

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 **15 February until 14 March 2023** both dates inclusive ("Campaign Period").

B. Campaign offer

1. Subject to the Terms and Conditions herein, Enrich members who convert their credit card points from the respective banks during the Campaign Period with the converted Enrich Points successfully received into the Enrich account, will be entitled for the following respective Bonus Enrich Points campaign offer:

Campaign offer	Validity date
Additional 20% Bonus Enrich Points	15 February – 17 February 2023
Additional 10% Bonus Enrich Points	18 February – 14 March 2023

2. The Bonus Enrich Points will be awarded only for every successful eligible bank conversion transacted and received into the Enrich Membership account within the Campaign Period.
3. The Conversion is strictly for Enrich Members who hold Credit cards with the respective participating banks or financial institutions participating in this campaign.
4. Bank Points conversion must be of the same bank cardholder name to the same Enrich member name with Enrich. Enrich members cannot convert bank Points to be received by other Enrich Members.
5. Enrich member(s) will be disqualified from this Bonus Enrich Points Campaign offer without any appeal if verified and deemed as an invalid conversion processed to other Enrich member(s) name.

C. Eligibility and Participation

1. Any person(s) who has fulfilled all the criterias below is eligible to participate in this Campaign ("Participant"):
 - i. Must be an Enrich Member and the Enrich Account must be an active account at time of the Conversion.
 - ii. For new members please register online at: <https://enrich.malaysiaairlines.com/signup> .
 - iii. Credit cardholders of only the participating banks stated below.
 - iv. The Conversion is strictly for Enrich Members who hold Credit cards with the respective participating banks or financial institutions participating in this campaign.

- v. Bank Points conversion must be of the same bank cardholder name to the same member name with Enrich.
- vi. Enrich members cannot convert bank Points to be received by other Enrich Members. Enrich member(s) will be disqualified from this Campaign Contest without any appeal if verified and deemed that an invalid bank point conversion has been processed in other Enrich Member(s) name.

2. The mechanics of the Campaign are as follows:

- i. Enrich Member is 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 qualify for this promotion, the bank points must be converted, successfully processed, and received into the Enrich Member account within the campaign period which, is from **15 Feb until 14 March 2023**.
- iv. If Enrich points are not received upon the transaction done with the respective banks, the Enrich member must contact the bank concerned to verify further. Enrich will not assume liability for any delays by their banks should the Enrich Points are not received within the Campaign period.
- v. Participants can request for multiple conversions from any participating Banks stated in this Campaign.
- vi. Allow fourteen (14) working days for the conversion request to be processed and Enrich Points to be credited into Enrich Member's Account.
- vii. Conversion of bank points not received into an Enrich account within the Campaign period will be deemed as an unsuccessful transaction and Enrich members will not be eligible for bonus points or chance to win the hotel voucher prize. The Enrich member shall contact the bank concerned for any unsuccessful transaction.
- viii. The Campaign Period will end at 11.59 pm Malaysia time on 14 March 2023 irrespective if transferred outside Malaysia time.
- ix. 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 INVIKTA Credit Card/Credit Card-i & 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	10,000 Alliance Timeless Bonus points
3	Ambank/ Ambank Islamic	AmBank/ AmBank Islamic Gold Card-i	15,000 AmBank Rewards Points
		AmBank SIGNATURE Priority Bank The Metal Visa Infinite	12,000 AmBank Rewards Points
		AmBank/ AmBank Islamic Visa Signature Card-i	
		AmBank/ AmBank Islamic Platinum Card-i	
		AmBank SIGNATURE Priority Bank Visa Infinite	10,000 AmBank Rewards Points
		AmBank/ AmBank Islamic World Mastercard	
		AmBank/ AmBank Islamic Visa Infinite	
4	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>	7,500 Membership Rewards Points
5	Bank Islam	Bank Islam Credit Card -i	15,000 TruPoints
6	Bank Simpanan Nasional (BSN)	All Credit Cards except AIAFAM Credit Card and Visa Cashback Credit Card	10,000 Happy Points
7	CIMB	CIMB Preferred Visa Infinite Credit Card	10,000 CIMB Bonus 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	
	CIMB Debit	CIMB Debit Card	10,000 CIMB 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 Point	
		Overseas spend: RM 1.8 = 1 Enrich Point	
		<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 Reward Points
		Premier World	15,000 HSBC Reward Points
		All other cards	21,000 HSBC Reward Points
11	Maybank	All Visa Infinite & Visa Infinite Diamante Cards Visa Infinite Manchester Card Visa Infinite (Conventional & Ikhwan)	7,000 TreatsPoints
		Maybank 2 Cards Reserve American Express	
		World Mastercard	8,000 TreatsPoints
		World Mastercard Ikhwan	
		American Express @ Platinum Credit Cards (Green & Gold)	7,500 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 Miles
13	RHB	Premier Visa Infinite	6,000 bank points
		Visa Infinite	8,000 bank points
		Platinum 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	United Overseas Bank	UOB Visa Infinite Metal Card	4,500 UNIRinggit Reward Points
		UOB Visa Infinite Card	9,000 UNIRinggit Reward Points
		UOB PRVI Miles Card	11,500 UNIRinggit Reward Points
		UOB Lady's Card	
		UOB Preferred Platinum Card	
This promotion is available for Citi-branded cardholders, subject to eligibility.			
16	Bank Danamon	Danamon American Express Card	30,000 D-Point
		Mastercard Platinum	15,000 D-Point
		Visa Platinum	
		Danamon Grab	
		Danamon JCB Precious	
		Mastercard World	
		Visa Infinite	
		Mastercard World Elite	
		<i>* For more information, please call PT Bank Danamon Indonesia, Tbk, at 1-500-090</i> <i>* Valid for cardholders in Indonesia</i>	

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

4. Offers illustration

Upon successful conversion, Member will receive additional Bonus Enrich Points from the Enrich Points bank conversion. Below is the earning illustration:

Date	Minimum Point Conversion	Normal Conversion	Bonus Enrich Points	Total Enrich Points Received
15 Feb – 17 Feb 2023	1,000 Enrich Points	1,000 Enrich Points	20% (200 Enrich Points)	1,200 Enrich Points
18 Feb – 14 March 2023	1,000 Enrich Points	1,000 Enrich Points	10% (100 Enrich Points)	1,100 Enrich Points

D. General Terms

1. The Conversion is strictly for Enrich Members who hold Credit cards with the respective participating banks or financial institutions participating in this campaign.
2. Bank Points conversion must be of the same bank cardholder name to the same Enrich member name with Enrich. Enrich members cannot convert bank Points to be received by other Enrich Members.
3. Enrich member(s) will be disqualified from this Bonus Enrich Points Campaign without any appeal if verified and deemed to be an invalid conversion processed to other Enrich member(s) name.
4. Bank Points converted to Enrich Points made prior to this Enrich Bank Bonus Conversion Campaign will not be eligible for the additional Bonus Enrich Points subject to the Terms and Conditions. No appeals will be entertained.
5. The Converted Enrich Points are non-refundable or reversable and cannot be exchanged for cash in part or full. No appeals will be entertained.
6. The converted Enrich Points is valid for 03 (three) years from month/year the Points are received into the Enrich member's account.
7. Any Enrich Points not received from the bank conversion within the Campaign period **(15 February until 14 March 2023)** will not be eligible for the additional 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.
8. 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.

9. Enrich accepts no liability for the disclosure of the Account identification to any third party, whether intentionally or otherwise. Enrich reserves the right to suspend or protect and Account from being accessed if Enrich has reasonable grounds to believe that the security of an Account has been breached or is at the risk of exposure. Enrich member shall be responsible for maintaining the security of the account and maintaining settings that reflect member preferences.
10. Enrich shall not be held responsible for any delays caused by inaccurate submission of the details by Enrich Member.
11. 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.
12. 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.
13. 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.
14. 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.
15. 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.

16. 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.
17. Notwithstanding the above, MAB is entitled to replace the Enrich Points with other items of similar value at any time without any prior notice.
18. 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.
19. The Terms and Conditions of the Campaign shall be construed, governed and interpreted in accordance with the laws of Malaysia.
20. 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.
21. MAB reserves the right at its absolute discretion to vary, delete or add to any of these Terms and Conditions without any prior notice.
22. These Terms and Conditions will prevail over any inconsistent terms, conditions, provisions, or representations contained in any other promotional materials advertising the Contest.
23. 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.
24. 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.
25. 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.

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