

## ENRICH BANK CONVERSION PROMOTION WITH BONUS ENRICH POINTS

### Terms and Conditions

#### 1. Organiser

The Enrich Bank Points Conversion Promotion with Bonus Enrich Points ("Promotion") is organised by Enrich by Malaysia Airlines Berhad ("Organiser") in collaboration with Participating Bank Partners ("Participating Banks").

#### 2. Promotion Period

- **Start Date:** 15 July 2025 (00:00 MYT)
- **End Date:** 31 August 2025 (23:59 MYT)

Conversions must be successfully completed and received in the Enrich member's account within the Promotion Period to be eligible for Offer Rewards.

#### 3. Eligibility

- Open to all Enrich members with an active Enrich account.
- Enrich members must hold eligible credit cards issued by the Participating Banks.
- Points conversion must be done using the same legal name on both the Enrich account and the credit card.

#### 4. Participating Banks

The Promotion is valid with credit cards from selected banks in Malaysia and Indonesia including, but not limited to:

Banks	Card Type	Minimum Points Conversion
Affin Bank/ Affin Bank Islamic	AFFIN INVIKTA™ Credit Card/-i AFFIN DIVENTIUM Credit Card/-i	8,000 AFFIN Rewards Points
	AFFIN World Mastercard/-i AFFIN UKM Alumni Premier World/-i	15,000 AFFIN Rewards Points
	Other AFFIN Credit Cards	20,000 AFFIN Rewards Points
Alliance Bank	All Alliance Bank Credit Card	15,000 Alliance Timeless Bonus Points
Ambank/ Ambank Islamic	AmBank/ AmBank Islamic Visa Signature Card-i	15,000 AmBank Rewards Points
	AmBank/ AmBank Islamic Platinum Card-i	
	AmBank/ AmBank Islamic Gold Card-i	
	AmBank/ AmBank Islamic World Mastercard	12,000 AmBank Rewards Points
	AmBank SIGNATURE Priority Banking Visa Infinite	10,000 AmBank Rewards Points
	AmBank SIGNATURE Priority Banking The Metal Visa Infinite	

Banks	Card Type	Minimum Points Conversion
	AmBank/ AmBank Islamic Visa Infinite	
Bank Islam	Bank Islam Mastercard Credit Card -i	16,000 TruPoints
Bank Rakyat	Bank Rakyat Muslimah Credit Card-i	5,500 Rakyat Reward Points
	Bank Rakyat Gold Credit Card-i	
	Bank Rakyat Platinum Credit Card-i	
	Bank Rakyat Explorer Credit Card-i	
	Bank Rakyat Xclusive Explorer Credit Card-i	
Bank Simpanan Nasional (BSN)	All Credit Cards except AIAFAM Credit Card and Visa Cashback Credit Card	10,000 Happy Points
CIMB	CIMB Preferred Visa Infinite Credit Card	62,500 CIMB Bonus Points = 5,000 Enrich Points
	CIMB Preferred Visa Infinite-i Credit Card	
	CIMB Travel World Elite Credit Card	
	CIMB Visa Infinite Credit Card	
	CIMB Travel World Credit Card	
	CIMB World MasterCard Credit Card	
	CIMB Visa Signature Credit Card	
	CIMB Travel Platinum Credit Card	
	CIMB Mastercard Platinum Credit Card	
	CIMB Mastercard Platinum-i Credit Card	
	CIMB Visa Platinum Credit Card	
	CIMB Visa e Credit Card	
Hong Leong Bank	Hong Leong Credit Card – Redeem via Mail/Hong Leong Contact Centre	28,800 Hong Leong Reward Points
	Hong Leong Credit Card – Redeem via Self Service Channels: Self Service Phone Banking (IVR) and Hong Leong Connect	24,000 Hong Leong Reward Points
	<i>* Note: Valid for all Hong Leong Rewards Credit Cards issued in Malaysia (except Hong Leong Emirates Card, Hong Leong AirAsia Card, Hong Leong Infinite P Card, Hong Leong Infinite Card)</i> For more information, please contact Hong Leong Contact Centre Number at (603) 7626 8899	
HSBC	Premier Travel	10,000 HSBC Airmiles
	Premier World	15,000 HSBC Reward Points
	All other cards	21,000 HSBC Reward Points
Maybank	Visa Infinite Cards (Conventional & Islamic) Visa Infinite Manchester United Visa Infinite Diamanté Mercedes-Benz Card Maybank 2 Cards Premier (American Express® Reserve & Visa Infinite Credit Cards) World Elite Mastercard® Card (Conventional & Islamic)	12,500 TreatsPoints = 1,000 Enrich Points

Banks	Card Type	Minimum Points Conversion
	American Express® Platinum Credit Card American Express® Charge Card American Express® Gold Charge Card	12,500 Membership Rewards™ points = 1,000 Enrich Points
	American Express® Platinum Charge Card	7,000 Membership Rewards™ points = 1,000 Enrich Points
	All other Maybank Classic/ Gold/ Platinum/ Visa Signature Credit Cards not listed above (Conventional & Islamic)	20,000 TreatsPoints = 1,000 Enrich Points
	*Note: During any Bonus Miles Campaign, a customer may convert up to 250,000 Air Miles per campaign. A card member may convert their points up to a maximum of 2,000,000 Air Miles per customer (regardless of amount of product holding) per calendar year regardless of the airline.	
Public Bank	PB Visa Signature Credit Card	10,000 Green Points / VIP Points
	PB Visa Infinite Credit Card	10,000 VIP Points
	PB Platinum Mastercard Credit Card	
	PB Quantum Visa Credit Card	
	PB Quantum Mastercard Credit Card	
	PB RCB Elite Debit Card	
	PB RCB Gold Debit Card	
RHB	PB World Mastercard Credit Card	8,500 Air Miles
	RHB Premier Visa Infinite/-i	8,000 LoyaltyPlus points / 15,000 Loyalty points
	RHB Visa Infinite	10,000 LoyaltyPlus points / 24,100 Loyalty points
	Other RHB credit card/-i	14,000 LoyaltyPlus Points / 24,100 Loyalty points
Standard Chartered	Visa Infinite Cards	7,000 SCB Reward Points
	WorldMiles Cards	2,000 SCB WorldMiles
	Other 360 Points Cards	46,000 SCB Reward Points
Bank Danamon	Danamon American Express Platinum Card	40,000 Membership Rewards Point
	Danamon American Express Gold Card	50,000 Membership Rewards Point
	Danamon American Express Others (RCP Green, SBS, GRCC, and Corporate Card)	60,000 Membership Rewards Point
	Mastercard Platinum	15,000 D-Point
	Visa Platinum	
	Danamon Grab	

Banks	Card Type	Minimum Points Conversion
	JCB Precious	
	Mastercard World	
	Visa Infinite	
	Mastercard World Elite	
* for more information, please call PT Bank Danamon Indonesia, Tbk, at 1-500-090		
* valid for cardholders in Indonesia		

The full list of participating cards and respective minimum conversion thresholds is available on the Promotion page at: <https://enrich.malaysiaairlines.com>.

## 5. Offer Rewards

### Offer 1: 20% Bonus Enrich Points

- Valid for conversions between 15 July 2025 – 17 July 2025
- Points breakdown:
  - 1X Base Points from the transaction
  - 20% Bonus Points awarded as part of the promotion
- Example: Convert to 1,000 Enrich Points → earn 1,000 Base + 200 Bonus = 1,200 Enrich Points total

### Offer 2: 10% Bonus Enrich Points

- Valid for conversions between 18 July 2025 – 31 August 2025
- Points breakdown:
  - 1X Base Points from the transaction
  - 10% Bonus Points awarded as part of the promotion
- Example: Convert to 1,000 Enrich Points → earn 1,000 Base + 100 Bonus = 1,100 Enrich Points total

## 6. Offer Fulfilment

- Enrich Points (Base + Bonus) will be credited to the Member's account within 14 working days after the bank submits the conversion.
- Conversions are non-reversible once submitted.
- In the event of processing delays, Enrich members are advised to contact their issuing bank.

## 7. Points Validity

- Base Enrich Points: Valid for 3 years from the date of crediting.
- Bonus Enrich Points: Valid for 1 year from the date of crediting.
- Enrich Points are subject to the Enrich Programme Terms and Conditions.

## 8. Inclusions

- Points must be converted during the Promotion period
- Unlimited conversions allowed
- Both Base and Bonus Points will be credited

## 9. Exclusions

- Conversion from mismatched Enrich and cardholder names

- Points received after 31 August 2025
- Any request for cancellation, change, or reversal of conversion once submitted.
- Conversions from non-participating cards or banks.

#### 10. Other Applicable Terms

- The [Enrich Programme Terms and Conditions](#) apply.
- The respective Participating Bank terms and conditions apply.
- The [General Terms and Conditions for Enrich Promotions](#) shall also apply.
- These Promotion Terms and Conditions shall prevail in the event of any inconsistency with other promotional or marketing materials.

#### 11. Contact Information

For any questions or issues related to this Promotion:

- Visit: <https://enrich.malaysiaairlines.com>
- Call Malaysia Airlines Global Contact Centre:
  - Within Malaysia: 1 300 88 3000
  - Outside Malaysia: +603 7843 3000
- For points crediting issues, please contact your issuing bank directly.