



ENRICH BANK BONUS CONVERSION CAMPAIGN WITH BONUS ENRICH MILES

(Terms and Conditions)

A. Duration

1. The **Enrich Bank Bonus Conversion Campaign with Bonus Enrich Miles** is organised by **Malaysia Airlines Berhad** (“**MAB**” or “**Enrich**”) with participating banks and will run from **01 March 2020 – 31 March 2020**.

B. Eligibility and Participation

1. The following cardholder(s) shall be eligible to participate in this Enrich Bank Bonus Conversion Campaign with Bonus Enrich Miles (“Campaign”):

(a) Local Bank

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	American Express Card <i>*Valid for American Express Cards issued by Maybank Malaysia. *Call Membership RewardsSM Hotline at 1 800 88 9559 to convert Enrich Miles</i>	5,600 Membership Rewards Points
5	Bank Islam	Bank Islam Credit Card -i	10,000 TruPoints
6	Bank Simpanan Nasional (BSN)	All Credit Cards except AIAFAM Credit Card	12,500 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 CIMB Visa Signature Credit Card CIMB Preferred Visa Infinite Credit Card CIMB Visa Infinite Credit Card CIMB Platinum Credit Card CIMB Islamic Bank Platinum Credit Card	10,000 Bonus Points
	CIMB Debit	CIMB Debit Card	10,000 Bonus Points
8	Citibank	Citi PremierMiles	1,500 Premier Miles
		Citi Prestige	7,000 Premier Miles
		Citi Rewards	25,000 Premier Miles
		Citi Rewards Platinum	
		Citi Rewards Cold	
		Citi Rewards Silver	
		Citi Rewards Clear	
		Citi Rewards Choice	
		CitiBusiness (<i>personal underwriting</i>)	
9	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>	
10	HSBC	Premier Travel	10,000 HSBC Air Miles
		Premier World	13,000 HSBC Reward Points
		All other cards	18,000 HSBC Reward Points
11	Maybank	All Visa Infinite & Visa Infinite Diamante Cards Maybank 2 Cards Reserve American Express	5,000 TreatsPoints
		World Mastercard	6,000 TreatsPoints
		World Mastercard Ikhwan	
		Normal Visa, MasterCard and American Express Credit Cards	10,000 TreatsPoints
12	Maybank American Express	American Express Platinum Charge Card (The Platinum Card)	5,000 Membership Rewards Points
13	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 Miles

14	RHB	Premier Visa Infinite	6,000 bank points
		Visa Infinite	8,000 bank points
		Platinum Card	11,000 bank points
15	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
16	UOB	UOB Visa Infinite Metal	4,500 UNIRinggit Reward Points
		UOB Visa Privilege Banking Infinite and Visa Infinite	7,500 UNIRinggit Reward Points
		Other UOB Cards	10,500 UNIRinggit Reward Points

*normal earning for above minimum points conversion is 1,000 Enrich Miles

(b) Foreign Banks

No	Bank	Card type	Minimum Points Conversion
1	American Express	For more information on The Platinum Card details please refer at https://www.malaysiaairlines.com/my/en/enrich/earn-miles/financial-services/credit-change-cards/american-express.html	
2	Bank Danamon	Danamon American Express Card	30,000 Reward Points
		Danamon Manchester United Classic (Mastercard & Visa)	18,000 Reward Points
		Danamon Manchester United Platinum (Mastercard & Visa)	
		Danamon Mastercard Platinum	15,000 Reward Points
		Danamon Visa Platinum	
		Danamon World Card	12,000 Reward Points
		Danamon Visa Infinite	
		Danamon World Elite	10,000 Reward Points
		* For more information, please call PT Bank Danamon Indonesia, Tbk, at 1-500-090 * Valid for cardholders in Indonesia	
3	Maybank Indonesia	Visa Infinite Credit Card	1,000 TreatsPoints
		Platinum Credit Card	
4	Maybank Philippines	Platinum Credit Card	5,000 TreatsPoints
		Gold credit card	8,000 TreatsPoints
		Manchester United credit card	
		Classic Credit Card	11,000 TreatsPoints
5	Maybank Singapore	All Credit Cards	3,500 TreatsPoints
6	St. George	All St. George credit card * Valid for cardholders in Australia	2,000 Amplify Points

7	Westpac	All Altitude Rewards credit cards <i>* Valid for cardholders in Australia</i>	3,000 Altitude Points
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**normal earning for above minimum points conversion is 1,000 Enrich Miles*

2. Any person(s) who has fulfilled all the criteria below is eligible to participate in this Campaign ("Participant"):
 - a. Must be an Enrich Member and Enrich Account must be an active account at the time of the Conversion.
 - b. For new members please register online at: <https://www.malaysiaairlines.com/enrich-portal/user-registration.html>
 - c. Credit cardholders of the above participating banks.

3. The mechanics of the Campaign are as follows:
 - a. Participant to contact the respective bank (s) and request to convert their credit card bank points to Enrich Miles.
 - b. The respective bank will send the credit card bank points conversion request to Enrich Miles by system file transfer.
 - c. To be qualified for the promotion, the bank points must be converted within the campaign period which is from **01 March 2020 – 31 March 2020**.
 - d. Allow 14 working days for the transfer transaction request to be completed and Enrich Miles to be credited into Enrich Member's Account.
 - e. The Campaign Period will end at 11.59 pm Malaysia time on 31 March 2020 irrespective if transferred outside Malaysia time.
 - f. The Participant's credit card issuing bank's terms and conditions will apply.

4. All participating banks

1. Member will receive 10% additional Bonus Enrich Miles from the total Enrich Miles received from the credit card bank points conversion. Below is the earning illustration:

Bank	Minimum Point Conversion	Normal Conversion	Bonus Enrich Miles	Total Enrich Miles Received
Bank A	1,000 Enrich Miles	1,000 Enrich Miles	10% (100 Enrich Miles)	1,100 Enrich Miles

C. General Terms

1. Bank Points converted to Enrich Miles made prior to this Enrich Bank Bonus Conversion Campaign will not be eligible for the 10% additional Bonus Enrich Miles.
No appeals will be entertained.



2. The Converted Enrich Miles are non-refundable and cannot be exchanged for cash in part or full. No appeals will be entertained.
3. The converted Enrich miles is valid for 03 years from the date the miles are received into the member's account.
4. The additional 10% Enrich Bonus Miles is valid for 01 year only from the date the miles are received into the member's account.
5. Any Enrich miles not received from the bank conversion within the Campaign period will not be eligible for the 10% bonus miles. Member is required to contact the bank if the converted Enrich miles are not received in their Enrich account within the Campaign period.
6. The Bonus Enrich Miles under this Campaign will not contribute towards the accumulation of Elite Miles required to qualify or maintain Enrich Elite tier status for 2020.
7. Enrich shall not be held responsible for any delays caused by inaccurate submission of the details by Enrich Member.
8. Enrich reserves the right at its sole discretion to deduct or change any Miles redeemed from the Enrich Members for the purpose of correcting any errors or inaccuracies in the Conversion.
9. 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 Miles are the sole responsibility of the Participants.
10. 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.
11. 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.
12. MAB, at its sole and absolute discretion, reserves the right to disqualify any Participant and revoke or forfeit any Enrich Miles 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.
13. 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.
14. Notwithstanding the above, MAB is entitled to replace the Enrich Miles with other items of similar value at any time without any prior notice.
15. 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.
16. The Terms and Conditions of the Campaign shall be construed, governed and interpreted in accordance with the laws of Malaysia.
17. 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.
18. MAB reserves the right at its absolute discretion to vary, delete or add to any of these Terms and Conditions without any prior notice.
19. These Terms and Conditions will prevail over any inconsistent terms, conditions, provisions or representations contained in any other promotional materials advertising the Contest.
20. 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.



21. 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.

22. 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.

23. MAB will not be held responsible for any typographical errors or misprint under these Terms and Conditions.