

SOUTHERN GOLF GROUP TERMS OF COMPETITION

Women's Pennant

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1. General

- 1.1. Pennant is a Club teams scratch, or handicap match play competition played between Member Clubs of the Southern Golf Group (SGG).
- 1.2. A pennant season consists of 'Round Robin' rounds of contests between Clubs in each Division, followed by a Final.

2. Definitions

'Club' means a golf club affiliated with the Southern Golf Group.

'Contest' means the competition between two Clubs consisting of individual Matches

'SGG Match Committee' means the Match Committee of the Southern Golf Group

'Host Club' means the Club nominated by Southern Golf Group to host the contest.

'Match' means the contest between individual players of opposing teams

'Rules of Golf' means the R & A Rules of Golf (current at the time of the event)

3. Entry

3.1. SGG Pennant competitions are open to all golf clubs in the district. Each golf club participating in any SGG pennant competition must be financial in accordance with the SGG Constitution and By-Laws prior to the first round of the season.

Any club that does not satisfy this requirement may be precluded from participating in that season's competition(s) or forfeit contests played during the period it was unfinancial.

- 3.2. There will be two (2) competitions available for club entry:
 - a) Off the Stick (Scratch Pennant)
 - b) Handicap Pennant

4. Player Eligibility

- 4.1. A player must meet the following criteria to be eligible to play in the SGG pennant competition:
 - i. Must be a financial member of an affiliated club
 - ii. Have full playing rights and be eligible to play in the Club Championships of the Club they represent
 - iii. Must hold a valid, current Golf Australia Handicap

4.2. No player may represent more than one Member Club in any one season of SGG Pennant.

5. Divisions

5.1. General Information

- 5.1.1 The SGG Pennant competition will comprise of four (4) Divisions:
 - Division 1
 - Division 2
 - Division 2 (Hills)
 - Division 3
- 5.1.2 A player's division eligibility shall be based on her GA Handicap as it stands on the date of the first scheduled round of the competition.
- 5.1.3 For the purpose of determining eligibility, a scheduled BYE is deemed to constitute a round played.
- 5.1.4 Players who reduce their handicap after the 1st Round, and whose handicap is reduced to one lower than the range specified for the Division they are entered shall be exempt from Provision 5.3.1 of these Terms of Competition.

5.2. Division 1 (No Handicap range)

- 5.2.1 Each team shall consist of five players.
- 5.2.2 Matches will be conducted as off the stick match play, with no handicap allowances applied.

5.3. Handicapped Divisions

5.3.1 The GA handicap ranges for Handicapped Divisions team shall be as follows:

Division 2 (GA 19.4 – GA 28)

Division 2 Hills (GA 19.4 - GA 28)

Division 3 (GA 28.1 – GA 45)

- 5.3.2 Each team shall comprise five players.
- 5.3.3 Matches will be conducted under the format of handicapped match play, with each player competing based on their Daily Handicap current on the day of play for the course that they are playing.
- 5.3.4 The Standard Match Play Index, as detailed in Appendix A, shall be used to determine the allocation of strokes for all matches.
- 5.3.5 Stroke allowances shall be calculated by subtracting the lower Daily Handicap from the higher Daily Handicap of the two players involved in a

- match. The resulting difference constitutes the number of strokes allocated.
- 5.3.6 Strokes are to be applied as per the designated holes outlined in the Handicap Ready Reckoner provided in Appendix B.

5.4. Provisions

- 5.4.1 Divisions 2, 2 Hills and 3 Clubs may only field up to two (2) players in each team whose GA Handicaps are **lower** than those prescribed for each division.
- 5.4.2 Clubs may field players in each team whose GA Handicaps are **higher** than those prescribed for the division, however, the player must play off the maximum GA for that division.
- 5.4.3 A player who has participated in two or more matches in any given division shall thereafter be eligible to compete only in that same division or a higher one. She is not permitted to play in a lower division for the remainder of the season.

5.5. Entering Multiple teams within a division

- 5.5.1 The entry of more than one team from a club within the same division shall be subject to the approval of the SGG Match Committee.
- 5.5.2 Where multiple teams are approved; the following conditions shall apply:
 - Teams shall be fixed for the duration of the competition. Players are not permitted to transfer between teams once initial selections have been made.
 - ii. Reserve players may be drawn from a common pool, provided their GA Handicap falls within the eligible range for the division in which they are substituting.

5.6. Promotion and Relegation between Divisions

- 5.6.1 Promotion and relegation of teams between divisions does not apply within the SGG Ladies Pennant competition. Divisional placement of teams is based on team entries.
- 5.6.2 The SGG Match Committee reserves the right to amend divisional structures or team placements as deemed necessary to ensure fair and balanced competition.

6. Team Selection

6.1 Where a club intends to field a player who is a member of another SGG-affiliated club, prior approval must be obtained from the SGG Match Committee before the player participates in any match. See also Clause 4.2.

- 6.2 All clubs are required to maintain an accurate register of participating players throughout the duration of the season. This register must be kept up to date, readily available upon request by the SGG Match Committee, and must include the following details for each player:
 - Full Name
 - Golf Link Number
 - Division in which the player is competing
 - Date of the player's first pennant match
 - GA Handicap on the date of first match

7. Player Registration

- 7.1.1 Clubs are not required to pre-register players with SGG.
- 7.1.2 Should a club have concerns regarding the eligibility of a player from an opposing team, the matter must be referred in writing to the SGG Match Committee for formal review.
- 7.1.3 The SGG Match Committee will investigate the matter and, where appropriate, determine and apply any relevant penalties.

8. Scheduling and the Draw

8.1. Season Schedule

- 8.1.1 The 2026 SGG Women's Pennant season is scheduled to take place from 23rd February to 30th March 2026.
- 8.1.2 Matches will be conducted weekly on Mondays throughout the season.
- 8.1.3 In the event that a scheduled Monday coincides with a Public Holiday, no matches will be held on that day. However, the SGG Match Committee reserves the right to reschedule affected matches to the Tuesday, where feasible.
- 8.1.4 The duration of the season may be adjusted, either extended or shortened, depending on the number of team entries received.

8.2. The Draw

- 8.2.1 The draw for the season will be conducted using a round robin format, ensuring each team competes against all others within the division. The structure of the draw will be determined by the number of team entries received.
- 8.2.2 In instances where the number of teams results in an uneven draw, byes will be incorporated accordingly. Teams scheduled for a bye will not play a match that round and will be allocated a rest week as part of the overall fixture.

9. Pennant Co-ordinators and Team Captains

9.1. Pennant Co-ordinators

- 9.1.1 Each Club shall appoint a Pennant Co-ordinator who will act as the primary liaison between the club and the SGG Match Committee.
- 9.1.2 Maintain the register of players. See Clause 6.2.
- 9.1.3 Ensure that information received from SGG Match Committee is relayed to Pennant Captains in a timely manner, including the Terms of Competition and Pennant Schedule.

9.2. Team Captains

- 9.2.1 A Team Captain shall be appointed for each team. The team captain shall be responsible for administering and managing their team throughout the pennant season.
- 9.2.2 Ensure that all team members are aware of these Terms of Competition and the Pennant Schedule.
- 9.2.3 Ensure that all team members understand the Rules of Golf, local rules, and proper on-course etiquette
- 9.2.4 Ensure that information received from the Pennant Co-ordinator is relayed to all pennant players in a timely manner, where appropriate.
- 9.2.5 Advise host club each week on number of persons requiring lunch as required.
- 9.2.6 Maintain a record of weekly results, which includes, opposing team name, player's names, GA and Daily Handicaps and match results.
- 9.2.6 Ensure that players team lists are correct for the day of play, and if applicable, ensure that player's daily handicaps are correctly recorded for the course at which they are playing.
- 9.2.6 Ensure that they and their team arrive at the course in a timely manner to ensure team registration is completed well in advance of the scheduled team start time.

10. Host Club

10.1 Course Set up

The Host Club is requested to prepare the course in the same configuration typically used for Stroke/Medal rounds.

10.2 Match Referee

- 10.2.1 The Host Club shall appoint a Match Referee, familiar with both the Rules of Golf and the Host Club's Local Rules, to oversee the competition at each Pennant venue.
- 10.2.2 The referee is responsible for managing play and resolving any disputes that may arise.
- 10.2.3 They must not be a competitor.

10.3 Starters

- 10.3.1 The Host Club must assign a Starter to each tee as outlined in the Scheduled Draw.
- 10.3.2 Starters are to be provided with Team Lists and a copy of the Local/Temporary Local Rules.

10.4 Documentation

The Host Club must provide the following documentation to all team captains on the day of play:

- Scorecards A copy of the Local/Temporary Local Rules and the name and contact details of the Rules Official must be attached to each scorecard.
- Results Sheet
- Host Club Daily Handicap 'Look-Up' Charts
- Handicapping Match Play Ready Reckoner

10.5 Catering

While there is no requirement for Host Clubs to provide catering before or after the round, they are encouraged, where possible, to offer a simple, low-cost meal for competing team members following the match. The cost is to be covered by the team member unless subsidised or paid for by their own club.

10.6 Tee Closures

The Host Club is requested to ensure that tees are closed at the appropriate time prior to the start of the first match to ensure the first matches are not delayed or held up.

10.7 Course Closures

If a host club decides to close their course on a scheduled day of play, the Host Club Pennant Co-ordinator must notify the SGG Pennant Co-ordinator and the Pennant Co-ordinators of all visiting teams by 6:00pm prior to the day of play.

10.8 Practice Rounds

Practice rounds are offered at the discretion of the Host Club. Where available, these rounds may be provided free of charge; however, availability, timing, and any applicable conditions are determined solely by the Host Club and may vary between venues.

11. The Competition

11.1 Order of Play

Division 1 - Teams must tee off in descending order based on handicaps, starting with the player holding the highest handicap, followed by the next highest, and so on.

Division 2, 2 Hills and Division 3 - Teams must tee off in ascending order based on handicaps, starting with the player holding the lowest handicap, followed by the next lowest, and so on.

If two or more players share the same handicap, the team captain will determine their hitting order at their discretion.

11.2 Team Registration

Team captains shall arrive half an hour earlier than the scheduled team start time to complete the team registration process for the day's contest.

11.3 Team Sheets and Scorecards

- 11.3.1 Team captains must provide the opposing team captain with a list of their team players, ensuring that all details i.e. player names, order of play, GA Handicaps, and Daily Handicaps, are accurate for the day of competition.
- 11.3.2 Each scorecard must include the following details:
 - The names of both the player and their opponent

For Handicapped Matchplay,

- The Daily Handicap for each player
- The handicap difference used to calculate strokes given or received

The specific holes where strokes are given or received must be clearly highlighted on player's scorecards.

11.4 Results Sheets

- 11.4.1 On completion of the round, team captains shall record the results of all matches on the Results Sheet provided.
- 11.4.2 Both team captains must sign the Results Sheet to confirm the accuracy of all recorded scores.
- 11.4.3 It is the responsibility of the winning team captain to submit the results sheet to the SGG Pennant Co-ordinator. Results must be submitted on the day of play.

11.5 Late Arrivals

In accordance with Golf Rule 5.3a, if a player arrives late at her starting point, ready to play, within five (5) minutes after her starting time, in the absence of circumstances that warrant waiving the penalty of disqualification as provided in Rules 5.3a Exception 3, the following Penalties will apply:

- a) Penalty: Failure to start on time: Loss of first hole. Play to start from the next tee.
- b) Penalty: Lateness beyond five (5) minutes: Disqualification.

11.6 Forfeitures

- 11.6.1 If a team is required to forfeit a match or matches for any reason, the No.5 match will be recorded as a 10/8 loss, followed by the No. 4 match and so on.
- 11.6.2 If it is known in advance that a Club cannot field a full team, then the team captain of that club is to inform the team captain of the opposition club as soon as that situation becomes apparent, to avoid unnecessary travel.
- 11.6.3 The team captain of the side receiving the forfeit must submit a results sheet to the SGG Pennant Co-ordinator, as they would if the match had proceeded as scheduled.

11.7 Commencement of Play

Prior to the commencement of play in all divisions, team captains, or their nominated representatives, must conduct a toss to determine which team has the right to choose the honour of deciding which team tees off first.

11.8 Suspension and resumption of play

Suspension and resumption of play shall be governed by Rule 5.7 of the Rules of Golf.

11.9 Decisions on Rules

Any decisions on the Rules required during play will be given by the appointed Host Club's Match Referee.

11.10 Protests

11.10.1 Notification

Should a team wish to protest the outcome of a match for any reason, the captain of that team should notify the opposing captain within 15 minutes of the completion of the final match.

11.10.2 Lodgement

A protest shall be lodged in writing with the SGG Pennant Coordinator before 5.00 p.m. on the day of the match.

The SGG Pennant Coordinator shall in turn refer the matter to the SGG Match Committee.

11.10.3 Determination of Protest

The SGG Match Committee will determine any protest under the:

- a. SGG Pennant Terms of the Competition
- b. Rules of Golf

11.10.4 Decision Final

A decision given by the SGG Match Committee or its appointed delegate/s on any protest by any competing club will be considered final and binding on all competing clubs.

12. Match Results

12.1 Game All Square

Where a game is all-square after 18 holes, a square will be recorded for the match result. This does not apply to Pennant Finals. See Clause 13.5.

12.2 Course Closures

If the decision to close a course is not made until the day of play and all teams are present, then if the match has not begun each team will receive one point.

12.3 Match Abandoned

- a) If a match is abandoned (either during the contest or before the contest has commenced) by the decision of the Host Club Match Referee, the result will be a tie with the score recorded as a two and a half (2 ½) matches to each team. All players on the day are deemed to have 'played the match'.
- b) Exception: If a Team has established a winning position when the contest is abandoned, that result will stand with any remaining matches being halved.
- c) If a contest is officially abandoned during play, any continuation of any match beyond the point of abandonment will result in disqualification.

12.4 The Ladder

Ladders will be calculated in the following manner:

- a) A contest win earns two points.
- b) If a contest is square after 18 holes during the Pennant Season, each team is awarded one point.
- c) If teams are tied on points after the final round before the finals, the winner will be determined by the total number of individual matches won during the season. If still equal, a countback will be applied using the results of the Number 1 players in the respective division.

13. The Finals

13.1 Player Eligibility

- 13.1.1 To be eligible to play in any final contest, a player must have played at least one match for that team.
- 13.1.2 It is the responsibility of the Club competing in a finals contest to verify the eligibility of each player and email the list of team members from which the final five players will be selected, to the SGG Pennant Coordinator as soon as possible, and no later than the Wednesday following the last minor round.
- 13.1.3 The SGG Pennant Coordinator will confirm the eligibility of the listed players.

13.2 Finals Venue

Where feasible, finals will be held at neutral venues but will be subject to course availability.

13.3 Qualifiers

The top two teams in each Division on the ladder at the completion of the minor rounds shall qualify to play off in the Final.

13.4 Order of Play

Finals teams must tee off in descending order based on handicaps, starting with the player holding the highest handicap, followed by the next highest, and so on.

13.5 Completion of finals matches

- 13.5.1 All finals matches are to be played out to a result i.e. if a match is tied having played the 18th hole, the match will continue until a result is achieved.
- 13.5.2 Exception: When a team has established a winning position, i.e. a minimum of three matches won in five then the contest is considered won and any remaining matches in progress will be halved irrespective of their match score at that time.
- 13.5.3 If a final is abandoned for any reason the SGG Match Committee will look to reschedule the final.
- 13.5.4 If rescheduling is not possible, then the final will be awarded to the team with the most points/games.

14. General Terms of Competition

14.1 Code of Conduct

- 14.1.1 All players and caddies must adhere to the Code of Conduct. See Appendix B.
- 14.1.2 Caddies must comply with Rule 10.3 Caddies (Rules of Golf). In addition to Rule 10.3 of the Rules of Golf caddies must not enter into discussions as to how many strokes the players have had or rule discrepancies.
- 14.1.3 A player may appoint a caddie during a round.

14.2 Heat Policy

- 14.2.1 If the forecast temperature published on the Bureau of Meteorology website (www.bom.gov.au) for the day of play is 36°C or higher, at 6:00pm preceding the day of play at locations where pennant contests will be played, all contests for that location round will be cancelled. The SGG Pennant Coordinator will notify all clubs accordingly.
- 14.2.2 If, during play, conditions are later deemed unsafe due to rising forecast temperatures, the following procedures will apply, subject to consultation between the Host Club Match Referee:
 - a. If it is considered that it is unsafe to continue, all uncompleted matches at that venue will be abandoned, and each team will be awarded 1 point for their uncompleted match.
 - b. Matches completed before cancellation will stand as recorded.
 - c. Cancellations will apply only to the affected venue; other divisions at different venues will be assessed individually should similar conditions occur.
- 14.2.3 Any player who chooses to stop play due to feeling unsafe in the heat may do so at their discretion. However, such withdrawal will be recorded as a forfeit.

14.3 Extreme Weather

- 14.3.1 If extreme weather conditions arise during play and the Host Club Match Referee, deems conditions unsafe to continue, the following will apply:
 - a) If it is decided to end play due to safety concerns, all uncompleted matches at that venue will be abandoned, and the affected teams will each be awarded 1 point.
 - b) Matches completed prior to cancellation will remain valid and results will stand.
 - c) Cancellations during play apply only to the affected venue. Other venues and divisions will be assessed independently under similar circumstances.

14.3.2 Any player who chooses to stop play due to feeling unsafe may do so at their discretion. However, such withdrawal will be recorded as a forfeit.

14.4 Motorised Transport

- 14.4.1 Motorised transport may be used by players regardless of age or the requirement for a current medical certificate.
- 14.4.2 The Host Club reserves the right to prohibit the use of motorised transport if course conditions deem it necessary.

14.5 Mobile Phones

14.5.1 Mobile phones must not to be used to make or receive calls or messages during a stipulated match unless agreed by both playing parties.

Exceptions:

- a) Using the MiScore App
- b) Making an emergency phone call
- c) Calling the Match Referee
- 14.5.2 Mobile phones must be placed in silent mode.

14.6 Measuring Devices

- 14.6.1 A player is permitted to use a distance-measuring device to obtain distance information.
- 14.6.2 Using such a device to measure other factors that could influence play, such as elevation changes, wind speed, or similar, is a breach of Rule 4.3.

14.7 Smoking & Alcohol

Players and caddies are prohibited from smoking and consuming alcohol during a round. (Note: In addition to the more traditional forms of smoking, this policy is also considered to cover vaping and the like).

14.8 Spectators & Supporters

- 14.8.1 Spectators & Supporters includes players and caddies who have completed their matches.
- 14.8.2 No spectator or supporter is to engage in discussion with or provide advice to players or caddies.
- 14.8.3 Spectators and supporters must always remain at a respectful distance and out of earshot of players and caddies.
- 14.8.4 There is to be no boisterous behaviour which would seek to provide an advantage to one player over another.

14.9 Media & Promotions Consent

SGG may arrange for the promotion of the Pennant competition through various media platforms, including social media, website and other formats, both current and future. Participation in the competition implies consent for SGG and its authorised representatives to use images, video, audio, and references to players in connection with the competition's promotion and broader coverage of SGG events.

For players under 18 years of age, acceptance of team selection by a parent or guardian also grants consent for the use of the minor's name, likeness, voice, and imagery in connection with the competition and its promotion across all media.

APPENDIX A - HANDICAP INDEX READY RECKONER

The ready reckoner highlights the holes on which stroke allowances are given based on the handicap differential.

Example: Jane plays off a daily handicap on 26, her opponent plays of a handicap of 23. Jane will receive 3 extra shots. Referencing the table below, Jane will receive an extra stroke on Holes 4, 8, & 12.

MATCH COMMENCING ON THE 1ST TEE

HOLE	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
INDEX	18	8	12	3	14	6	10	1	16	5	11	2	15	7	13	4	17	9

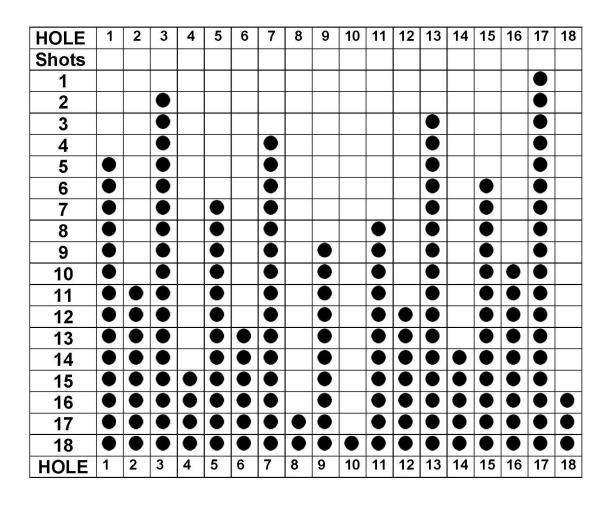
HOLES WHERE SHOTS ARE GIVEN FOR HANDICAP DIFFERENTIAL

	-	_			-		_	_	_	40	4.4	40	40		4-	40	4-	40
HOLE	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
Shots																		
1								•										
2								•										
3								•										
4								•										
5																		
6										•								
7				•				•						•		•		
8														•		•		
9																		
10																		
11														•		•		
12								•										
13								•										
14								•										
15																		
16																		
17																		
18																		
HOLE	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18

MATCH COMMENCING ON THE 10TH TEE

HOLE	10	11	12	13	14	15	16	17	18	1	2	3	4	5	6	7	8	9
INDEX	18	8	12	3	14	6	10	1	16	5	11	2	15	7	13	4	17	9

HOLES WHERE SHOTS ARE GIVEN FOR HANDICAP DIFFERENTIAL



APPENDIX B – CODE OF CONDUCT

SOUTHERN GOLF GROUP PENNANT CODE OF CONDUCT

1 Purpose

This Code of Conduct outlines the standards of behaviour and golfing etiquette expected of all individuals representing the Southern Golf Group (SGG) during Pennant competitions. It ensures that all participants understand their responsibilities and the consequences of any breach.

2 Scope

This Code applies to all representatives participating in SGG-sanctioned Pennant events, including:

- Players representing any SGG-affiliated club
- Caddies of participating players
- · Spectators or supporters associated with SGG clubs
- Officials of participating clubs

3 Behavioural Standards

SGG expects all player representatives to uphold recognised standards of golfing etiquette, dress, and exemplary conduct whenever representing SGG. This applies during practice rounds, competition play, within clubhouse and course precincts, at presentations, and while travelling to and from venues on behalf of their club.

For the purposes of this Code, a breach of etiquette or conduct shall be deemed to have occurred if any of the following actions take place:

- Physical or verbal abuse directed toward another player, official, or club representative.
- Deliberate damage to any facilities, including the course, clubhouse, or equipment.
- Theft of or damage to property belonging to another player, official, or host venue.
- Use of offensive, profane, or abusive language or gestures.
- Failure to maintain an acceptable standard of dress appropriate for representing a club in competition.
- Public criticism, during or prior to the event, of:
 - The host course,
 - The competition itself, or
 - Any official involved in the administration or supervision of the event.

 Conduct that, in the opinion of the SGG Board, brings disrepute to the player, their club, or the SGG.

4 Incident Reporting

Any incident that may constitute a breach of the Code of Conduct, whether observed during play or reported at the conclusion of a competition, must be brought to the attention of the SGG Pennant Co-ordinator.

Upon receipt of a report, the Pennant Co-ordinator will determine the appropriate course of action, which may include:

- Taking no further action, where the matter does not warrant escalation; or
- If the breach is considered serious, referring the matter directly to the SGG Board for further consideration.

5 Disciplinary Notification Procedure

Where an alleged breach of this Code is to be addressed, the SGG Board must provide the accused player or players with formal written notice to attend a meeting. The purpose of the meeting is to allow the individual to respond to the accusation and to show cause as to why disciplinary action should not be taken.

The notice must clearly outline:

- The specific provision(s) of the Code of Conduct alleged to have been breached; and
- Full details of the alleged breach, including the nature of the conduct, time, date, and location of the incident.

6 Disciplinary Hearing Procedures

The accused player has the right to attend the disciplinary hearing and may be accompanied by a representative.

The hearing will begin with a formal reading of the incident details and the alleged breach of the Code of Conduct.

The procedure for the hearing shall be as follows:

- The complainant will present the facts supporting the allegation and may call witnesses. Both the complainant and any witnesses may be questioned by the SGG Board.
- The accused player will have the opportunity to respond and may also call witnesses in their defence. They too may be questioned by the Board.
- The Board may recall any individual who has previously given evidence for further clarification.
- Following deliberation, the Board will issue a written decision notifying the accused player of the outcome.

7 Penalties

If a player is found to have breached the Code of Conduct, the SGG Board may impose one or more of the following penalties:

- Issue a formal reprimand.
- Impose a suspended penalty, with the duration to be determined by the Board.
- Suspend the player from representing their club in SGG competitions for a specified period.
- Apply any other disciplinary action deemed appropriate by the SGG Board in accordance with the nature and severity of the breach.

8 Appeals

An accused player may appeal a disciplinary decision by submitting a written notice to the SGG Board within 14 days of receiving the original decision.

Appeals will only be considered if the appellant provides new and relevant evidence that was not available at the time of the original hearing.

The lodging of an appeal does not suspend or delay the implementation of the original decision.

All appeals will be reviewed and determined by the SGG Board within 28 days of receiving the written documentation.