



## **EnrichMoney 1,000 Bonus Enrich Points New Sign-Up Promotion**

### Terms and Conditions

EnrichMoney 1,000 Bonus Enrich Points New Sign-Up Promotion (hereinafter referred to as "**Promotion**") is subject to the following terms and conditions: -

#### **Organiser**

This Promotion is organised jointly by Enrich by Malaysia Airlines Berhad (hereinafter referred to as "**Enrich**") and Merchantrade Asia Sdn Bhd (hereinafter referred to as "**Merchantrade**"). Enrich and Merchantrade shall be collectively referred to as "**Organiser**".

#### **Promotion Period**

1. This Promotion will commence from 00:00:00 (Malaysia Time) on 1 January 2025 and end at 23:59:59 (Malaysia Time) on 31 December 2025 [both dates inclusive] ("**Promotion Period**").
2. Organiser reserves the right to amend or extend the duration of the Promotion at any time it deems fit, without prior notice and/or liability to any participant ("**Participant**").

#### **Eligibility**

1. This Promotion is open to new sign-ups for EnrichMoney Visa Prepaid Card.
2. Subject to Clause 3 below, this Campaign is open to any individual of age twelve (12) years old and above who, during the Campaign Period, applies for EnrichMoney Visa Prepaid Card.
3. Cardholder(s) whose account has been suspended, cancelled or terminated before, during or after the Campaign Period are not entitled to participate in this Campaign.

#### **Campaign Mechanism and Fulfilment Conditions**

1. Subject to the Terms and Conditions herein, Participant will be entitled for 1,000 Bonus Enrich Points when he/she has successfully applied for EnrichMoney Visa Prepaid Card during the Promotion Period.

- To be eligible to participate in this Promotion, Participant must perform a minimum initial top-up into EnrichMoney e-Wallet following age categories below.

	<b>Aged 12 to below 18 ("Minor")</b>	<b>Aged 18 or above</b>
<b>Minimum Initial Top-up Amount</b>	RM 50	RM 100

- To ascertain if the Participant is eligible for the rewards, Merchantrade shall rely upon its system on registration/transaction date among other verification conducted. In the event of any dispute, Merchantrade's decision shall be deemed as final. The Organiser will not accept or entertain any disputes on the selected participants for the rewards.

### Steps to Participate

- Below steps for the Participant to sign up the EnrichMoney Visa Prepaid Card: -

Step 1	:	Download EnrichMoney app in Google Play Store or Apple AppStore.
Step 2	:	Launch the EnrichMoney app and click 'Sign Up' to begin the sign-up process.
Step 3	:	Perform a minimum initial top up to complete the registration of EnrichMoney Visa Prepaid Card. Below are the examples: -

	<b>Aged 12 to below 18 ("Minor")</b>	<b>Aged 18 or above</b>
Minimum Initial Top-up Amount	RM 50	RM 100
Card Issuance Fee	RM 10	RM 10
Annual Fee	RM 10	RM 10
Minimum Stored Value (Refundable deposit) <i>*It will be refunded when you cancel the Card.</i>	RM 20	RM 20
Remaining balance that is available in the card to spend	RM 10	RM 60

## 1,000 Bonus Enrich Points

1. The first 5,000 eligible EnrichMoney Cardholders, who sign up and top up on EnrichMoney within the Promotion Period, will receive 1,000 Bonus Enrich Points that will be credited into their respective Enrich Account.
2. The 1,000 Bonus Enrich Points will be credited into the first 5,000 eligible EnrichMoney Cardholders' Enrich Account within fourteen (14) working days after the EnrichMoney Cardholder completes the sign up and top up.
3. The 1,000 Bonus Enrich Points received in the Enrich Account shall be valid for a period of one (01) year only from the month and year it is credited and will be subject to other Enrich Terms and Conditions.
4. The 1,000 Bonus Enrich Points awarded to Enrich Members are not transferable, redeemable for cash or exchangeable for any other gift whether in part or in full.
5. Enrich Members shall attain any claim, dispute or question arising in connection with the redemption of the Enrich Points directly with Enrich.
6. Should any dispute arise, the decision by Organiser, will be final. The Organiser reserves the right to forfeit the Enrich Points based on its sole and absolute discretion.
7. Enrich has the absolute right to cancel the Enrich membership account if such member has attempted to undermine the operation of the Promotion in any way whatsoever, including but not limited to fraud, cheating or deception.
8. For more details on EnrichMoney, please visit the [EnrichMoney website](#).
9. Other general EnrichMoney Terms and Conditions apply.

## Other Terms

1. In addition to the Terms and Conditions hereunder, the Participant shall be bound by the terms and conditions of the [Cardholder Agreement](#) and [EnrichMoney Terms](#) at all times. In the event of any discrepancy or inconsistency between these Terms and Conditions and Cardholder Agreement and EnrichMoney Terms, these Terms and Conditions shall prevail to the extent of such discrepancy or inconsistency only.
2. The Organiser, at its sole and absolute discretion, reserves the right to disqualify any Enrich Member and revoke or forfeit the points conversion at any stage of the Promotion without prior notice if: -
  - The Participant fails to fully comply with the Terms and Conditions stipulated herein;
  - Transactions are incomplete;

- The Participant breaches any of these Terms and Conditions or other rules and regulations of the Promotion or violates any applicable laws or regulations;
  - Organiser, at its sole discretion, for any reason whatsoever believes that such Participant has attempted to undermine the operation of the Promotion in any way whatsoever, including but not limited to fraud, cheating or deception.
  - Participant is having two (02) or more accounts registered under pseudo names for the purpose of earning the EnrichMoney Points.
3. The Organiser is not and shall not be held responsible for any delay, error or any other problems in the operation of this Promotion caused by or arising from breakdown, technical malfunction of any computer online system, servers or providers, computer equipment, software, failure of e-mail on account of technical problems and/or traffic congestion on the Internet and/or at any web site or the telecommunications service or a combination thereof, including injury or damage to the Participant or to any other person's computer or mobile phone related to and/or resulting from participating or downloading materials in or in connection with this Promotion unless such injury or damage is caused by the Organiser's fault, negligence or misconduct.
  4. In no event will the Organiser and their respective affiliates, subsidiaries and related companies, their respective advertising or promotion agencies or their respective officers, directors, employees, members, shareholders, attorneys, representatives and agents (collectively, "Affiliates"), be responsible or liable for any damages or losses of any kind, including but not limited to direct, indirect, incidental, consequential, special or punitive damages arising out of the Participant's eligibility in this Promotion, acceptance and/or use of the EnrichMoney Bonus Points. By participating in this Promotion, the Participant hereby release and agree to hold harmless the Organiser and their Affiliates from and against any and all rights, demands, claims, causes of action, losses, damages, costs and expenses whatsoever that they may have, or which may arise, whether in whole or in part, and whether directly or indirectly.
  5. Personal information or any data (including images) ("Data") collected or received from the Participant may be used by the Organiser, and/or their respective agents and agencies for the purposes of administering this Promotion. The Data may also be used to (a) conduct a background check on the Participant identity and verify the Participant's eligibility to participate in this Promotion and receive the Bonus Points. By participating in this Promotion, the Participant explicitly allow the Organiser, and/or their respective agents and agencies to contact the Participant via e-mail, telephone, short messaging service and other means regarding this Promotion. The Organiser values all personal information received and shall not disclose or furnish it to any unrelated third parties (save for their respective agents and agencies for the purposes of this Promotion or where required by law). The Participant hereby confirms that he/she has read, understood and agreed to be bound by the Privacy Notice of the Organiser.
  6. For Merchantrade, its Privacy Notice can be found at <https://mtradeasia.com/main/privacy-policy/>. For MAB, its Privacy Notice can be found at <https://www.malaysiaairlines.com/my/en/privacy.html>.
  7. For the avoidance of doubt, the Participant agrees that the said Privacy Notice shall be deemed to be incorporated by reference into these Terms & Conditions.

8. The Organiser shall not be responsible and/or liable nor shall it accept any form of liability arising or suffered by the Participant resulting directly or indirectly from the participation in this Promotion or otherwise unless such loss, damage or injury is caused by the Organiser's fault, negligence or misconduct. Furthermore, the Organiser shall not be liable for any default of its obligation under this Promotion due to any force majeure event which include but not limited to act of God, war, riot, lockout, industrial action, fire, flood, drought, storm, pandemic, epidemic or any event beyond the control of the Organiser.
9. In the event photographs are taken pursuant to this Promotion, such photographs may be used for internal or external publication.
10. All Terms and Conditions stipulated herein shall be governed by and construed in accordance to the laws of Malaysia.
11. The Participant is reminded to read and understand these Terms and Conditions. In the event there are any terms and conditions in these Terms and Conditions that the Participant does not understand, the Participant is hereby advised to discuss further with the Organiser representative.