

ENRICH BANK CONVERSION CAMPAIGN WITH BONUS ENRICH POINTS

(Terms and Conditions)

A. Campaign Duration

1. The **Enrich Bank Conversion Campaign with Bonus Enrich Points** is organised by **Malaysia Airlines Berhad** (“MAB” or “Enrich”) with participating banks and will run from **04 October 2021 – 03 November 2021** both dates inclusive (“Campaign Period”).

B. Campaign offer

1. Subject to the Terms and Conditions herein, Enrich member who convert their credit card points during the Campaign Period and bank successfully submits the conversion to Enrich will be entitled for the following campaign offer as set up in the table below:

Campaign offer	Validity date
Additional 25% Bonus Enrich Points	04 – 06 October 2021
Additional 10% Bonus Enrich Points	07 October – 03 November 2021

2. The additional 25% and 10% Bonus Enrich Points will be awarded for every successful eligible transaction within Campaign Period.

C. Eligibility and Participation

1. Any person(s) who has fulfilled all the criteria below is eligible to participate in this Campaign (“Participant”):
 - i. Must be an Enrich Member and Enrich Account must be an active account at the time of the Conversion.
 - ii. For new members please register online at: www.enrich.malaysiaairlines.com.
 - iii. Credit cardholders of the below participating banks.
2. The mechanics of the Campaign are as follows:
 - i. Participant to contact the respective bank (s) and request to convert their credit card bank points to Enrich Points.
 - ii. The respective bank will send the request of credit card bank points conversion to Enrich Points.
 - iii. To be qualified for the promotion, the bank points must be converted and successfully processed by Enrich within the campaign period which is from **04 October 2021 – 03 November 2021**.
 - iv. Participants are allowed to make multiple conversions from any participating Banks.

- v. Allow fourteen (14) working days for the conversion request to be completed and Enrich Points to be credited into Enrich Member's Account.
- vi. The Campaign Period will end at 11.59 pm Malaysia time on 03 November 2021 irrespective if transferred outside Malaysia time.
- vii. The Participant's credit card issuing bank's terms and conditions will apply.

3. The following cardholder(s) shall be eligible to participate in this Enrich Bank Bonus Conversion Campaign with Bonus Enrich Points ("Campaign"):

- **Participating Banks**

No	Banks	Card type	Minimum Points Conversion
1	Affin bank/ Affin Bank Islamic	Affin World Mastercard	6,000 AFFIN Rewards Points
		Other Affin Credit Cards <i>*Affin Bank Credit Card / Affin Islamic Credit Card-i issuing Affin Rewards Points only</i>	12,000 AFFIN Rewards Points
2	Alliance Bank	All Alliance Bank Credit Card	6,000 Alliance Timeless Bonus points
3	Ambank/ Ambank Islamic	AmBank/ AmBank Islamic World Mastercard	10,000 AmBank Rewards Points
		AmBank/ AmBank Islamic Visa Infinite	12,000 AmBank Rewards Points
		AmBank/ AmBank Islamic Visa Signature	
		AmBank/ AmBank Islamic Platinum Card-i	
		AmBank/ AmBank Islamic Gold Card-i	15,000 AmBank Rewards Points
4	American Express (AMEX)	For more information on The Platinum Card details please refer at https://www.malaysiaairlines.com/my/en/enrich/earn-Points/financial-services/credit-change-cards/american-express.html	
5	Bank Islam	Bank Islam Credit Card -i	10,000 TruPoints
6	Bank Simpanan Nasional (BSN)	All Credit Cards except AIAFAM Credit Card and Visa Cashback Credit Card	10,000 Happy Points
7	CIMB Enrich Cobrand	CIMB Enrich Platinum Credit Card	1,000 Bonus Miles
		CIMB Enrich World Credit Card	
		CIMB Enrich World Elite Credit Card	
	CIMB	CIMB World MasterCard Credit Card	10,000 Bonus Points
		CIMB Visa Signature Credit Card	
		CIMB Preferred Visa Infinite Credit Card	
		CIMB Visa Infinite Credit Card	
		CIMB Platinum Credit Card	
	CIMB e-Credit Card		
	CIMB Islamic Bank Platinum Credit Card		
	CIMB Debit	CIMB Debit Card	10,000 Bonus Points

8	Hong Leong Bank	Hong Leong Credit Card – Redeem via Fax/Mail/Hong Leong Contact Centre	10,300 Hong Leong Reward Points
		Hong Leong Credit Card – Redeem via Self Service Channels: Self Service Phone Banking (IVR) and Hong Leong Connect	10,000 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>	
9	Hong Leong Premier	Local spend: RM 2.8 = 1 Enrich Points	
		Overseas spend: RM 1.8 = 1 Enrich Points	
		<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>	
10	HSBC	Premier Travel	10,000 HSBC Air Points
		Premier World	13,000 HSBC Reward Points
		All other cards	18,000 HSBC Reward Points
11	Maybank	All Visa Infinite & Visa Infinite Diamante Cards	5,000 TreatsPoints
		Maybank 2 Cards Reserve American Express	
		World Mastercard	6,000 TreatsPoints
		World Mastercard Ikhwan	
Normal Visa, MasterCard and American Express Credit Cards	10,000 TreatsPoints		
12	Public Bank	PB Visa Signature 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	
PB World Mastercard Credit Card	8,500 Air Points		
13	RHB	Premier Visa Infinite	6,000 bank points
		Visa Infinite	8,000 bank points
		Rewards Card	11,000 bank points
14	Standard Chartered	Visa Infinite Cards	7,000 SCB Reward Points
		WorldPoints Cards	2,000 SCB WorldPoints
		Other 360 Points Cards	46,000 SCB Reward Points
15	UOB	UOB Visa Infinite Metal Card	4,500 UNIRinggit Reward Points
		UOB Visa Infinite Card	8,000 UNIRinggit Reward Points
		UOB PRVI Miles Card	10,500 UNIRinggit Reward Points
		UOB Lady's Card	
UOB Preferred Platinum Card			

16	Bank Danamon	Danamon American Express Card	30,000 D-Point
		Mastercard Platinum	15,000 D-Point
		Visa Platinum	
		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			

*normal earning for above minimum points conversion is 1,000 Enrich Points unless stated otherwise.

4. Offers illustration

i. **25% Bonus Enrich Points**

Member will receive additional 25% Bonus Enrich Points from the total Enrich Points conversion. Below is the earning illustration:

Date conversion	Minimum Point Conversion	Normal Conversion	Bonus Enrich Points	Total Enrich Points Received
04 – 06 October 2021	1,000 Enrich Points	1,000 Enrich Points	25% (250 Enrich Points)	1,250 Enrich Points

ii. **10% Bonus Enrich Points**

Member will receive additional 10% Bonus Enrich Points from the total Enrich Points conversion. Below is the earning illustration:

Date	Minimum Point Conversion	Normal Conversion	Bonus Enrich Points	Total Enrich Points Received
07 October – 03 November 2021	1,000 Enrich Points	1,000 Enrich Points	10% (100 Enrich Points)	1,100 Enrich Points

5. CIMB Enrich Cobrand card

Special for CIMB Cobrand cardholder, get additional 1,000 Bonus Enrich Points with min. conversion of 20,000 CIMB Bonus Miles as follows:

Campaign Period	Campaign Offer	CIMB Cobrand Additional Offer
04 – 06 Oct. 2021	25% Bonus Enrich Points	Get additional 1,000 Bonus Enrich Points with min. conversion of 20,000 CIMB Bonus Miles

- i. Below is the earning illustration:

Date	Minimum Point Conversion	Normal Conversion	Bonus Enrich Points	CIMB Cobrand Bonus	Total Enrich Points Received
04– 06 October 2021	20,000 Enrich Points	20,000 Enrich Points	25% (5,000 Enrich Points)	1,000 Enrich Points	26,000 Enrich Points

- ii. The 1,000 Bonus Enrich Points will be awarded on a first come first serve basis to the first 200 CIMB Enrich Credit Cardholders (“Cardholder(s)”) who redeem a minimum of 20,000 CIMB Bonus Miles during Campaign Period from 04 – 06 October 2021.
- iii. The Bonus Enrich Points will be credited into the Cardholder’s Enrich account based on the Cardholder’s Enrich ID that is registered with CIMB Bank within twelve (12) weeks after Campaign Period ends (“Fulfillment Period”) and will be reflected in the Cardholder’s Enrich account statement. The Cardholders are able to check their Enrich account statement online by logging onto Enrich Online. The Cardholders should notify CIMB Bank within four (4) weeks from the Fulfillment Period if they are not able to view the Bonus Enrich Points inside their Enrich account statement. If the Cardholder do not notify CIMB Bank within the Specified Period, the Bonus Enrich Points will be considered as successfully credited.
- iv. The Bonus Enrich Points will be capped at 1,000 Enrich Points per Cardholder and 200,000 Enrich Points throughout the Campaign Period.

D. General Terms

- Bank Points converted to Enrich Points made prior to this Enrich Bank Bonus Conversion Campaign will not be eligible for the additional 25% and 10% Bonus Enrich Points subject to the Terms and Conditions. No appeals will be entertained.
- The Converted Enrich Points are non-refundable or reversable and cannot be exchanged for cash in part or full. No appeals will be entertained.
- The converted Enrich Points is valid for 03 (three) years from month/year the Points are received into the Enrich member’s account.
- Any Enrich Points not received from the bank conversion within the Campaign period (**04 October 2021 – 03 November 2021**) will not be eligible for the additional 25% and 10% bonus Points. Member is required to contact the bank if the converted Enrich Points are not received in their Enrich account within the Campaign period. Enrich will not be liable for any unsuccessful transaction or if the converted bank points are not received into the Enrich account within the campaign period.

5. The Bonus Enrich Points under this Campaign will not contribute towards the accumulation of Elite Points required to qualify or maintain Enrich Elite tier status.
6. Enrich shall not be held responsible for any delays caused by inaccurate submission of the details by Enrich Member.
7. Enrich reserves the right at its sole discretion to deduct or change any Points redeemed from the Enrich Members account for the purpose of correcting any errors or inaccuracies in the Conversion.
8. All transportation, accommodation, personal costs and/or any other costs and/or related expenses that are incurred to attend/participate in this Campaign and to redeem the Enrich Points are the sole responsibility of the Participants.
9. MAB reserves the right to use, reproduce, edit and distribute materials submitted for this Campaign for publication and/or display in any media format and any media channels without obtaining further prior permission and payment of any fees or royalty to the Participant.
10. MAB reserves the right to use the participant's name, images, comments, materials relating to this Campaign and the results of this Campaign for the purpose of any announcement or promotional or marketing purposes in any media format and any media channels without any fee being paid. The Participant shall hold MAB free and harmless from any claims and/or liabilities whatsoever resulting from the usage or the reproduction of the submitted materials by MAB. This clause shall survive the expiration of this Campaign Period.
11. MAB, at its sole and absolute discretion, reserves the right to disqualify any Participant and revoke or forfeit any Enrich Points at any stage of the Campaign without prior notice if:
 - (a) The participant is not an eligible Participant;
 - (b) The Participant fails to fully comply with the Terms and Conditions stipulated herein;
 - (c) The Participant breaches any of the Terms and Conditions or other rules and regulations of the Campaign or violates any applicable laws or regulations;
 - (d) MAB has, at its sole discretion, any reason whatsoever to believe that such Participant has attempted to undermine the operation of the Campaign in any way whatsoever, including but not limited to fraud, cheating or deception.
12. MAB's decision on matters relating to the Campaign shall be final and absolute. No discussion, correspondence, enquiry, appeal or challenge by any of the Participants in respect of any decision of MAB shall be entertained.
13. Notwithstanding the above, MAB is entitled to replace the Enrich Points with other items of similar value at any time without any prior notice.

14. MAB, its affiliates, subsidiaries, agents, employees, representatives, retailers, distributors, dealers as well as its advertising, creative, media, digital, design and other creative agencies of MAB, shall not be liable for any loss or damage whatsoever suffered (including but not limited to loss of opportunities and any indirect or consequential losses) or personal injury suffered or sustained in connection with or arising from participation in this Campaign.
15. The Terms and Conditions of the Campaign shall be construed, governed and interpreted in accordance with the laws of Malaysia.
16. All rights and privileges herein granted to MAB are irrevocable and not subjected to rescission, restraint or injunction under any and all circumstances. Under no circumstances shall the Participant have the right to injunctive relief or to restrain or otherwise interfere with the organisation of the Campaign, the production, distribution, exhibition and/or exploitation of the Campaign and/or any product based on and/or derived from the Campaign.
17. MAB reserves the right at its absolute discretion to vary, delete or add to any of these Terms and Conditions without any prior notice.
18. These Terms and Conditions will prevail over any inconsistent terms, conditions, provisions or representations contained in any other promotional materials advertising the Contest.
19. The main language of the Terms and Conditions shall be the English language. Any translation to any other language than English shall be for convenience only. Should there be any discrepancies between the English Terms & Conditions and the translated version, the English Terms & Conditions shall prevail.
20. By virtue of an entry to the Campaign, the Participants signify their absolute and unconditional acceptance and agreement to all the Terms and Conditions stipulated herein.
21. MAB reserves the right to cancel, terminate or suspend the Campaign without any prior notice. For the avoidance of doubt, any cancellation, termination or suspension by MAB of the Campaign shall not entitle the Participants to any claim or compensation against MAB, its agents and employees for any and all losses or damages suffered or incurred by the Participants as a direct or an indirect result of the act of cancellation, termination or suspension thereof.
22. MAB will not be held responsible for any typographical errors or misprint under these Terms and Conditions.