

ENRICH BANK CONVERSION WITH MHGIFTCARD

Terms and Conditions

1. The **Enrich Bank Conversion** (“Promotion”) is organised by Enrich by Malaysia Airlines Berhad (“Organiser”) with participating bank partners (“Participating Banks”).
2. The Promotion is valid from 29 November 2024, 00:00 (Malaysia time) until 17 December 2024, 23:59 (Malaysia time), both dates inclusive (“Promotion Period”).

A. Promotion Details

1. The Promotion is open to all Enrich Members (“Members”) who hold the eligible cards with the Participating Banks in this Promotion and the Enrich Account must be an active account during the Promotion Period.
2. Subject to the Terms and Conditions herein, Members will be eligible to receive MHgiftcard(s) when they convert their bank points to Enrich Points with the total sum of Enrich Points within the Promotion Period as outlined below: -

Promotion Period	Enrich Points Conversion	MHgiftcard
29 November 2024 – 17 December 2024	10,000 – 100,000 Enrich Points	RM50
	100,0001 – 300,000 Enrich Points	RM100
	300,001 – 500,000 Enrich Points	RM150
	500,001 – Above 1,000,000 Enrich Points	RM200

- The qualified Enrich Members will be notified via email one (1) month after the Promotion ends.
- The qualified Enrich Members who qualify for the MHgiftcard under this Promotion will receive their MHgiftcard voucher directly via Malaysia Airlines mobile app.
- The highest converters (“Winners”) will stand a chance to win 2 Days 1 Night Enrich G Hotel Stay Voucher. The voucher will be sent to the Winners’ mailing address.
- The decision of the Winners with the highest converted Enrich Points in the Enrich Account under this Promotion is final and Enrich does not assume any liability to provide any explanation or justification in selecting the Winners.
- Prizes cannot be exchanged for other products, cash in full or in part, or any other services.
- For more information on MHgiftcard, please click [here](#).

3. List of Participating Banks: -

No.	Participation Banks
1	AmBank (M) Berhad
2	CIMB Bank
3	Hong Leong Bank
4	HSBC Bank
5	RHB Bank
6	Standard Chartered Bank

4. Bank conversion rate for the Participating Banks: -

Banks	Bank Card Type	Minimum Bank Points Conversion
Ambank/ Ambank Islamic	AmBank/AmBank Islamic Gold Card-i	15,000 AmBank Rewards Points
	AmBank/AmBank Islamic Visa Signature Card-i	12,000 AmBank Rewards Points
	AmBank/AmBank Islamic Platinum Card-i	10,000 AmBank Rewards Points
	AmBank SIGNATURE Priority Bank Visa Infinite	
	AmBank SIGNATURE Priority Bank the Metal Visa Infinite	
	AmBank/AmBank Islamic World Mastercard	
	AmBank/AmBank Islamic Visa Infinite	
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

Banks	Bank Card Type	Minimum Bank Points Conversion
	<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) For more information, please contact Hong Leong Contact Centre Number at (603) 7626 8899</i>	
Hong Leong Premier	Local spend: RM 3.5 = 1 Enrich Point	
	Overseas spend: RM 2.2 = 1 Enrich Point	
	*EXCLUDING all Government and JomPAY related transactions, Cash Advances, Quasi Cash (betting and gaming-related transactions), Call-For-Cash, Call-For-Cash Plus, Flexi Payment Plan, Balance Transfers, Finance Charges and Late Charges	
HSBC	Premier Travel	10,000 HSBC Airmiles
	Premier World	15,000 HSBC Reward Points
	All other cards	21,000 HSBC Reward Points
RHB	RHB Premier Visa Infinite/-i	8,000 Loyalty Points
	RHB Visa Infinite	10,000 Loyalty points
	Other RHB credit card/-i	14,000 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

B. Promotion Eligibility

- To be eligible for this Promotion, Members must convert their bank points from the Participating Banks through the respective bank's redemption channel.
- The eligible bank points conversion, number of bank points conversions limit and number of bank points that can be converted within the Promotion Period may vary among Participating Banks and their designated eligible cards.
- The processing time of the requested eligible bank points conversion varies among Participating Banks. Member may check directly with the issuing bank of the credit card for more details. The Organiser is not responsible for any delay in the crediting of Enrich Points into the Enrich Account and accepts no liability.
- Allow fourteen (14) days from the submission date by the Participating Banks for the eligible bank points conversion to be processed and Enrich Points to be credited into Member's Enrich Account.

5. Conversion from bank points to Enrich Points must be from the same legal owner of both accounts. In the event the name provided by the Participating Bank did not match with the registered name with Enrich, Member will be not be eligible and will be disqualified from this Promotion.
6. All bank points converted must be received into the Member's Enrich Account within the Promotion Period. Any bank points converted and received after the Promotion Period will not be eligible for this Promotion. Any dispute on late receipt of Enrich Points into an Enrich Account, Member are to liaise with the respective Participating Banks.

C. General Terms

1. By joining this Promotion, it is deemed that the Member has read and have agreed to be bound by these Terms and Conditions. Any breach of these Terms and Conditions may result in forfeiture of the Offer at the Organiser's absolute discretion.
2. All other rules and regulations including Enrich Programme terms and conditions and the Participating Bank's terms and conditions, if any, shall apply.
3. The Organiser shall not be liable for any disruption during the Promotion Period, whether due to technical problems or otherwise, which is beyond its reasonable control. In the event of any disruption, reasonable efforts shall be used to remedy the disruption and resume the Promotion on a fair and equitable basis to the entrants.
4. The Organiser reserves the right at its sole discretion to amend any Offers awarded to the Member for the purpose of correcting any errors or inaccuracies in the Promotion.
5. The Organiser reserves the right to cancel or revoke the Offer for any reason, including the following circumstances: fraudulent purchasing activity, abuse or used in bad faith.
6. The Organiser reserves the right at any time to amend, delete or add to any of these Terms and Conditions including the mechanism of the Promotion at its absolute discretion without prior notice.
7. The Organiser reserves the right to cancel, suspend, postpone, or extend the Promotion without any prior notice. For the avoidance of doubt, any cancellation, suspension, postponement, or extension by the Organiser of the Promotion shall not entitle the Member to any claim or compensation against the Organiser, its agents and employees for any and all losses or damages suffered or incurred by the Member as a direct or an indirect result of the act of cancellation, suspension, postponement or extension.
8. These Terms and Conditions will prevail over any inconsistent terms, conditions, provisions, or representations contained in any other promotional materials advertising the Promotion.

9. The Organiser, its agents and employees shall not be liable for any loss or damage whatsoever suffered (including but not limited to indirect or consequential losses) or personal injury suffered or sustained in connection with or arising from either participation in this Promotion or with the Offer presented or forfeited.
10. If any matter arises which is not covered in these Terms and Conditions, they will be determined solely by the Organiser.
11. The Organiser shall ensure that the collection, use and disclosure of the Member's personal data in their participation of this Promotion are consistent with the Malaysian Personal Data Protection Act 2010 ('PDPA'). It is acknowledged that personal data collected and processed under this Promotion is obtained voluntarily and with your consent. The Organiser shall ensure that under no circumstances is the collected data disclosed or sold or passed on to third parties for any reason. However, the Organiser may disclose the data collected for a purpose directly related to the purpose it was disclosed at the time of collection to a third party such as other Organiser's affiliates and subsidiaries or in circumstances specified in the Malaysia Airlines Personal Data Privacy Policy as published at the Organiser website. The Organiser should not be held liable for any damage caused as a result of the collection, use, disclosure, loss, misuse, modification, unauthorised or accidental access, alteration or destruction of your personal data unless the actions of the Organiser were deliberate or grossly negligent.
12. This Promotion and these Terms and Conditions are governed by the laws of Malaysia. The Member agrees to submit to the exclusive jurisdiction of the Courts of Malaysia over all matters arising from this Promotion.