

ENRICH BANK CONVERSION CAMPAIGN WITH ENRICH BONUS POINTS

Terms and Conditions

1. The **Enrich Bank Conversion Campaign with Enrich Bonus Points** (“Promotion”) is organised by Malaysia Airlines Berhad (“Organiser”) with participating bank partners (“Participating Banks”).
2. The Promotion is valid from **18 February 2025, 00:00H** (Malaysia Time) until **31 March 2025, 23:59H** (Malaysia Time), both dates inclusive (“Promotion Period”).
3. The Promotion is open to all Enrich Members (“Member”) who hold credit cards with the participating banks in this Promotion and the Enrich Account must be an active account during the Promotion Period.
4. Subject to the Terms and Conditions herein, Member will be entitled to earn Enrich Bonus Points when they convert their credit card points to Enrich Points within the Promotion Period.

Promotion Period	Enrich Bonus Points
18 February 2025 – 20 February 2025	20% Enrich Bonus Points
21 February 2025 – 31 March 2025	10% Enrich Bonus Points

A. Promotion Details

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

7. All bank points converted must be received into the Member’s account within the Promotion Period. Any bank points converted and received after the Promotion Period will not be eligible for Enrich Bonus Points. Any dispute on late receipt of Enrich points into an Enrich account, Members are to liaise with the respective Participating Bank(s).
8. There is no capping on the amount of Enrich Bonus Points that can be earned within the Promotion Period subjected to Member meeting the requirements.

B. Offer Details

I. 20% Enrich Bonus Points on top of the converted Base Enrich Points (18 February 2025 – 20 February 2025)

Minimum Bank Points Conversion to Enrich Points	Base Points Earning	Promotion Bonus Points Earning	Total Enrich Points Earned
1,000 Enrich Points	1,000 Enrich Points	20% + 200 Enrich Points	1,200 Enrich Points

- Earned Enrich Points will immediately be posted to Enrich Account upon successful conversion. Conversion from credit card points to Enrich Point are non-reversible.
- Enrich Base Points earned shall be valid for three (03) years from the earned date.
- Enrich Bonus Points earned shall be valid for one (01) year from the earned date.
- Enrich Points earned may be used to redeem for rewards. Use of Enrich Points shall be subject to Enrich Terms and Conditions.

II. 10% Enrich Bonus Points on top of the converted Base Enrich Points (21 February 2025 – 31 March 2025)

Minimum Bank Points Conversion to Enrich Points	Base Points Earning	Promotion Bonus Points Earning	Total Enrich Points Earned
1,000 Enrich Points	1,000 Enrich Points	10% + 100 Enrich Points	1,100 Enrich Points

- Earned Enrich Points will immediately be posted to Enrich Account upon successful conversion. Conversion from credit card points to Enrich Point are non-reversible.
- Enrich Base Points earned shall be valid for three (03) years from the earned date.
- Enrich Bonus Points earned shall be valid for one (01) year from the earned date.

- Enrich Points earned may be used to redeem for rewards. Use of Enrich Points shall be subject to Enrich Terms and Conditions.

III. Top 3 Converters Incentive

- Top 3 Winners with the highest converted Enrich Points will stand a chance to win:
 - One (01) Hotel Stay Voucher for one room for two (02) persons at GHotel.
- The Winner will be selected and notified twenty-one (21) working days after the Promotion Period ends.
- The decision of the winner with the highest converted Enrich Points received successfully in the Enrich account is final and Enrich does not assume any liability to provide any explanation or justification in selecting the Winner.
- Prizes are not transferable, exchangeable or negotiable, cannot be exchanged for other products, cash in full or in part, or any other services.
- Validity of the Prizes is final and not extendable under any circumstances.
- All Prizes will be subject to its respective Terms and Conditions.

C. Participating Banks

Banks	Card Type	Minimum Points Conversion
Affin Bank/ Affin Bank Islamic	AFFIN INVIKTA Visa Infinite AFFIN INVIKTA World Mastercard	6,000 AFFIN Rewards Points
	AFFIN World Mastercard AFFIN UKM Alumni Premier World	10,000 AFFIN Rewards Points
	Other AFFIN Credit Cards	14,000 AFFIN Rewards Points
Alliance Bank	All Alliance Bank Credit Card	15,000 Alliance Timeless Bonus Points
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	12,000 AmBank Rewards Points
	AmBank SIGNATURE Priority Bank Visa Infinite AmBank SIGNATURE Priority Bank the Metal Visa Infinite	10,000 AmBank Rewards Points
	AmBank/ AmBank Islamic World Mastercard	
	AmBank/ AmBank Islamic Visa Infinite	

Banks	Card Type	Minimum Points Conversion
American Express (AMEX)	Platinum Charge Card <i>*Valid for American Express Cards issued by Maybank Malaysia.</i>	7,000 Membership Rewards Points
	Gold/Green Charge Card <i>*Valid for American Express Cards issued by Maybank Malaysia.</i>	10,000 Membership Rewards Points
Bank Islam	Bank Islam Credit Card -i	15,000 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	
Hong Leong Premier	Local spend: RM 3.5 = 1 Enrich Point	
	Overseas spend: RM 2.2 = 1 Enrich Point	

Banks	Card Type	Minimum Points Conversion
	<i>*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</i>	
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)	<u>Before 22 February 2025</u> 10,000 TreatsPoints = 1,000 Enrich Points <u>Effective 22 February 2025</u> 12,500 TreatsPoints = 1,000 Enrich Points
	American Express® Platinum Credit Card American Express® Charge Card American Express® Gold Charge Card	<u>Before 22 February 2025</u> 10,000 Membership Rewards™ points = 1,000 Enrich Points <u>Effective 22 February 2025</u> 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 Platinum Mastercard Credit Card	10,000 VIP Points
	PB Quantum Visa Credit Card	
	PB Quantum Mastercard Credit Card	
	PB RCB Elite Debit Card	

Banks	Card Type	Minimum Points Conversion
	PB RCB Gold Debit Card	
	PB World Mastercard Credit Card	8,500 Air Miles
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
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	
	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		

D. General Terms

1. By joining this Promotion, it is deemed that the Member has read and has agreed to be bound by these Terms and Conditions. Any breach of these Terms and Conditions may result in the 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.