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# AUSTRALIAN WOMEN'S HANDICAPPING SYSTEM (Copyright)

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Revised 1 October 2007 (to reflect temporary changes to Women's Calculated Course Rating – see also Australian Women's Calculated Course Rating System) and 3 December 2007 (changes made by Golf Australia Handicapping & Course Rating Committee). Deleted text is shown but is struck-out; new text is denoted by **bold, underline & italics**.

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## Definitions

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The **Australian Women's Course Rating (AWCR)** is the evaluation of the length and playing difficulty of a course.

A **Differential** is the difference between a player's gross score and the Women's Calculated Course Rating (WCCR). **As is noted in the Australian Women's Calculated Course Rating System, a Forum attended by Australia's leading state and national handicapping and course rating officials has initiated a decision to use the Australian Women's Course Rating (AWCR) as the WCCR for ALL women's handicapping for a trial period of one year. (However, please note that the following Australian Women's Calculated Course Rating System stipulation still applies: "When Preferred Lies "through the green" or Tee Up "through the green" apply, the AWCR must be reduced by 2 strokes.") This trial period started on 1 October 2007 and is to allow for an intensive review of the WCCR statistical process with a view to addressing the flaws in the existing formula. During this one-year period, research and analysis of women's handicapping data will be carried out on an unprecedented scale with a view to arriving at a formula which best fits the distribution of handicaps and scores peculiar to women's golf in Australia.**

When a WCCR is not calculated, the AWCR is to be used.

A **Bona-fide Body** is a formally constituted club, association, or group formed primarily for the purpose of conducting golf events, played in accordance with the Rules of Golf and appropriate local rules, or otherwise to administer golf or a specific area or group of golfers.

The **Home Club** or **Affiliated Body** is where a player's handicap is recorded.

An **Affiliated Member** is a registered member of any Bona-fide body, including any female, coach or official who is registered, for such time as she remains a financial member or otherwise remains registered with the Bona-fide body.

The **Marker** is any affiliated female or male golfer.

**Stipulated Round** – The number of holes in a stipulated round is 18 unless a smaller number is authorised by the Committee. (Rules of Golf – refer to definitions)

## 1. Introduction

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This Golf Australia system, based on Course Rating, has been designed to achieve uniformity of handicapping throughout Australia for amateur women golfers.

The national system of handicapping must meet two main requirements:

- \* Simple enough for operation by small and large Clubs alike.
- \* Thorough enough to produce fair and uniform handicapping throughout Australia.

**The System is based on the assumption that every player will endeavour to make the best score she can at each hole in every round played and will report every eligible round for handicapping purposes, regardless of where the round was played.**

Golf Australia delegates to each of its women's Member States the power to administer on its behalf the handicapping of all players who are members of bodies affiliated with such States. Any dispute shall be referred to the National Body whose decision shall be final.

Note: Any handicap administered by an affiliated Australian golf club, by itself or Golf Link, and calculated in accordance with a Golf Australia system, is owned by Golf Australia.

Essential points of the System are:

- \* All handicaps shall be calculated in accordance with the System as outlined below.
- \* The Australian Women's Handicapping System is to be properly applied.
- \* There is uniform determination of the course rating of golf courses in Australia.
- \* All handicaps referred to in this System shall be either:
  - Australian Women's Handicaps, valid at all affiliated clubs, or
  - Club Handicaps (see also Section 9), ~~valid only at the issuing club.~~

## 2. The State Handicap Manager, the Club Handicap Manager, or Handicap Committee

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Each club must have a Handicap Manager or Handicap Committee, responsible to the State Handicap Manager.

In some States, Handicap Managers shall be responsible to the Association Handicap Managers, who in turn are responsible to the State Handicap Manager.

The Handicap Committee of the Home Club shall:

- (i) Maintain a satisfactory method of recording players' scores and handicaps.
- (ii) Apply the correct application of the Australian Women's Handicapping System, Australian Women's Course Rating System, Australian Women's Calculated Course Rating System.
- (iii) Ensure that players' scores are regularly and accurately recorded and adjustments made as soon as possible to handicaps as required by this system.
- (iv) Maintain a record of variations to AWCR and WCCR.

- (v) As far as possible, insist that all competition cards are returned by competitors.
- (vi) When a score returned from a Visited Club does not contain the WCCR, **assume that neither Preferred Lies "through the green" or Tee Up "through the green" applied** use the AWCR for calculations, if reasonable investigations fail.

Whilst it is the responsibility of the individual player to ensure that all scores **that are to be used for handicapping purposes and which have been** returned in competitions at other clubs are returned to the player's Home Club, in addition, visited clubs shall **also** return all competition **these** scores to the visitors' Home Clubs with WCCRs provided (unless they are both on Golf Link). If a Club Handicap Manager has evidence that a player's handicap is inappropriate, that handicap may be adjusted after consultation with the State Handicapper.

A player ceases to hold an Australian Women's Handicap when no longer holding playing membership of an affiliated club. Also refer to General Guide to Club Committees and Office Bearers.

### 3. The Player

- (i) A player shall have one Australian Women's Handicap only and her Home Club shall allot this.
- (ii) A player belonging to more than one affiliated club must decide at which club she wishes to record her scores. This club would then be referred to as her Home Club and she must report to her other clubs the name of her Home Club, her handicap there, and any alterations that may be made to her handicap.
- (iii) A player shall report and confirm in writing or by returning the card to her Home Club all scores returned by her at any other club. An official of the club concerned must certify the Australian Women's Course Rating, the Par and the WCCR of the day. Cards arriving from other clubs should be accepted and processed immediately.
- (iv) A player should carry her current exact Australian Women's Handicap Record/Certificate and/or Swipe Card at all times.
- (v) A player is responsible for using her correct handicap at all times (**see also NOTE to Section 6**).

### 4. Gaining an Australian Women's Handicap

Any female annual playing member of a bona-fide body affiliated with Golf Australia, being an amateur golfer may obtain an Australian Women's Handicap by returning stroke scores over three rounds of 9 or 18 holes played on a course with an AWCR under Extra Day Scores, on the course or courses of any affiliated Club or Clubs.

Any female who does not hold annual membership of an affiliated club is permitted to be issued with an Australian Women's Handicap so long as the affiliated club still forwards an annual affiliation fee payable to the state governing body.

To obtain an Australian Women's Handicap a player **must submit three (3) cards** which shall be adjusted by the Handicap Manager converting any score of more than 4 over par to exactly 4 over par. (A player may pick up when 4 over par on any hole.)

For example:

Par	Card Returned	Adjusted Score
3	5	5
4	7	7
4	9	8
3	5	5
5	10	9
4	7	7
3	8	7
4	9	8
4	8	8
34	68	64

After these adjustments are made, the **three cards** shall be averaged and the player allotted a handicap equivalent to the number of strokes by which the average exceeds the AWCR (or WCCR of the day).

For example: The average of the three cards

Course Rating	Score	Differential
75	105	30
74	102	28
72	100	28
		$86 \div 3 = 28.6 = \text{exact Handicap.}$

The Handicap Manager/Committee in consultation with the State Handicap Manager may allot a player a handicap less than the average of her differentials or less than her current handicap if there is good reason to consider that a lower handicap is more appropriate to the player's ability.

**The minimum Australian Women's Handicap is Scratch. The maximum Australian Women's Handicap is 45. If a player has an exact handicap higher than 45.4 she is given an Australian Women's Handicap of 45 and a club playing handicap (Club Handicap) may be allotted; if she has an exact handicap better than +0.5, she is given an Australian Women's Handicap of Scratch and a club playing handicap (Club Handicap) may be allotted.**

### 5. Life of Cards – Retaining and Regaining an Australian Women's Handicap

- (i) All handicap records shall be examined at the beginning of a year with effect from the 1st of January, at which time all scores more than a year old shall be disregarded, being no longer valid. For a player to retain an Australian Women's Handicap she must have at least three live cards at the 1st of January each year. (Refer Scores for Handicapping Purposes.)
- (ii) A player's Australian Women's Handicap shall lapse and revert to a Club Handicap until the number of live scores since the 1st of January of the previous year reaches three with normal recording procedures operating from the player's last recorded exact handicap. All forms of stroke rounds, including Stableford and Par competitions, are acceptable.
- (iii) If a player returns to playing, having not submitted a score for two years or more, the player is required to submit three cards to regain an Australian Women's Handicap (in accordance with Section 4). The last known handicap must be used as a Club Handicap to return scores in Stableford and Par competitions. The Handicap Manager must submit the three differentials together with the player's last known handicap to the State Handicap Manager for assessment.
- (iv) To regain her handicap or have it reassessed after serious illness or disablement, a player may apply through her Committee to the State Body with all relevant details including a minimum of three scores reflecting her current ability. Consideration would then be given to a realistic handicap which would change in accordance with the Regulations.
- (v) When a player changes from one Home Club to another, a copy of her handicap record shall be given to the new Home Club so that her current exact Australian Women's Handicap remains in force and the live scores are recorded.

### 6. Adjustments of Handicap

When each score is returned:

#### Handicaps Three (3) and Less

A player playing to her handicap retains her exact handicap.

If a player plays above her playing handicap her exact handicap increases by 0.1. If a player plays below her playing handicap her exact handicap is reduced by 0.1 for each stroke under her handicap.

#### Handicaps Four (4) and Over

**Buffer Zone** – A buffer zone of two strokes above the WCCR for handicaps of 4 and over.

If a player plays to her handicap or no more than two strokes above it her exact handicap is not changed.

If a player plays above her playing handicap by more than two strokes her exact handicap is increased by 0.1.

If a player plays below her playing handicap, her exact handicap is reduced by an amount per stroke being determined by her Handicap Division:

Handicap	Add 0.1 if differential is above handicap by at least	If differential is below handicap, subtract for each stroke under
3 and Less	1	0.1
4 to 9	3	0.2
10 to 18	3	0.3
19 to 27	3	0.4
28 to 36	3	0.5
37 and Over	3	1.0

The recording of scores shall be kept by differentials. The date, differential (modified by the WCCR), exact handicap and Australian Women's Handicap, are the figures that need recording.

With cards from other clubs the Par and AWCR and WCCR of the day are also required.

*For example:*

A player on an exact handicap of 9.2 (Australian Women's Handicap 9) returns a score with a differential of 12 her exact handicap becomes 9.3. She then returns a score with a differential of 6. Her exact handicap is reduced as follows:

$$9.3 - (3 \times .2) \text{ (ie } -.6) = \text{exact handicap of } 8.7 \text{ and her Australian Women's Handicap remains unaltered at } 9.$$

When a player's handicap is to be reduced so that it goes from a Higher Division to a Lower Division, it is reduced at the rate appropriate to the higher division only so far as it brings her handicap into the lower division, and the balance of the reduction must be at the rate appropriate to the lower division.

*For example:*

A player's exact handicap is 28.4 and her Australian Women's Handicap is 28. She returns a score with a differential of 24, ie 4 below her Australian Women's Handicap. Her reduction is calculated as follows:

$$28.4 - (2 \times .5) \text{ (ie } -1.0) = 27.4$$
$$27.4 - (2 \times .4) \text{ (ie } -.8) = 26.6 \text{ and her Australian Women's Handicap is } 27.$$

Players whose exact handicaps contain .5 or over shall be given the next higher handicap, eg 29.5 = 30. This applies if handicaps are to be increased or reduced.

Increases and decreases of handicap become effective immediately.

**NOTE: PLAYER COMPETES IN A COMPETITION ROUND BEFORE A PREVIOUS HANDICAP-ALTERING SCORE IS PROCESSED**

**In a situation where a player competes in a competition round before a previous handicap-altering score is processed, their correct Australian Women's Handicap will be that displayed by either GOLF Link or (for clubs not operating within the GOLF Link system) such other display item as designated by their Home Club (even if they are aware of what their new handicap will be).**

**(NB The handicapping system provisions which enable a Visited Club to temporarily amend a player's handicap (ie Section 10) will govern in the event of a conflict between those provisions and this Note.)**

**Additionally, the Committee in charge of a competition may require a player to play off the figure their new handicap will be, even if their handicap is yet to be officially adjusted. A Committee may also adjust a player's handicap and net score after the player has submitted their score card in a stroke play competition – in such an instance, the listing of the incorrect handicap is considered to be a Committee error and consequently the player is not penalised. (In a match play competition, a player's handicap may not be altered after their round has commenced – any queries regarding a player's handicap must be raised with the club handicap manager/committee prior to the commencement of the player's round.)**

**Re-Assessment**

At any time the State Handicap Manager in consultation with the Club Handicap Manager/Committee, may re-assess a player's handicap if there is reason to consider that a higher or lower handicap is more appropriate to the player's ability.

To regain her handicap or have it re-assessed after serious illness or disablement, a player may apply through her Committee to the State Body with all relevant details including a minimum of three scores reflecting her current ability. Consideration would then be given to a realistic handicap which would change in accordance with the Regulations.

## **7. Scores for Handicapping Purposes (to be read in conjunction with WCCR)**

**(i) Competition scores**

All scores in singles competitions (as defined by the Club, and according to membership category), Golf Australia and State authorised competitions played at an affiliated Club on a course with an AWCR under the Rules of Golf must be used for handicapping purposes.

A competition round is defined as one conducted by a recognised golf club, its professional or agent, or other bona-fide body, for which trophies or prizes are awarded for golfing performance. However, scores returned from corporate/trade days or the like, not otherwise eligible as above but played in accordance with the Rules of Golf, must be used for handicap reductions only.

Any stipulated round of nine holes or more may be used for handicapping purposes.

Please note it is a committee decision as to whether a 9-hole event (or an event of between 10-17 holes) is to be a competition round and handicapped.

The score shall be converted to an 18-hole score by the following method:

- When the score is **worse than net par** for a stipulated round of less than 18 holes, the score is extended to 18 holes on a pro-rata basis, eg  
Stableford round over 12 holes – score of 20 points is extended to 30 points  
Par competition over 9 holes – score of -3 is extended to -6  
Stroke competition over 9 holes – score of 4 over par is extended to 8 over par
- When the score is **equal to or better than net par** for a round of less than 18 holes, the score is extended to 18 holes by completing the card with net par figures, eg  
Stableford round over 12 holes – score of 26 points is extended to 38 points (26 plus 12)  
Par competition over 9 holes – score of +3 is extended to +3 (+3 plus Square)  
Stroke competition over 9 holes – score of net 33 (par 36) is extended by adding the net par of the other 9 (say 35) – net 68

The extended scores are then used as in a normal 18-hole competition.

When a player, without reasonable justification, fails to complete a round or fails to return a score for handicapping, the Home Club shall adjust the handicap records in accordance with this system, such adjustment being based on the actual, estimated or potential score. Golf Link must indicate whether a non-return is "approved" (eg round not completed due to illness, bad weather or emergency – no adjustment to handicap) or "unapproved" (eg round not completed or card not returned due to a poor score – handicap is extended by .1).

If **only** one female competes in a singles competition as above, **the card must still be used for handicapping purposes** the AWCR shall be used for handicapping purposes.

(ii) **Extra day scores**

An Extra Day Score is any completed stroke round not in competition and may be returned on any day of the week. All Extra Day Scores must be returned on the course of an affiliated club and marked by any affiliated female or male golfer of any recognised golf club. **A Club official must confirm the WCCR or AWCR. If no WCCR is available, the standard course AWCR must be assumed to be the WCCR. (Note – A Committee is permitted to introduce a condition requiring players to nominate prior to playing that their round is to count as an Extra Day Score.)**

Extra day scores will be accepted only for gaining, regaining and retaining handicaps and will not be used to adjust a player's handicap.

**Extra Day Scores will be accepted only for the purpose of obtaining an initial Australian Women's Handicap or to enable sufficient cards to maintain an Australian Women's Handicap (Extra Day Scores may be used at any time of the year to enable a player to accrue a sufficient number of cards to maintain their Australian Women's Handicap). Extra Day scores WILL be used to adjust a player's handicap.**

The marker must be responsible for ensuring that the player conforms to the Golf Australia regulations, the Rules of Golf, and the Club's Local Rules and By-Laws and that they play from the correct tees.

(iii) **Competition limiting clubs**

When a competition limits the number of clubs which may be used to fewer than 14, a score that reduces a handicap must be used, but not one that increases it.

(iv) **Novelty events**

**Scores returned in novelty events such as Bisque Par, Three-Ball, and Aggregate Teams Events may be used for handicapping at the discretion of the Committee but only after conversion to a regular stroke, par, or Stableford format, and only if the Rules of singles stroke play have been adhered to (NB the Committee must make and announce its determination prior to the commencement of the round).**

Scores returned in novelty events such as Bisque Par, 3-Ball and 4-Ball Teams events, Multiplier, etc, will not be used for Handicapping.

(v) **Unacceptable card**

See Australian Women's Handicap & WCCR Regulations Chart.

(vi) **Null and void**

In competitions declared null and void, cards will not be used for handicapping purposes.

(vii) **Four-ball scores**

A score of at least 42 Stableford Points, 6 up in Par or net 6 under in Stroke events must be used for handicapping, but only for the reduction of a player's handicap. The player's score must appear at least twelve times on the card. If two identical net scores are recorded for any hole the card will not be used for handicapping.

**Stroke** – When a player has no handicap stroke on a hole and her score is not recorded she should be given one stroke over the par for the hole. On holes where a player receives a handicap stroke but her score is not recorded, she should be given two strokes over the par for the hole.

Should she receive two strokes a hole and her score is not recorded she should be given three strokes over the par for the hole.

Similarly should she receive three strokes a hole and her score is not recorded she should be given four strokes over the par for the hole.

When all gaps on the card are filled in, the score should be added and a differential obtained. The score so obtained will probably be higher than the score actually recorded by the player and in this way does not unduly affect her handicap.

**Stableford & Par** – Score is arrived at by allotting one Stableford Point or a Loss in Par to holes where player's score is not recorded. The total score is then converted to a gross score and a differential obtained.

The differential thus obtained should be recorded on the player's handicap sheet and treated in the same way as all other scores for handicap purposes.

If a side is represented by one partner only, that player will be handicapped according to the above method.

(viii) **Aggregate scores – Team events**

Singles cards returned by players are acceptable for handicapping purposes provided that the Rules for singles competition have been followed. A WCCR shall be calculated.

(ix) **Pro-Am events**

**Scores returned in Pro-Am events may be used for handicapping at the discretion of the committee, provided the committee makes and announces its determination prior to the commencement of the round, and provided one of the following requirements is met:**

**a) The Rules of singles stroke play are adhered to and each player's hole-by-hole scores are recorded on the submitted score card.**

**b) The Rules of four-ball stroke play are adhered to.**

No score returned in a Pro-Am event is acceptable for handicapping purposes.

(x) **Professional Golfers in the Field**

When professional golfers play in the field, the scores of amateur golfers will be the only scores used to determine the WCCR.

(xi) **Amateur events played in conjunction with Professional events and Open Events**

When an amateur event is played in conjunction with a professional event, **or in an Open event**, the scores of the amateur golfers will be used for handicapping. They will be the only scores used to determine the WCCR.

(xii) **Corporate/Trade Days**

When the event is played in accordance with the Rules of Golf scores may be used for handicap reductions only. Refer Section 7(i).

## 8. Competitions

Competitions referred to are all forms of 18-hole competitions including Stroke, Par and Stableford, but not match play.

In 18-hole Par and Stableford competitions, the Par and Stableford score must be used, not the completed stroke score. It is not recommended that a Stableford or Par event be played concurrently with a stroke competition, but if this is done, the stroke score shall be used for handicapping purposes.

When the WCCR is established and is the same as the Par of the course, 36 points in Stableford and square in Par are equivalent to the handicap allowance for the competitor.

When the WCCR and the Par of the course are not the same, the scores in Stableford and Par will vary accordingly, to be equivalent to the handicap allowance for the competitor.

### CONVERSION FORMULAE

**Stableford:** Par of Course + 36 - Stableford points scored + handicap used = Gross Score.

**Par:** Par of Course - Holes up + handicap used = Gross Score OR

Par of Course + Holes down + handicap used = Gross Score.

Differential = Gross Score - WCCR.

## 9. Club Handicaps

A player, who is not qualified to hold an Australian Women's Handicap, may be allotted a Club Handicap for use at her Home Club. Players must play on their Australian Women's Handicap unless it is a specific condition of the competition that Club Handicaps are eligible.

Clubs may decide what the upper limit of the Club Handicap shall be and the method of assessing must strictly adhere to the Australian Women's Handicapping System.

If a player has an exact handicap higher than 45.4 she is given an Australian Women's Handicap of 45 and a Club playing handicap (Club Handicap) may be allotted. **If a player has an exact handicap better than +0.5 she is given an Australian Women's Handicap of Scratch and a Club playing handicap (Club Handicap) may be allotted.**

**When playing in competitions, players must play off their Australian Women's Handicaps, unless it is a specific condition of the competition that Club Handicaps are to be used.**

**Note i – A Committee may require the use of Club Handicaps in any competition.**

**Note ii – A Committee is permitted to require limited use of Club Handicaps as follows – players with Plus handicaps play off their Club Handicaps and players with exact handicaps above 45.4 play off their Australian Women's Handicaps.**

Club Handicaps may be used in designated minor individual club events only; NOT medal, board, representative teams, and State or Golf Australia events.

## 10. The Visited Club

Whilst it is the responsibility of the individual player to ensure that all scores returned in competitions at other clubs are returned to the player's Home Club, in addition, visited clubs must return all competition scores to the visitors' Home Clubs with the WCCRs provided (unless they are both on Golf Link).

When a player plays a substantial amount of golf (36 holes or more) over a relatively short period of time at a club (for this purpose called the Visited Club) which is not her home club and in circumstances such that her Home Club does not have time to keep her record and handicap up to date with her scores; the Visited Club may use her scores to alter her handicap temporarily, in accordance with this System, using the player's playing handicap as the base for calculations if her exact handicap is not readily available.

## 11. Overseas – From or To

### (i) Visitors

When a player comes to Australia with a current handicap certified by the ruling body of another country this handicap should be accepted for competition at any Golf Club in Australia. Overseas visitors returning scores affecting handicaps shall have the cards signed by an official of the Club where the scores were returned, and the player shall return the card herself to her own Handicap Manager.

### (ii) Temporary Members

Any scores returned which would reduce a player's handicap under the system applying in the Country, which issued it, should be used to adjust the handicap. If details are not available it is recommended that the Australian system be applied.

### (iii) Joining a Golf Australia Club

The handicap of an overseas player who joins an affiliated club in Australia is managed by the Handicap Manager of that club and current scores supplied shall be reassessed under the Australian Women's Handicapping System. Initially when obtaining an Australian Women's Handicap and where sufficient information regarding score and course rating is supplied, a combination of scores from overseas and local courses may be used. If details of scores are not available, the handicap figure given may be used as one differential and combined with new scores to obtain an Australian Women's Handicap. If the handicap, which the player would gain in accordance with the Australian Women's Handicapping System, would be far in excess of the overseas handicap the player should be required to return a specified number of live scores to be reassessed.

### (iv) Visitors to overseas.

Women golfers intending to play golf overseas should take a record/certificate supplied by their Home Club.

## **Handicapping Appendix (Note – Handicap allowances are now governed by Golf Australia's "COMPETITION ADMINISTRATION & COMPETITION CONDITIONS – Golf Australia Recommendations")**

### **HANDICAP ALLOWANCE – FULL DIFFERENCE**

#### (i) Match Play

**Singles Match Play:** The number of strokes given is the full handicap difference.

Where the full handicap difference exceeds 18, players will receive 2 or 3 strokes per hole where applicable. When additional holes are required to determine the winner, strokes are awarded as in the original round.

**Four-Ball Match Play:** The number of strokes given is the full handicap difference.

The lowest marker concedes strokes to the others including her partner.

**Example:** Player A on a handicap of 10 receives nil, her partner (B) on a handicap of 24 receives 14 strokes, C on a handicap of 35 receives 25 strokes, and D on a handicap of 40 receives 30 strokes. (Players will receive 2 or 3 strokes per hole where applicable.)

**Foursomes Match Play:** The number of strokes given is the full handicap difference between half the aggregate handicaps of each pair.

**Example:** (i) A's handicap is 20 and B's handicap is 15; total playing handicap is 17½. Their opponents C & D's handicaps are 20 and 18 respectively; total playing handicap is 19. The difference is 1½, so C and D receive 2 strokes.

Fractions of ½ round up to 1.

**Example:** (ii) A's handicap is 15 and B's handicap is 5; total playing handicap is 10.

Their opponents C and D's handicaps 30 and 14 respectively; total playing handicap is 22. The difference is 12 which is the allowance C and D receive.

Fractions of ½ or greater count as 1.

#### (ii) Stroke Play

**Singles:** (a) Stroke – Full Handicap

(b) Par and Stableford – Full Handicap

**Foursomes:** ½ combined handicap – in the final application the fraction should be used, eg 18½ not 19.

**Canadian Foursomes:** Combined handicap ¾ fraction used.

**Four-Ball Par and Stableford:** As above for Par and Stableford.

**Note:** In Foursomes, Canadian Foursomes, Four-Ball Par and Stableford, each individual player's handicap must appear on each score card used.

**Eclectic Competitions:** A fraction, eg ¾ or ½ of the player's handicap at the beginning of the last round of the competition.