



MALTA GOLF ASSOCIATION

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World Handicapping System – Frequently Asked Questions

What is the difference between Handicap Index, Course Handicap and Playing Handicap?

Handicap Index: This is the most important figure in the system. It is the figure that is the average of your best 8 scores out of the last 20 scores you have submitted. It is a measure of a player's demonstrated ability against a golf course of standard playing difficulty (one with a slope rating of 113). When you submit a score, your Handicap Index will be updated by the central computer overnight and your new Handicap Index will be calculated.

Course Handicap: This is the figure your Handicap Index changes to on each course you play. It will vary dependent on the degree of difficulty of that course (course rating, slope rating and par). Every course you play will have a chart (as per the boards in the RMGC Clubhouse) which converts your handicap index to the course handicap according to the set of tees that you will be playing off.

Playing Handicap: This is the handicap you play off given the format of play you are playing when playing a competition. See the chart in Appendix A for the different percentage allowances for each format of the game.

Whilst the MGA has directed that a player needs to ensure that he writes down his course handicap when submitting an organised competition score card to avoid disqualification, the RMGC has put in place the requirement that **both** the course and playing handicaps must be written down. There is no requirement for the handicap index as part of the player's responsibility.

How can I find out my Handicap Index?

There are a number ways of finding your Handicap Index.

- On the RMGC Club Website, login to the Members Area. This will lead you to the CLUBVI. Scroll down to "Your Golf" and you will see your current handicap index in the first left hand orange box. Clicking on the box will lead you to a new window HowDidIDo window. Your full Handicap Record can be accessed, and your handicap will also be shown close to the top of the page. You will need login credentials to access both sites.
- If you have the CLUBVI App on a smartphone, then it is shown on the opening screen, under "Your Golf". Your full Handicap Record can be accessed as above.

How do I find out what handicap I will be playing off?

There are two large notice boards within the RMGC Clubhouse where you can look up your Course Handicap which will depend on which tees you are playing from. These conversion charts are to be used if you are playing a full 18-hole round. If you are only playing 9-holes please check for the same (smaller) charts which are available at the RMGC offices.

The charts are also available on the RMGC website under the Course tab.



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What is the Playing Handicap?

The Playing Handicap is used only to determine the results of a competition. It is the same as the handicap allowance that was used under the old CONGU system for certain types of competition. This will be applied automatically by the computer. There has been a slight difference from the start of the golf season 2022-2023. In line with the recommendations of the WHS, Malta has followed other countries and organised stroke play competitions are being played off a playing handicap of 95%.

Why 95% in organised individual stroke play competitions?

There are no better words to explain this than those of Gemma Hunter, England Golf's head of handicapping and course rating. She states as follows:

95 per cent, or the allowance that you get for competition play, is about equity. It's about ensuring that, when all players are playing together in a field, every player has got the equal chance of success and gaining success in that competition.

Now if you can imagine a player off scratch, the variation between their best score and their worst score is relatively tight. They might have a bad round, but their bad round is five over. If they have a good round, it might be two or three under. It's not going to be eight or nine under, or 10 or 11 under, or shooting 25 over.

It's going to be relatively tight, in terms of their expected score, whereas a player off 28 is going to be very different. They're going to be able to have a really good day. A 28 handicapper might actually play to 22 one day, or 20, but they might also play to 45. Their expectation is also quite wide, so the higher the handicap the wider the tolerance for their scores.

If you played everybody off 100 per cent, the high handicap golfers, statistically, always have a better chance of winning – because they could shoot six or seven below, or eight or nine below, quite easily. What 95% does is it basically reduces that down – so by taking more shots off the higher handicap players, and fewer shots off the lower handicap players, it means there is a better distribution of success across the field.

Believe it or not, it might sound like saying you're saying 'well, that's great but why introduce this now?' It has actually always been built within the CONGU system. It was just built in a way that was hidden. You didn't see it. It was part of the way that a handicap was calculated, and why you only went up 0.1 and you came down by a certain value depending on your handicap category.

How many strokes do I give or receive in match play?

For singles, better ball and foursomes, the calculations are exactly the same as the old system. Please see Appendix A.

Why is the playing allowance 95% in stroke play and 100% in singles match play?

Field sizes have an impact on equity and should be considered when determining handicap allowances. The recommended handicap allowances for all individual stroke play formats of play are set at 95% for fields



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having at least 30 players. The MGA has directed that the 95% is retained for even smaller fields in organised individual stroke play competitions. However, the 95% allowance is not applied for social golf, whatever the field size, or for individual match play rounds whether in organised competitions or social rounds.

Why has my handicap gone down by so much?

In many cases the reason for a significantly reduced handicap is that the player has only a small number of scores registered. This will cause a lower handicap initially. As more scores are recorded, then the handicap will quickly adjust. Please see Appendix B.

Will I have to return a completed scorecard every time I play?

No. Scorecards will only be necessary in the same circumstances as now and i.e., in organised individual stroke play competitions or when a player wishes to return a general play card where *The Rules of Golf* are applied.

Will my Handicap Category change?

There are no categories under the WHS.

I am a Category 1 player and can only enter general play cards in special circumstances. Does this change under the WHS?

There are no categories under the WHS, and all players are able to enter General Play scores. However, as a national team player, there could be restrictions in place by the MGA.

Are there any limits on how far my handicap can change?

Yes. If your handicap increases by more than 3 strokes in a 12-month period, then any subsequent increases will be 50% of what they normally would be. If your handicap increases by 5 strokes in a 12-month period, then normally no more increases will be allowed. This can be overridden by the Handicap Committee in cases of serious illness or injury, for example. There is no limit on how far a handicap can fall in a year.

When is my handicap updated?

This will happen automatically every night at the turn of midnight.

Will there be Exceptional Scoring Reductions for players improving quickly?

Yes. If a player better their handicap by 7 strokes or more, then a further 1 stroke decrease will be applied. If a player scores better than 10 below their handicap, then a further 2 stroke deduction will occur.

What happens if weather conditions are very good or very poor?

There is a Playing Conditions Calculation (PCC) that happens every night automatically. This looks at all scores submitted on a course for the day and determines whether a temporary change to the Course Rating is required. If this is the case, then all scores entered on the day are adjusted up or down as necessary. This is similar to what used to happen with adjustments to the Competition Scratch Score under CONGU, but the PCC will affect all scores on the day, whether Competition Rounds or General Play rounds.



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Is there a buffer zone where my handicap is safe from change?

No. There will be no buffer zones. Your handicap may be adjusted whenever your best 8 scores from your last 20 rounds change.

Will there still be an annual review?

There will be regular reviews happening through the year.

Will a very high score on one hole be adjusted?

Yes. If you score worse than a nett double bogey on a hole, then the score will be adjusted to a nett double bogey. This adjustment only applies to your handicap calculation, not the competition result!

How do mixed competitions work? Are there adjustment strokes?

Handicaps are adjusted when playing in mixed competitions, however the calculations are quite complex **if** the male and female players play off tees which have different PAR ratings. That is why RMGC mixed competitions are being organised on tees that have the same PAR value of 68.

What information is needed so that my overseas scores are entered in my WHS record in Malta?

Your handicap index solely requires the following data so that it can be updated: date of round; course rating and slope rating of the course played; adjusted gross score and the PCC adjustment. However, should you require to see a complete and correct information on the CLUBVI or HDID apps we would also recommend that you supply the following additional information: name of course played; par for the course; handicap index for round; course handicap for the round; playing handicap for the round; and whether the full 18 or lesser holes were played.

If I am not a member of another club outside Malta, can I submit social scores played outside Malta?

Yes, but there is a procedure that needs to be followed. Please refer to the document on this subject published in September 2022.



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APPENDIX A

MANDATORY COMPETITION HANDICAP ALLOWANCES

Format	Type of Round	Handicap Allowance Applied to Course Handicap
Stroke Play	Individual Medal	95%
	Individual Stableford	95%
	Individual Par/Bogey	95%
	Individual Maximum Score	95%
	Four-Ball Medal	90%
	Four-Ball Stableford	90%
	Four-Ball Par/Bogey	90%
Match Play	Individual	100%
	Four-Ball	90%
Other	Foursomes	50% of combined team handicap
	Greensomes Pinehurst/Chapman	60% low handicap + 40% high handicap
	Best 1 of 4 stroke play	75%
	Best 2 of 4 stroke play	85%
	Best 3 of 4 stroke play	100%
	All 4 of 4 stroke play	100%
	Scramble (4 players)	25% / 20% / 15% / 10% from lowest to highest handicap
	Scramble (3 players)	25% / 15% / 10% from lowest to highest handicap
	Scramble (2 players)	35% low / 15% high
	Total score of 2 match play	95%
	Best 1 of 4 Par/Bogey	75%
	Best 2 of 4 Par/Bogey	85%
	Best 3 of 4 Par/Bogey	100%
4 of 4 Par/Bogey	100%	



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APPENDIX B

Number of Score Differentials In scoring record	Score Differential(s) to be used In calculation of Handicap Index	Adjustment
3	Lowest 1	-2.0
4	Lowest 1	-1.0
5	Lowest 1	0
6	Average of lowest 2	-1.0
7 or 8	Average of lowest 2	0
9 to 11	Average of lowest 3	0
12 to 14	Average of lowest 4	0
15 or 16	Average of lowest 5	0
17 or 18	Average of lowest 6	0
19	Average of lowest 7	0
20	Average of lowest 8	0

A Score Differential is the difference between the player's adjusted gross score and the Course Rating of the Course taking into account also the Slope Rating of the tees.

$$\text{Score Differential} = (113/\text{Slope Rating}) \times (\text{Adjusted Gross Score} - \text{Course Rating} - \text{PCC})$$

Every time a player submits a score on any course, the score differential Score Differential calculation considers the above figures to convert the score for the round to reflect the score as if it was submitted on a golf course with standard difficulty (Slope Rating of 113). This calculation brings every golfer in the world on the same level as if they were all playing on the same course with a slope rating of 113.

A handicap index is calculated from the lowest Score Differentials in the scoring record. If a scoring record contains fewer than 20 Score Differentials, the table above is used to determine the number of Score Differentials to be included in the calculations and any adjustments that may apply.