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1. MANAGEMENT

- 1.1 These By-Laws shall be applied in conjunction with the SAFRA Constitution and applicable to all SAFRA Clubs (defined below as "Clubs" in By-Law 2). It may only be rescinded, amended or added by SAFRA, hereinafter called "The Association". For avoidance of doubt, the term "By-Laws" herein shall carry the same meaning and effect as the term "Standing Orders" referred to in the SAFRA Constitution and the relevant provisions thereto in relation to "Standing Order" shall accordingly apply herein as well to these "By-Laws".
- 1.2 All "By-Laws" are binding on Members and their guests whilst at any of the Clubs. In the event that any of these By-Laws are in any way inconsistent with SAFRA Constitution, the latter shall prevail.
- 1.3 All By-Laws are to be strictly adhered to, and any violation is deemed to be prejudicial to the interest of the Association for which appropriate disciplinary action may be taken as provided for in the SAFRA Constitution and/or under these By-Laws.
- 1.4 The Management Committee, Executive Committee and all SAFRA staff or SAFRA-appointed agencies are authorised to enforce these By-Laws. In this respect, "agencies" shall include security agencies or other joint management partners authorised by the Association to enforce these By-Laws where applicable. The Disciplinary Committee is empowered to take appropriate disciplinary action against those Members and their guests who violate the By-Laws.
- 1.5 The Club Manager or his appointed representative has the authority to instruct any Member or guest who is found in breach of the By-Laws to cease all activities and/or to leave the Club. All incidents will be reported to the Executive Committee for further disposition.

2. NAME & LOCATION

- 2.1 The respective names and locations of the SAFRA Clubs (hereinafter called "Clubs") are set out in Annex A.

3. OPERATING HOURS

- 3.1 The Clubs shall be open and ready for reception of Members at such hours as determined by the Association.
- 3.2 The operating hours of all the facilities and food/beverage outlets will be as posted at the Clubs and at such other places as the Association deems fit.

4. MEMBERSHIP AUTHENTICATION

- 4.1 Members must show their valid Membership cards without demand at the entrance of any Club's facility or when, requested to do so by SAFRA's staff or agents on Clubs' premises. Membership cards are not transferable.
- 4.2 If requested, Members shall furnish additional identification for the purpose of authenticating Membership.
- 4.3 Members who fail to show their valid Membership cards or verify their identity may be refused entry into the relevant Clubs or may be asked to leave the relevant Clubs.
- 4.4 A person found using a Membership card that does not belong to him/her is liable for disciplinary action or be referred to the relevant authorities as the case may be.

5. MEMBERSHIP TERMS & CONDITIONS

- 5.1 Members shall be responsible for informing the Association of any change to their mailing address or personal particulars.

The Association shall not be responsible for any dispute or situation regardless of whether it results in any loss or damage that may arise due to incorrect or outdated records.

- 5.2 Membership is renewed automatically within two (2) months before expiry regardless of whether the Member uses SAFRA facilities/benefits. All subscription dues shall be settled at the time of resignation.

To opt-out from auto-renewal of membership, a Member must submit in writing his/her intention at least two (2) months before membership expiry.

- 5.3 SAFRA will make deductions from a Member's pay with a Ministry/Statutory Board or from the member's National Service Make-up Pay or from the SAFRA DBS Credit/Debit Card, where applicable. The deduction will cover the current and advance subscriptions.
- 5.4 Wives and children of Ordinary (except full-time National Servicemen), Associate and Life Members, are eligible for Dependent Membership. Their Membership runs concurrently with the SAFRA Ordinary, Associate or Life Membership. Its validity and related privileges shall lapse when the SAFRA Ordinary, Associate or Life Member resigns, ceases to be a SAFRA Member or when the Membership is not renewed. Dependent Membership for the child shall also lapse when he/she reaches 21 years of age.
- 5.5 The Ordinary, Associate or Life member shall be fully liable for all liabilities and/or debts incurred by the Dependent Member and/or in respect of any transaction entered into between the Dependent Member and SAFRA thereof, and shall indemnify SAFRA in full against any claim, loss and damages which may be suffered by SAFRA as a result of or in connection with the acts and/or omissions of the Dependent Member and/or in respect of any transaction entered into with SAFRA thereof.
- 5.6 All membership subscription fees paid for current or advance membership terms are strictly non-refundable for any unused years of subscription upon resignation, termination in any manner whatsoever, or change of membership types.
- 5.7 Members going overseas for work or study for a continuous period of at least twelve (12) months may apply for waiver of membership fees for up to a maximum of thirty-six (36) months at any one time. All applications for waiver must be submitted to SAFRA Membership Services Division at least one (1) month prior to departure, accompanied by relevant documentary proof of intended absence from Singapore.

- 5.8 Any Member who wishes to resign from SAFRA Membership must write-in to effect the resignation. Their participation in sub-clubs and other SAFRA schemes will cease upon their resignation. Ordinary/Associate/Life Members' related Dependent Membership will also lapse. All resignations from SAFRA Membership will be acknowledged.
- 5.9 Ordinary A Members upon reaching statutory age, i.e. above 50 years for officers and 40 years for other ranks, will be automatically re-classified as Ordinary B Members. Ordinary B Members will be entitled to all privileges of SAFRA membership except the right to vote.
- 5.10 Associate Membership is open to all serving members of the SAF, including uniformed servicemen/women or Defence Executive Officers. Its validity and related privileges shall lapse when the Associate Member ceases or discontinues his/her service with the SAF. However, if he/she is eligible for other membership categories, and wishes to continue as a member, his/her membership will be reclassified accordingly.
- 5.11 Members agree to be bound by SAFRA's Privacy Policy (a copy of which may be found at www.safra.sg), as shall be amended from time to time, which outlines how SAFRA manages a Member's personal data in accordance with the Personal Data Protection Act 2012 or such other statutory provisions, and shall be deemed to have consented to SAFRA's collection, use or disclosure of a Member's personal data for purposes set out therein relating to Member's, SAFRA's general business purposes, any purposes reasonably connected with the above mentioned purposes and any other purposes for which SAFRA have specifically obtained consent.
- 5.12 Club Membership is subject to approval and is strictly non-transferable.
- 5.13 SAFRA reserves the right to terminate the Membership due to non-receipt of subscription fees.
- 5.14 A Member found to have misled the Association may have his/her Membership revoked if such misleading information or omissions or misrepresentations result in the breach of the By-Laws, Terms and Conditions or where the Member would not be eligible or qualified to be a member of SAFRA if not for the misleading information or omissions or misrepresentations.
- 5.15 Members shall abide by the SAFRA Constitution and By-Laws of SAFRA as shall be amended from time to time.
- 5.16 Members may opt to create a SAFRA online account. The Terms of Use for the online account may be found at www.safra.sg.
- 5.17 SAFRA reserves the right to amend the By-Laws or any Terms & Conditions implemented in accordance with the By-Laws, without prior notice and Members shall be deemed to have notice and Members shall be deemed to have notice and shall abide with such amendments accordingly.

6. GUESTS

- 6.1 Members are permitted to bring guests to the Clubs. Members are responsible for the behaviour and conduct of their guests, and must ensure they observe all relevant By-Laws and rules and regulations of the Clubs.
- 6.2 An age limit for guests may apply for the use of specific Clubs' facilities. Such limits will be posted on Clubs' premises where applicable.
- 6.3 Guests are not entitled to Membership privileges. Children of Members who are not themselves Members shall be deemed as guests.

- 6.4 Where applicable, Members must sign in their guests in the Guest Book provided at the Clubs and facilities. The guest should be accompanied by the Member at all times.
- 6.5 Guests are not permitted to use the facilities in EnergyOne unless they have signed up as Members under EnergyOne's monthly Term and Guest Memberships. Guests are also not permitted to attend functions at the Clubs meant exclusively for Members.

7. DOMESTIC HELP

- 7.1 Maids/domestic help may be brought into the Clubs for the purpose of minding young children or handicapped person(s) who are guests of Members. They are permitted to remain at the Club's premises only for the duration that the Member is present.
- 7.2 The Management may from time to time regulate or restrict the use of the Clubs' premises and facilities by maids/domestic help.
- 7.3 Maids and domestic help shall be deemed to be guests for the above-mentioned purposes.

8. ATTIRE

- 8.1 Members and their guests shall be appropriately attired at all times when visiting the Clubs and using the Clubs' facilities.
- 8.2 Where applicable, Members and guests may be required to observe specific dress codes when using Clubs' facilities and/or attending special events. Such dress codes shall be determined by the Association and posted at the relevant Clubs' premises or facilities.
- 8.3 Members and guests who, in the sole opinion of the Association are attired distastefully or indecently and do not conform to these By-Laws with regards to attire, shall not be permitted to enter the Clubs or may be asked to leave the Clubs.
- 8.4 The following guidelines shall regulate the minimum requirements of a Member's attire at the Town Club.

Days	Attire
a) For <i>Gentlemen</i> : Weekdays & weekends	Smart casual wear. Collared dress shirt or collared T-shirt with dress pants, dress shoes and socks.
b) For <i>Ladies</i> : Weekdays & weekends	Smart casual wear but shall exclude tanktops, sleeveless blouses, shorts, and tights.

PROVIDED ALWAYS that all jeans, bermudas, shorts, round-collared or V-necked T-shirts, and any attire deemed outlandish are not allowed. In addition, Members and guests wearing sandals are also not allowed into the Town Club.

- 8.5 The Association may at its sole discretion, waive or amend any of the foregoing provisions on the required attire whilst at the Clubs on special occasions as it deems fit.

9. CONDUCT

- 9.1 Members and their guests shall at all times use the Club's facilities in such a manner as not to interfere with the reasonable comfort of or be a nuisance to other Members.
- 9.2 The Association shall be the sole and final arbitrator on the reasonableness of any complaint from a Member with regard to the manner and use of the Clubs' facilities by other Members and their guests.

10. PROHIBITIONS

- 10.1 Gambling of any kind, excluding the promotion or conduct of a private lottery which has been permitted under the Private Lotteries Act Cap 250, is forbidden at the Clubs' premises. The introduction of materials for gambling or taking whether orally or otherwise of any deleterious drug and of bad character onto Clubs' premises is prohibited.
- 10.2 The Association may designate areas within the Clubs as "No Smoking" areas as it deems fit.
- 10.3 Shouting and engaging in loud conversation or abusive language is prohibited in the Clubs. Spitting and littering are also strictly prohibited.
- 10.4 The following prohibitions apply, unless prior written approval is given by the Association:
- a) Eating and smoking are only allowed at designated areas at the Clubs. Only food and drinks purchased from the Clubs may be consumed at functions held at the Clubs' premises.
 - b) The address, name and logo of the Clubs shall not be used in any advertisement, for any business or other purpose by Members.
 - c) No notice, poster or other forms of advertisement, written or printed shall be exhibited anywhere within the Clubs or brought in any way to the notice of Members.
 - d) No animal or pet shall be brought into the Clubs' premises.
 - e) No musical instrument shall be played in or brought onto the Clubs' premises.
- 10.5 Members shall not tip, give any gratuity or money to any employee or agent of the Association.
- 10.6 Any form of photography, filming, recording or the like can only be conducted with the prior written approval of the Association and in the presence of an authorised representative of the Association.
- 10.7 Disciplinary actions may be taken against any Member who in any way embarrasses or derogates the Clubs, or violates any of the Articles of the SAFRA Constitution and the By-Laws herein.

11. CLUBS' PROPERTY

- 11.1 No Member shall re-arrange, remove or permit the removal of the Clubs' furniture or property without the consent of the Association.

- 11.2 Any Member or guest who causes any damage to any property of the Clubs shall be subjected to an assessment by the Association of all costs incurred in repairing or replacing such property. The Association's decision in such an assessment shall be final. Members shall be held financially responsible for any such damages caused by their guests.

12. CLUBS' EMPLOYEE

- 12.1 No person, other than those authorised by the Association, may reprimand any employee or agent of the Association at the Clubs or give any direction to the said employees or agents at the Clubs in respect of their duties.

13. CLUBS' LIABILITY

- 13.1 The Association and the Management of the Clubs shall not be liable in any way whatsoever in respect of the death of or personal injuries to any Member, guest or family member arising in any way out of his Membership or through the use or enjoyment of the Clubs' premises and/or facilities or otherwise howsoever arising.
- 13.2 The Association and the Management of the Clubs shall not be liable in any way whatsoever for the loss of or damage to any article or property whatsoever brought to the Clubs' premises by any Member, guest or family member.

14. CLUBS' FACILITIES/SERVICES

- 14.1 All Members and guests are required to act in accordance with the respective rules and regulations that govern the use of the Clubs' facilities. The rules and regulations will be posted in the vicinity of the respective facilities and at such other places as the Association deems fit.
- 14.2 Court Facilities
- a) Court facilities, namely, badminton, squash, basketball and tennis courts may be booked at prevailing rates as determined by SAFRA.
 - b) Group Booking
 - i) Application for group booking can be made from the 1st day of the month and closes on the 3rd Saturday of every month.
 - ii) Each group may make a maximum of 1 booking per month and entitled to only one type of court facility. Six (6) Members shall be required for group booking of each badminton court while four (4) Members shall be required for group booking of each squash court.
 - iii) Group bookings must be made personally at the Clubs' Front Desk on a first-come-first-served basis. Fees must be paid at the time of booking and an official receipt will be issued.
 - iv) Official receipts, valid Membership cards and NRIC of every Member of the group must be produced for checking upon request. The receipt must be displayed at the slots provided during the time of play.
 - v) Tennis courts are not available for Group Booking. Members may make advanced individual booking for court facilities of not more than eight (8) days, including two (2) days of booking.

- c) Individual Booking
 - i) On the 1st day of every month, telephone bookings will only be accepted after 1 pm.
 - ii) Although bookings through the telephone are allowed, priority will be given to Members making bookings in person at the Clubs' Front Desk.
 - iii) For telephone bookings, payment must be made at the Clubs' Front Desk at least 48 hours before time of booked slot. Failing which, the booking system will auto-cancel the slot.
 - iv) For slots booked within 48 hours of play, fees shall be paid at the Clubs' Front Desk at least fifteen (15) minutes before play.
- d) Members found playing in badminton, squash and/or tennis court without prior booking shall be barred from the use of the courts for a period decided by SAFRA at its sole discretion.
- e) Members who cancel their bookings 3 times within 6 months will be blacklisted for a period of 30 days.
- f) The required attire for badminton, squash and/ or tennis players shall conform to reasonable standard of propriety and cleanliness. Players not conforming to this standard will not be allowed to play or will be asked to leave the court if already playing. Spike or leather-soled shoes are strictly prohibited.
- g) Food and smoking are not allowed in and at corridors of the badminton, squash and/or tennis courts. Drinks shall only be consumed from plastic bottles and/or containers outside the playing court area.
- h) No radio, transistor or other similar appliance or game or equipment other than that for badminton, squash and/or tennis courts shall be allowed in the premises.
- i) SAFRA shall not be liable for any injury or damage suffered at the badminton, squash and/or tennis courts and all Members and/or their guests shall be deemed to carry out their activities at their own risk.
- j) No private coaching is allowed unless authorised by SAFRA in writing.
- k) In the event of rain for outdoor courts, there will be no refund of the booking fees. The rained out slot will be replaced with another slot, subject to availability.

14.3 Field Facilities (Football and Futsal Pitch)

- a) The following terms are in relation to the By-Laws appended below:
 - i) "The Management" refers to SAFRA Tampines and Asia Football Group Pte Ltd;
 - ii) "The Facility" refers to the SAFRA Tampines Football Pitches;
 - iii) "Transferor" refers to anyone who sells his/her booking to another party;
 - iv) "Transferee" refers to anyone who buys a booked slot from another party.

- b) General
 - i) All players must be in proper sports attire. Bare bodies and bare feet are prohibited. Only soccer boots (with soft spikes) are allowed to be worn as footwear. Soccer boots with metal studs are strictly prohibited.

Players found wearing improper attire & footwear will not be allowed to use the pitch.
 - ii) No smoking, eating or any other activity other than the respective game is permitted unless otherwise approved by the Management.
 - iii) No pet shall be brought into the Facility.
 - iv) In the events of inclement weather, such as
 - 1) lightning or
 - 2) heavy rain,
 - v) The Management reserves the right to stop all activities. Failure to comply may result in suspensions or bans from using the soccer pitches. No refunds will be made for bookings, only replacement of the bookings, if the above occurs 15 minutes into the game. Replacement of the bookings is subjected to availability of the pitches.
 - iv) Players shall not remove anything from the soccer pitches without seeking prior approval from the Management.
 - iiiv) The Management shall not be held responsible for any injury, damage or loss sustained by Members and/or guests in and around the Facility.
- c) The Facility
 - i) All unlawful acts will be referred to the relevant authorities.
- d) Booking
 - i) All bookings and payment must be made in advance and Members have to present their valid Membership cards for verification and be subjected to approval by The Management.
 - ii) All Internet bookings are only open to SAFRA Members.
 - iii) At least one SAFRA Member who made the booking needs to present his/her valid Membership card for verification when requested. Failure to do so will result in the slot being cancelled without refund from The Management.
 - iv) Only Members who have booked the Facility are allowed to use them with their guest.
 - v) Use of the Facility shall not be carried out without making prior bookings and full payment being made.
 - vi) In case of no show, the booking shall be forfeited and the time slot/s released for other bookings.
 - vii) No refund will be made for cancellations.

- viii) Only SAFRA in-house referees are allowed to officiate all games at the SAFRA pitches. Strictly no external referees are allowed.

Failure to comply will result in game being cancelled by The Management without refund and action will be taken against the Member who made the booking.

- ix) All bookings are non-transferable. Offenders (both transferor and transferee) will be banned from future bookings and fined \$500.00 by The Management.

- x) The Management has the right to stop all events that are not approved.

Events include and not limited to, league games, tournaments, Football Clinics, courses and company functions.

e) Others

- i) Members and/or guests who violate the above stated rules and regulations or do not follow instructions or orders given by The Management will be required to leave The Facility and can be banned from using The Facility for a set period.

- ii) The Management reserves the right to amend the above stated rules and regulations at any given time.

- iii) Asia Football Group Pte Ltd is the only SAFRA approved agency that has been awarded the sole rights to operate instructional football training courses at The Facility.

14.4 EnergyOne

- a) Admission to EnergyOne is allowed only to SAFRA EnergyOne Members (including monthly Term and Guest Members), referred to as "Members" in relation to the By-Law appended below.
- b) No private coaching is allowed. Trainers/Fitness Consultants on duty will be on hand to assist users.
- c) Instructions from the Trainers/Fitness Consultants on duty must be adhered to at all times.
- d) Members shall not be permitted to use any equipment for too long a period such as to deprive another Member from using it.
- e) Members must be properly attired (i.e., sports/gym attire) when using the Gym facilities. Proper footwear must be worn. Sandals and slippers are not allowed.
- f) Members who have not undergone any physical assessment are to consult the Trainers/Fitness Consultants before starting their workout and to seek assistance whenever in doubt. Members with any injury are to inform the Trainers/Fitness Consultants before using any equipment.
- g) SAFRA shall not be liable for any injury suffered by any Member through non-compliance with any of the By-Laws herein in relation to the EnergyOne, and all Members shall undergo a physical assessment at their own costs with their own doctors before joining the EnergyOne as otherwise they shall start any workout solely at their own risk.

- h) The following apply for EnergyOne Aerobics Room:
- i) Banners and posters are not permitted to be displayed on the external part of the room.
 - ii) SAFRA shall not be liable of any claim in respect of the following events:
 - 1) Interruption in any of the services during the period of the function (faulty or damage of appliances, apparatus, equipments or other facilities, etc).
 - 2) Interruption of utilities (water and electricity etc) due to power shortage or electrical/mechanical power failure.
 - 3) Any omission, default, misconduct or negligence of any agent, employee or member of SAFRA in or during the performance of any duty relating to the provision of the said services or any of them.
 - 4) Any damage or loss of property, injury or death in the course of the function held.
 - iii) The applicant shall indemnify SAFRA from and against any proceedings, judgments, damages, costs, losses and expenses of any nature whatsoever which SAFRA may suffer or incur arising from or in connection with the use of the facilities by the applicant.
 - iv) Without prejudice to other rights and remedies, SAFRA may on its absolute discretion waive any of the rules and regulations as it may deem fit and SAFRA also reserves the right to add, amend and cancel or suspend any of such rules and regulations from time to time.
 - v) Payment for rental of facilities shall be paid before usage.
 - vi) Facilities booked must strictly not be used for any religious or political purpose.
 - vii) Soliciting or conducting of any business activity at SAFRA, EnergyOne Studios is strictly prohibited, unless a written consent from SAFRA management has been obtained.
 - viii) SAFRA reserves the right to accept or reject any application or cancellation of bookings without providing reasons.
 - ix) Bookings are strictly not transferable.
 - x) While every effort will be made to fulfill logistic requirements, changes will not be entertained if requested for, with less than one working day's notice.
 - xi) Booking of facilities is for the use of the applicant who must be present throughout the function to ensure that the regulations are strictly adhered to. The applicant is also responsible for the behavior, conduct and activities of his guest(s) during the function.
 - xii) No asset or fitting shall be removed from the rooms/facilities without permission.
 - xiii) Smoking is strictly prohibited in all facilities.
 - xiv) The volume of music shall be regulated so as not to cause any disturbance to neighboring establishments.

14.5 Rockwall

- a) The rockwall may be booked at prevailing fees as determined by SAFRA. All bookings are for a 4-hour time slot for Rockwall unless approved by SAFRA based on the operation hours of the facility.
- b) Climbers must be properly attired (i.e. sports gear and shoes) and adhere to safety procedures at all times.
- c) Children below the age of 12 must be supervised by an adult or SAFRA staff or instructor.
- d) Climbers are not allowed to remove and/or change any tile from the rockwall. No course or training may be conducted without the prior approval of SAFRA.
- e) No climbing is allowed on outdoor rockwalls during inclement weather.
- f) Climbers are advised to adhere strictly to all the By-Laws stated above and the rules and regulations located at the facility, failing which SAFRA reserves the right to terminate the climb session and/or ask climbers to leave the premises.
- g) SAFRA shall not be liable for any injury caused to Members through the activities undertaken vis-à-vis the facilities herein through any non-compliance with the relevant By-Laws and rules and regulations and all Members undertaking such activities do so at their own risk.

14.6 Adventure Sports Centre

- a) Members and guests shall be appropriately attired at all times when using the facilities in the Centre.
- b) No climber is allowed to climb without belay above 3 metres.
- c) Children under 12 years old must be accompanied at all times by an adult who shall be responsible for their safety.
- d) Simulated Parachute Jump, Canopy Challenge Walk and Abseiling are restricted and shall be carried out only with the supervision of SAFRA staff.
- e) No outdoor activities is allowed during inclement weather.
- f) Modifications of any form, whether to the fixtures or parts belonging to the facilities of the centre are strictly prohibited unless done so with the expressed authority of SAFRA staff.
- g) No private coaching and instructional activity is allowed unless authorised by SAFRA in writing.
- h) Smoking is prohibited within the centre's premises, except in designated areas.
- i) Members and guests shall produce valid Membership card/NRIC/relevant proficiency certification/official receipts for validation upon request.
- j) Members and guests are advised to adhere strictly to all the above rules and regulations; failing which SAFRA reserves the right to terminate the activities and/or ask participants to leave the premises.

- k) SAFRA shall not be liable for any injury caused to any person through the activities undertaken vis-à-vis the facilities herein though any non-compliance with the relevant By-Laws and relevant rules and all persons undertaking these activities do so at their own risk.

14.7 Air Weapon Shooting Range

- a) The following terms are in relation to the By-laws appended below:
 - i) "Shooting Range" refers to Air Weapon Shooting Range;
 - ii) "SAFRA" refers to the Association and/or its officials and authorised personnel;
 - iii) "Club Member" refers to Members of the SAFRA Shooting Club;
 - iv) "Members" refers to general SAFRA Members who are not Club Members;
 - v) "Permitted Guests" refers to other formal groups of guests given official permission to use the Shooting Range.
- b) Admission to the Shooting Range is allowed only to Club Members and Permitted Guests. Members and guests (minimum of Secondary One (1) standard) are only allowed to use the Group Marksmanship Training Simulator (GMTS).
- c) Those who wish to use the GMTS are required to pay a booking fee at the prevailing rate as determined by SAFRA.
- d) Only allocated weapon and ammunition issued by SAFRA can be used for shooting practices on targets at the authorised premises.
- e) No weapon shall be removed from the Shooting Range. Prior approval from SAFRA shall be obtained for the use and transfer of shooting accessories and equipment for external training and/or competition.
- f) Club Members are required to clean and maintain the weapons allocated for their use, before and after each practice.
- g) Any fault or malfunction of the weapon and/or equipment must be reported to SAFRA.
- h) Weapons must be handled with care. Club Members shall be liable to pay for any damage done to the weapon during the shooting practices or after use.

14.8 Swimming Pool

- a) Admission to the swimming pool is free for all Members.
- b) Guests are required to pay an admission fee at the prevailing rate as determined by SAFRA.
- c) A child under five (5) years of age shall be accompanied by an adult who shall be responsible for the child's safety.
- d) Every user shall take a shower and use a footbath before entering the swimming pool.
- e) No person who is suffering from any infection or contagious disease shall use the swimming pool.

- f) Eating, drinking or smoking is not allowed in the swimming pool. Food and drinks may be consumed at places designated for that purpose.
- g) No 'horseplay' or ball game is allowed in the swimming pool and in the 'No Footwear Area'.
- h) Members shall leave the swimming pool during heavy thunderstorms or when instructed to do so by SAFRA officials.
- i) No coaching of students at the swimming pool is allowed unless authorised by SAFRA.
- j) Only persons in proper swimming attire will be allowed to use the swimming pool.
- k) No footwear shall be worn on the deck of the swimming pool.
- l) Floating, swimming masks and snorkeling equipment, if brought into the pool, are strictly for use of Scuba Diving courses and should not cause any inconvenience to other swimmers. SAFRA has the right to disallow any form of flotation or other equipment in the swimming pool.
- m) In relation to the above, the swimming pool shall include the children's training/ wading pool.
- n) SAFRA may close the swimming pool at any time without prior notice.
- o) Instructions from lifeguards on duty shall be adhered to at all times.

14.9 Billiard Room & Pool Room

- a) Only Members shall make booking for billiards or its variant activity and at the prevailing rate as determined by SAFRA.

Bookings must be made at the facility counter. Playing on any unbooked table is prohibited.
 - i) Junior Members under 12 years old must be signed-in and accompanied by an adult throughout the game.
 - ii) Junior Members above 12 years old are allowed to book the billiards tables. However, they are not allowed book tables on school days from 7.30am to 6.30pm.
 - iii) A Member may sign-in no more than 6 guests at any time.
- b) Smoking, shouting, loud conversation or abusive language is not permitted in the facility.
- c) The use of powder and/or sitting on billiards tables while playing are not allowed.
- d) All items taken from the facility counter must be returned after game.
- e) Students dressed in uniform and/or under the age of 16 without adult accompany are not allowed to enter the facility nor participate in the games or handle any equipment (e.g. balls, cues, rest etc.).
- f) All Members or guests are advised to check the condition of the tables before commencement of play, failing which, defects of table found later shall be borne by the Member concerned.

- g) Food and drinks are not allowed to be brought into the facility unless approved by SAFRA.

14.10 F&B/KTV Lounge

- a) KTV rooms may be booked at prevailing rates as determined by SAFRA. Advance booking of rooms is permitted for Members.
- b) Members shall be liable to an administrative fee chargeable for cancellation of booking as may be decided by SAFRA. Room bookings and reservations not honoured after half-hour of actual booking/reservation time will be forfeited, and the room(s) will be made available for other patrons.
- c) Food and beverage purchased or supplied from external sources of the premises are not permitted in the Lounge unless approved by SAFRA on special occasions.
- d) All drinks bought are to be consumed within the outlets. No drinks are to be taken out of the outlets.
- e) Members and guests under the age of 18 will not be permitted to purchase or consume cigarettes and/or any kind of alcohol.
- f) Members and guests are not permitted to enter or sit in the karaoke jockey (KJ) room without authorisation.
- g) No song request will be entertained after the last call for orders. Songs are announced by the KJ or the outlet manager.
- h) For the lounge area, song requests and allocations will be based on a table rotating system depending on the number of guests per table.
- i) Song allocations will be at the discretion of the KJ on duty.
- j) Prices for the food and beverage items are set at a rate approved by SAFRA. SAFRA reserves the right to revise these prices from time to time when the need arises.
- k) SAFRA reserves the right to close the lounge for official functions. Advance notice for such closure will be given where possible.

14.11 Slot Machine Room

- a) Admission to the Slot Machine Room is allowed only to Members aged twenty-one (21) years and above.
- b) Members are not permitted to sign in any guests and only valid Members are allowed admission to the Slot Machine Room. Members are required to behave with decorum.
- c) Members are required to produce their valid Membership Cards and NRICs without request at admission when signing in to the Slot Machine Room. All members must compulsorily sign in the patron register at the service counter. Members are required to be verified with NCPG's self-exclusion scheme and any member who has registered for self-exclusion is not allowed into the Slot Machine Room.
- d) The SAFRA Membership card is non-transferable under any circumstances. Disciplinary action will be taken against anyone found to have transferred or misused the Membership card. The Membership card will also be confiscated immediately.

- e) No claim will be transacted unless the Member's Membership card, identity card and bonus claim chit are produced. Members' outstanding arrears must be settled before claiming bonuses.
- f) There shall be no smoking, side-betting or photography/ videography permitted in the Slot Machine Room. Rough handling of slot machines, foul or abusive language, littering, spitting and use of mobile phones are also strictly prohibited in the Slot Machine Room.
- g) Should any player leave any slot machine with personal belongings unattended for more than 10 minutes, the Management reserves the right to remove the items found at the machine.
- h) Players may request the cashier to recount any cash transaction before leaving the counter. Any discrepancy discovered after leaving the counter will not be entertained.
- i) No refund will be entertained if the machine is faulty under any circumstance. Similarly, combination wins will also not be valid.
- j) No outside food or drink may be brought into the Slot Machine Room.
- k) Tipping is strictly prohibited. Anyone found doing so may face disciplinary action.
- l) Members dressed in singlet/ tank-tops/ pyjamas/ slippers (flip flops)/ knee-length denim jeans/ shorts/ sports attire will not be admitted. Bermuda is permitted.
- m) The Management reserves the rights to refuse admission to anyone without assigning any reason and has sole discretion to amend the above rules and regulations without prior notice.
- n) The Management reserves the rights to switch the machines off without assigning any reason and its interpretation of the above rules and regulations shall be final.
- o) The Management shall not be responsible for any damage, loss of personal items or injuries suffered by any person while in the Slot Machine Room.

14.12 Games Room

- a) Members and guests must be appropriately attired. Students in school uniform will not be permitted to enter.
- b) Children below 12 years old must be accompanied by a parent or an adult at all times.
- c) Children under 16 years old (include Junior Members and guest) are prohibited from playing Video Games and LAN-gaming between 7.30am to 6.30pm on school days.
- d) Members and their guests are responsible for the behaviour of their children/charges in the facility.
- e) Tokens exchanged from other external facilities will not be allowed to be used for play at the facility.
- f) Balance tokens are not exchangeable for cash.

14.13 Cyber Gaming

- a) Members and guests must be appropriately attired.
- b) Members and their guests are responsible for the behaviour of their children/charges in the facility.
- c) Accounts signed-in and /or remaining time of individual accounts is Non-transferable.
- d) No refund for any unused gaming time.
- e) Consumption of outside food and drinks is not allowed.
- f) Smoking, shouting, loud conversation or abusive language is not permitted in the facility.
- g) The Management reserves the right to refuse admission to anyone without assigning any reason and has sole discretion to amend the above rules and regulations without prior notice.
- h) Admission of patrons is strictly limited to SAFRA and reciprocated members plus "sign-in" guests. No admission to public (unless signed-in by member).
- i) Each member is allowed to sign-in up to a max of 5 guests at any one time.
- j) No admission of patrons in school uniform.

14.14 Cards/Mahjong Rooms

- a) Only Members who have booked the room(s) are allowed to use it. Members may bring in guests, but Members have to be present at all times during play. Members are to produce their receipts at the Security Counter.
- b) All players must be properly attired in appropriate wear. The Club's Dress Code will apply.
- c) Smoking and alcohol consumption are strictly prohibited. Food should be consumed outside the rooms at the lounge area. Drinks may be brought into the rooms, but any spillage will result in a carpet cleaning charge of \$50 imposed by a third party contractor. The security personnel will be the witnessing officers, on behalf of the Club.
- d) All players are required to stop play when told to do so by the security personnel. The Club Manager may close the rooms without prior notice at any time deemed necessary.
- e) As the Cards/Mahjong rooms are for Members' relaxation only, any form of gambling is strictly prohibited. The security personnel will make random checks and stop play if gambling is observed. No refund for the room charges will be accorded if so and disciplinary action will be taken against the Member who booked the room(s).
- f) A person who enters the premises shall do so at his/her own risk. The Management shall not be responsible for any loss of life/ personal belongings and/or any injury or any loss and damage whatsoever within the premises.
- g) The above Standing Orders shall be adhered to at all times, failing which, disciplinary action will be taken by the Management, including suspension of Membership privileges or/and being barred from the premises for an indefinite period.
- h) Members may approach the security personnel located beside the Cards/ Mahjong Rooms if they need assistance.

14.15 Giant Fun Maze/ Playground

- a) Members and guests are required to pay an admission fee at the prevailing rate as determined by SAFRA.
- b) Non-admission is at SAFRA's discretion, based on any of the following three criteria:
 - Age limit: 3 to 11 years old
 - Weight limit: 40kg
 - Height limit: 1.4m
- c) Consumption of food and drinks is allowed only at the designated area (outside the white fence area) in the giant fun maze area.
- d) Socks are to be worn at all times while in the giant fun maze area.
- e) Adults are not allowed in the giant fun maze. Parents can seek assistance from the service personnel if necessary.
- f) Climbing or running outside the giant fun maze is strictly prohibited.
- g) There should be no pushing or hitting fellow players in the giant fun maze.
- h) Throwing of plastic balls out of the ball pool and removal of plastics balls from the playground is not permitted.
- i) SAFRA shall not be liable for any loss of property and any injury caused to any person through the activities undertaken vis-à-vis the facilities herein though any non-compliance with the relevant by-laws and rules and all persons undertaking these activities do so at their own risk.

14.16 Photographic Facilities

- a) In relation to the By-Laws appended below, SAFRA shall include its officials and authorised personnel while Club Members shall mean Members of SAFRA Photo Club.
- b) Photographic Studio
 - i) The studio may be booked at prevailing rates as determined by SAFRA. All booking charges are for a 3-hour time slot unless approved by SAFRA based on the operation hours of the facility.
 - ii) Guests who are not Club Members who wish to book the studio must:
 - Complete the studio lighting course with at least 75% attendance; or
 - Have undergone an equivalent of the studio lighting course, subject to approval and such conditions as may be imposed by SAFRA; or
 - Have sufficient experience in studio lighting, subject to approval and such conditions as may be imposed by SAFRA.Such certificates must be presented for verification upon booking.
 - iii) The number of participants (including models) is limited to ten (10) persons per session.
 - iv) Bookings must be made at least two (2) working days in advance. Booking is accepted only upon payment.

- v) The booking fee is not refundable. However, subject to the availability of the studio, Club Members may change the booking date once for each booking if request is made not later than two (2) working days in advance.
- c) Darkroom
 - i) Only Club Members and course students are allowed to enter the Darkroom.
 - ii) Booking of Darkroom must be made at least three (3) working days in advance
 - iii) Notice of cancellation must be given at least one (1) day in advance.
- d) Club Members using the studio/darkroom shall ensure its cleanliness and that all equipment are kept at their proper place at the end of each session.
- e) SAFRA reserves the right to be present in the studio/ darkroom to ensure proper usage of the equipment and that no Club Member brings in his own lighting equipment or brings out any equipment or photographic chemicals from the studio/darkroom.
- f) Club Members are not allowed to use the studio/darkroom for commercial purposes nor for development and printing of any undesirable or objectionable photographs.
- g) Club Members are not allowed to operate the glazing machine unless they have completed SAFRA's monochrome course.
- h) SAFRA reserves the right to revoke or cancel any booking for its own use. In such an event, any booking fee will be refunded to the Club Member but without SAFRA being liable for any compensation. Where possible, SAFRA will give advance notice of any cancellation.
- i) Club Members are responsible for all the equipment in the studio/darkroom and will be liable to compensate for any loss and/or damage to the equipment.
- j) Club Members are to report immediately to SAFRA of any loss or damage of equipment before using the facility. Failure to do so may attach responsibility for the loss or damage to the Club Member concerned.
- k) If responsibility for the loss or damage cannot be ascertained, the last user shall be deemed responsible. SAFRA reserves the sole discretion in deciding such responsibility.
- l) If Club Members are found to have violated any of the By-Laws herein, SAFRA reserves the right to terminate any booking without refund of the booking fee and without being liable for any compensation.

14.17 Seminar/Function Rooms

- a) Application for booking of SAFRA seminar and/or function rooms must be made on prescribed forms, which must be submitted to SAFRA at least one month before actual date of use. Relevant permits, where applicable, must be obtained by the applicant and produced to SAFRA for verification when applying.
- b) SAFRA is not bound to accept a booking for the purpose of which has been previously approved. Each booking should be considered for approval by SAFRA at its sole discretion strictly on its own, without reference to any other past bookings.
- c) SAFRA reserves the right to accept or reject any application of booking without assigning any reason.

- d) All bookings are considered tentative until the stipulated security deposit (as determined by SAFRA) and the full rental are paid within 7 days upon confirmation of booking. Bookings are strictly non-transferable. An hour's allowance is given for set up and clearance by the applicant.
- e) In case of any cancellation, the following charges shall be imposed:
 - 30 days before the - \$10.00 administration charge; date of use
 - Less than 30 days - Full rental fee before date of use
- f) All cancellations must be made in writing and presented in person to the staff-in-charge. On receiving notice of the cancellation, SAFRA shall only refund the security deposit (after taking appropriate accounts as per para (e) above, if appropriate), which has been paid in advance. All refunds will be made to the principal applicant unless otherwise stated in writing and undersigned by the principal applicant.
- g) Rental and use of facilities must be in accordance with the purpose approved by SAFRA, and strictly not be used for any religious or political purpose. SAFRA's decision on whether there will be or is such purpose shall be final.
- h) An applicant found to have misled SAFRA would have his booking cancelled and security deposit forfeited.
- i) SAFRA reserves the right to cancel any booking at its absolute discretion in the event of which the rental or security deposit where applicable shall be refunded.
- j) The applicant must be present throughout the function to ensure that the regulations are strictly adhered to. He is also responsible for the behaviour, conduct and activities of his guests during the function.
- k) All corridors and means of exit shall be kept clear during the period of hire.
- l) Any equipment/furniture loaned with permission from SAFRA must be returned immediately after use.
- m) Applicants shall only use bound SAFRA's or SAFRA's approved in-house entertainment and/or catering contractors unless written permission is obtained from SAFRA. SAFRA will not be involved in any negotiation or dispute between the applicant and the contractor.
- n) Applicant shall inform SAFRA 3 days in advance for any attendance by media personnel or organising media/press conference.
- o) In the event of any contravention of any of these By-Laws, SAFRA reserves the right to expel the applicant from its premises. Rental fee and security deposit paid shall be forfeited.
- p) The following are prohibitions and shall be adhered to by users:
 - i) Soliciting or conducting of any business activity at the Clubs.
 - ii) Removal of assets or fittings from the rooms/facilities without SAFRA's permission.
 - iii) Use of nails, thumbtacks or staples on walls (affixes are limited to low adhesives such as blu-tack or yellow masking tape).
 - iv) Use of open cooking or fire on any part of the premises, unless approved by SAFRA.

- v) Directly connecting large capacity electrical apparatus to existing electrical sockets without prior clearance from SAFRA. (SAFRA must be informed in advance upon confirmation of any electrical equipment to be used during the period of hire).
- vi) Loud playing of music or audio equipment, equipment that causes disturbance to establishments or residents within the vicinity.
- vii) Displaying commercial advertisement on any part of the premises unless permitted by SAFRA.
- viii) Displaying banners and posters on the external part of the building.
- ix) Smoking in and at corridor of seminar/function rooms.
- q) SAFRA and its agents shall have the right to inspect or observe a performance or function held at its premises at any time. Instructions or directions made during such visits shall be adhered to.
- r) The applicant may store equipment for the function (subject to space availability) before and during the period of hire with the arrangement and approval of SAFRA.
- s) SAFRA shall not be liable for any damage or loss to the said items due to any cause and/or person whatsoever. All equipment must be removed from the premises after the function.
- t) SAFRA reserves the right to dispose or destroy any item left behind. No claim of damage or loss shall be made against SAFRA on account of such disposal or destruction.
- u) SAFRA shall not be liable for any claim in respect of the following events:
 - ii) Interruption in service during the period of the function due to faulty or damaged appliances, apparatus, equipment or other facilities, etc.
 - ii) Interruption of utilities (water and electricity, etc) due to power shortage or electrical, mechanical and/or manpower failure.
 - iii) Any omission, default, misconduct or negligence of any servant, employee or a Member of SAFRA in or during the performance of any duty relating to the provision of the said services or any of them.
 - iv) Any loss of property, injury or death in the course of the function held.
 - v) The applicant shall indemnify and keep SAFRA indemnified in full from and against any proceeding, judgment, damage, cost, loss and expense of any nature whatsoever which SAFRA may suffer or incur arising from or in connection with the use of the facilities by the applicant.

14.18 Indoor Archery

- a) Use of Archery equipment is allowed only for trained shooters.
- b) Archers should be in proper covered footwear, no slippers or sandals are allowed while shooting
- c) All archers must put on an arm guard before shooting.
- d) Never load arrows on bow when there are still people beyond the shooting line.

- e) Keep one foot across the shooting line and one foot behind all the time while shooting.
- f) Never pick up any arrow or anything else that has dropped beyond the shooting line while shooting is in progress.
- g) Keep loaded bow and arrows pointed towards the target at all times and never point a loaded or unloaded bow at anyone even if it was only for fun.
- h) After completing shots, never go forward to retrieve the arrows until everyone on the shooting line has finished, and the last person to finish has given the "CLEAR" signal.
- i) Use of Archery equipment by children 10 years old and younger must be closely supervised by an adult.
- j) Prior to each round of shooting, members must inspect their equipment for signs of wear or damage and exchange damaged equipment with the staff immediately, do not attempt to shoot with them.
- k) Never shoot an arrow straight towards the ceiling or the floor. It will damage the arrow and the splinter can shatter wildly in any direction.
- l) Never pull back and release a bow string without an arrow attached. This is known as 'Dry Firing' a bow, and each time it occurs, shooter stand to risk an immediate damage to the bow and himself.
- m) Shooters should clear all obstruction from their shirt before shooting (earpiece, chains, broaches and pens etc.) Loose clothing should be zipped or buttoned up.
- n) Never attempt to shoot more than one arrow each time.
- o) No touting of equipment or services is permitted.
- p) House equipment must never be removed from the range.

15. INTEREST GROUPS

- 15.1 Members who join the Association's interest groups (hereinafter called "Groups") are bound by the respective rules and regulations of the Groups in addition to the Constitution and By-Laws.
- 15.2 SAFRA Groups are listed in Annex B. Membership to these Groups is open to valid SAFRA Members and guests only at a ratio of 70:30. Application to join the Groups shall be via the submission of a membership application form, obtainable at any of the Clubs.
- 15.3 Members shall pay an annual non-refundable subscription fee to join the Groups. A minimum Membership period may apply. The annual subscription fee is subject to change by SAFRA and/or the Groups.
- 15.4 Group Members may be required to pay additional fees for the use of facilities or enrolment in activities.
- 15.5 Committee Members of the respective groups would be issued with volunteer cards where applicable.
- 15.6 Group Members whose Membership fees are waived due to overseas work or study are not entitled to participate in the activities of the Groups nor transact with the Groups, unless deemed appropriate or necessary by SAFRA.

- 15.7 Each Group will be managed and administered by its Committee, appointed by SAFRA for a term of two (2) years. Each Group will have its own Rules & Regulations.
- 15.8 As part of Membership privileges, Group Members have the right to:
- a) Participate in all the activities of the Group;
 - b) Enjoy such other privileges as the Committee shall decide from time to time.
- 15.9 Any Group Member who so desires can terminate his Membership by submitting a written notice. There shall be no refund of subscription fees upon termination.
- 15.10 Any Group Member who fails to renew his Membership of the Group by 31 March of the each financial year will have the Membership terminated.
- 15.11 SAFRA shall have the right to remove any Member from the Group if he fails to pay the annual subscription or behave in a way prejudicial to the Group and/or SAFRA.
- 15.12 Group Members who have resigned or whose Membership have been terminated and wish to rejoin the Groups will be considered as new applicants, whose application is subject to SAFRA's approval.
- 15.13 Prohibitions
- a) Guests are not allowed to book the Group's facilities and/or participate in its activities unless separate endorsement is obtained from SAFRA.
 - b) No Group Member shall act in any way that is derogatory or prejudicial to SAFRA.
 - c) No Group Member, without the permission of the Committee and SAFRA, shall make use of the Group's reputation for his own interest.
 - d) The Group shall not indulge in any political purpose or any purpose incompatible with the objectives of the Group.
- 15.14 Group Members are fully accountable for the use of facilities, equipment etc and shall be held liable for the non-functioning of items issued to them in the course of their training, courses and/or activities.
- 15.15 SAFRA shall not be held liable if Group Members/guests sustain any injury/damage/loss of items whatsoever in the course of participating and/or using its facilities.
- 15.16 The decision by SAFRA upon any matter affecting the Group and not provided for by the By-laws and Group's Rules and Regulations shall be final and binding on the Group Members.
- 15.17 All press releases on matters within the province of the Group shall be made by the Chairman of the Committee after due approval from SAFRA has been obtained.
- 15.18 The Group may be dissolved if SAFRA so decides, and not otherwise.

16. CAR PARK (EXCEPT TOWN CLUB)

- 16.1 Members and their guests shall park their vehicles only in the designated parking lots within the Clubs, where available. Parking in reserved lots is not permitted at all times unless otherwise stated.
- 16.2 Vehicles parked in reserved lots and/or unauthorised areas or parked in such a manner as to cause obstruction to traffic, may be wheel-clamped. Owners of these vehicles shall pay an administrative fee for the release of the wheel clamp.
- 16.3 All traffic signs and instructions by wardens within the Clubs' premises must be complied with. In the absence of such signs, the provisions in the Highway Code shall be strictly observed.
- 16.4 Vehicles are parked at owner's risk. SAFRA shall not be liable for any damage or loss of property howsoever caused to and from vehicles parked in the premises.

17. FEEDBACK AND SUGGESTIONS

- 17.1 All feedback, including compliments, complaints and suggestions by Members shall be made to the Association. Members may make use of the suggestion box placed within the clubs or the Online Feedback system for this purpose.

18. DISCIPLINARY MATTERS

- 18.1 Any Member who breaches any rule, regulation, By-laws, article of the Constitution or Standing Orders shall be liable to disciplinary action as provided for in the SAFRA Constitution and/or the Standing Orders. A Disciplinary Committee (DC) to be appointed by the Association may be convened for this purpose.

19. SAFRA'S RIGHTS

- 19.1 The Association hereby reserves all discretionary rights to refuse admission to any person to the Clubs' premises, or any part thereof, without assigning any reason for such actions.
- 19.2 The Association reserves the right to amend the above By-Laws in accordance with the Constitution without the need to assign any reason or prior notice.

NAMES & LOCATIONS OF SAFRA CLUBS

SAFRA Jurong Club

333 Boon Lay Way
Singapore 649848
Tel : 6686 4333
Fax : 6686 4313
E-mail : jrclub@safra.sg

SAFRA Mount Faber Club

2, Telok Blangah Way
Singapore 098803
Tel : 6278 6011
Fax : 6377 3688
E-mail : mfclub@safra.sg

SAFRA Punggol Club

9 Sentul Crescent
Singapore 828654
Tel : 6585 8718
Fax : 6585 8768
Email : pgclub@safra.sg

SAFRA Toa Payoh Club

293, Lorang 6, Toa Payoh
Singapore 319387
Tel : 6259 4000
Fax : 6355 4527
E-mail : tpclub@safra.sg

SAFRA Tampines Club

1/A Tampines Street 92
Singapore 528882
Tel : 6785 8800
Fax : 6788 8405
E-mail : tmclub@safra.sg

SAFRA Yishun Country Club

60 Yishun Avenue 4
Singapore 769027
Tel : 6852 8200
Fax : 6852 8222
E-mail : ysclub@safra.sg

SAFRA INTEREST GROUPS

Interest Group	Activities	Facilities
Adventure	Overseas Trips/Expeditions Competitions Courses/Clinics	Rock Walls Bouldering Gym Canopy Walk Rope Course Parachute Jump Abseiling
Bitez	F&B Related Promotions Special Events	N/A
Cycling Club	Local/Overseas Rides Competitions Maintenance Workshops	N/A
FUSE	Privileges at selected nightspots Regular parties	N/A
Golfing Section	Monthly Medals Inter-Club Games Golf Clinics/Tours/Talks Annual Championships	N/A
MovieMax	Movie Discounts Movie Contests and Giveaways	N/A
Photographic Club	Courses Outings/Talks Competitions Biennial Exhibitions Biennial Conventions	Darkroom Studio Digital Room
Running Club	Weekly/Monthly Runs Local/Overseas Run Competitions Trainings Gatherings	N/A
SAFRA Community Services Club	Community Events Home Visits Festival Celebrations Outings Volunteer Gatherings	N/A
SAFRA Entrepreneurs' Club	Continuous Learning Enhance Business Knowledge Networking Seminars	N/A

Shooting Club	Courses Local/Overseas Competitions	Air Weapon Shooting Range Group Marksmanship Training Simulator (IPSC & Shotgun Range located outside Clubs)
Travel Club	Discounted Tour Packages Discounted Air tickets Discounted Overseas Accommodations	Holiday Chalets