.
4. If a lesson is cancelled due to weather after the first half of the lesson has passed, the lesson will be charged in full.

“HAZE” POLICY

1. In the event of high haze level in Singapore, the following cancellation policy will apply:
 - a. If the 24-hour PSI index (*) is below 80, lessons will be held as normal
 - b. If the 24-hour PSI index is above 80 and below 100, lessons will be held as normal, however participants may choose to cancel their participation in the lesson, by giving 1 hour notice to Colts office (by email to info@coltspolo.com). They will not be charged their lesson
 - c. if the PSI index is above 100 at the starting time of the lesson, the lesson will be cancelled.
 - d. If the 24-hour PSI index is below 100 at the start of the lesson, but during the lesson it rises above 100, the lesson will be discontinued at that point.
 - i. If the lesson is stopped before half of the lesson has passed, the lesson will be cancelled and not charged.
 - ii. If the lesson is stopped after half the lesson has passed, the lesson will be considered as given in full, and charged normally.

() 24-hour PSI index is reported by MyEnv application by National Environment Agency (NEA)*

ALCOHOL POLICY

Riders/students will not be allowed to ride, take lessons or activities with horses or be in the vicinity of horses at the premises of COLTS, if they are under the influence of alcohol.

COLTS staff reserves the right to determine if riders/students are in a suitable state to take a lesson or partake in any activity with horses at COLTS.

USE OF PHOTOGRAPHIC MATERIAL

By COLTS

By accepting to take lessons or participating in activities at COLTS, riders (and parents) hereby agree that COLTS may take photos, videos or other photographic material during activities held at COLTS' premises, and use this material for Marketing Purposes (as defined below).

Marketing Purposes includes but is not limited to: Promotional flyers (physical or electronic), EDMs, COLTS website, COLTS social media (Facebook, Instagram), advertising in printed media and others.

Colts Polo & Riding Pte Ltd
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