



## **Understanding No Returns and 0.1 Increases**

### What happens to my handicap index when I fail to submit my score (NR)?

If the scorecard is not discoverable:

- A 'penalty' score may be posted to your scoring record
- Depending on where you live in GB&I, the penalty score may be posted automatically (which can then be overridden by your Handicap Committee, if appropriate) or it may be posted manually

If the scorecard is discoverable:

- Your Handicap Index no longer simply increases by 0.1; the available hole scores are still taken into account – even if the scorecard is not complete
- On holes that have been started but not completed – the hole score is recorded as a Net Double Bogey
- On holes that have not been started for a valid reason – a hole score of Net Par is recorded
- A Score Differential will be calculated on this basis and added to your scoring record and considered within a ll future Handicap Index calculations

Whenever a player fails to submit a score from an authorised format of play, the Handicap Committee should investigate the reason why, and take appropriate action.