



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”) and will run from **01 July 2019 – 31 July 2019**.

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	Bank	Card type	Minimum Points Conversion
1	Affin bank	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 Timeless Bonus points
3	Ambank/ Ambank Islamic	AmBank World Mastercard / AmBank Visa Infinite	7,000 AmBonus Points
		AmBank Visa Signature / AmBank Platinum Mastercard / AmBank Visa Platinum	7,500 AmBonus Points
		AmBank Gold Mastercard / AmBank Visa Gold	10,000 AmBonus Points
4	Bank Islam	Bank Islam Credit Card -i	10,000 TruPoints
5	Bank Simpanan Nasional (BSN)	All Credit Cards except AIAFAM Credit Card	12,500 Happy Points
6	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 Islamic Bank Platinum Credit Card			
7	CIMB Enrich Cobrand Card	CIMB Enrich World Elite	1,000 Bonus Miles
		CIMB Enrich World	
		CIMB Enrich Platinum	

8	Hong Leong Bank	All Hong Leong Credit Cards <i>*except for Hong Leong Visa Infinite, Hong Leong Infinite P Credit Card, Hong Leong Infinite Doctor's Edition Credit Card)</i>	10,000 Hong Leong Reward Points
9	HSBC	Premier Travel	10,000 HSBC Air Miles
		All other cards	10,500 HSBC Reward Points
10	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		
11	Maybank American Express Cards	American Express Platinum Charge Card (The Platinum Card)	5,000 Membership Rewards Points
		Other American Express credit and charge cards	5,600 Membership Rewards Points
12	Public Bank	PB Visa Infinite Credit Card	7,000 VIP Points
		PB Visa Signature Credit Card	
		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	6,000 VIP Points		
13	RHB	Premier Visa Infinite	6,000 RHB Reward Points
		Visa Infinite	8,000 RHB Reward Points
		Others	11,000 RHB Reward Points
14	Standard Chartered	Visa Infinite Cards	7,000 SCB points
		WorldMiles Cards	2,000 SCB WorldMiles
		Other 360 Points Cards	46,000 SCB points
15	UOB	UOB Visa Infinite Metal	4,500 UNIRM
		UOB Privilege Banking Visa Infinite and Visa Infinite	7,500 UNIRM
		Other UOB Cards	8,500 UNIRM

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

(b) Foreign Banks

No	Bank	Card type	Minimum Points Conversion
1	Barclaycard US	Barclays Arrival® Premier World Elite Mastercard®	1,400 Arrival Premier Miles
2	Bank Danamon	Danamon Manchester United Danamon Platinum Danamon World Card Danamon Infinite Danamon World Elite	15,000 Dpoints
3	Cathay United	All eligible Cathay United Bank cards that earn Rewards Points, including but not limited to: - World Card - Titanium Business Card - Platinum Card For more eligible cards, you may refer to https://www.cathaybk.com.tw/cathaybk/personal/credit-card/cards/ for more information.	7,500 Cathay United Bank Reward Points
4	Doha Bank	Please visit Doha Bank Website at http://dohabank.qa/personal/cards	1,000 Doha Miles
5	Industrial and Commercial Bank of China Peony Card Center (ICBC)	You must have an eligible bank card (credit card or debit card) with ICBC that accrue ICBC Points for redemption. Non-eligible cards such as: – ICBC airlines Co-brand Card – American Express Centurion Card – ICBC Easy Loan Credit Card – Corporate Cards cannot accumulate ICBC Points. You must log on the ICBC e-Life App and transfer your ICBC Points using “I Enjoy Miles”. To view all ICBC cards, visit https://mybank.icbc.com.cn/icbc/newperbank/perbank3/frame/frame_index.jsp	70,000 ICBC Points
6	KEB Hana Bank	All eligible Hana Cards that earn Hana Money, including but not limited to: - Hana Members 1Q Play1 Card - Hana Members Mega Debit Card - Club Premier Travel Card - Club Premier Hotel Cards	18,000 Hana Money

		For more eligible cards, you may refer to https://www.hanacard.co.kr/ for more information.	
7	Maybank Indonesia	<ul style="list-style-type: none"> Visa Infinite Credit Card Platinum Credit Card 	1,000 TreatsPoints
8	Maybank Philippines	Visa Infinite credit card	4,000 TreatsPoints
		Platinum Credit Card	5,000 TreatsPoints
		Gold credit card	8,000 TreatsPoints
		Manchester United credit card	8,000 TreatsPoints
		Classic Credit Card	11,000 TreatsPoints
9	Maybank Singapore	All Credit Cards	3,500 TreatsPoints
10	NCB	All Visa Credit Card holders.	5,600 Lak Points
		All MasterCard Credit Card holders.	
		All Prepaid Cards holders	
11	Ping An Wanlitong	Please visit Wanlitong website at https://www.yqb.com/ for more information	50,000 Wanlitong Points
12	Westpac	All Altitude Rewards credit cards	30,000 Altitude Points

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

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

3. The mechanics of the Campaign are as follows:
 - a. Participant to contact the respective bank (s) and request to convert the credit card bank points to Enrich Miles.
 - b. The respective bank will send the credit card bank points conversion request to Enrich Miles.
 - c. To be qualified for the promo, the bank points must be converted within the campaign period which is from **01 July 2019 – 31 July 2019**.
 - d. Allow 14 working days from the request of transfer for the transaction to be completed and Enrich Miles to be credited into Enrich Member's Account.
 - e. The Participant credit card issuer'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

5. CIMB Enrich Cobrand Card

a. Member will receive up to 20% additional Bonus Enrich Miles from the total Enrich Miles received from the credit card bank points conversion.

- i. For conversion of 1,000 to 29,999 Enrich Miles, Member will be eligible for 10% Bonus Enrich Miles.
- ii. For conversion of above 30,000 Enrich Miles, Member will be eligible for 20% Bonus Enrich Miles

b. Below is the earning illustration:

Bank	Enrich Miles Conversion	Normal Conversion	Bonus Enrich Miles	Total Enrich Miles Received
CIMB Enrich Cobrand Card	12,000 Enrich Miles	12,000 Enrich Miles	10% = 1,200 Enrich Miles	13,200 Enrich Miles
	35,000 Enrich Miles	35,000 Enrich Miles	20% = 7,000 Enrich Miles	47,000 Enrich Miles

6. The following shall be the incentives for Member who convert a minimum Enrich Miles of 1,500,000 Enrich Miles excluding the bonus Miles. The 'Bonus Enrich Miles' awarded upon converting the minimum bank points will NOT go towards the 'Threshold' required to receive the 'Reward':

Bank	Qualifier	Threshold	Reward
All participating bank	Threshold incentive	Convert minimum 1,500,000 Enrich Miles excluding Bonus Miles	Enrich Gold membership or 50,000 Elite Miles for existing Gold or Platinum members

a. To be qualified for the incentives, the conversion can be from a combination of several banks that will total up minimum to 1,500,000 Enrich Miles as stated in the threshold in above table.

- i. The qualified member must convert a minimum Enrich Miles of 1,500,000 excluding the Bonus Miles within the campaign period.
- ii. Campaign period: 01 July 2019 – 31 July 2019.
- iii. The tier status upgrade to Gold membership is strictly subject to the minimum 1,500,000 excluding Bonus Miles bank points converted to Enrich miles.
- iv. For existing Enrich Gold or Platinum members, they will receive a credit of 50,000 Elite Miles on converting a minimum of 1,500,000 Enrich miles into their Enrich account.



- v. All qualified Members will be notified through email within 30 days after the end of the Campaign Period.
- vi. The Enrich Gold card will be valid from 1 August 2019 till 31 March 2020.
- vii. Enrich decision on the qualified member from the transaction records received by Enrich shall be final and conclusive. No appeals shall be entertained.
- viii. The Gold card membership offered is non-transferable and only valid for the respective qualified Enrich personal card holder.
- ix. The current Enrich redeemable miles balance cannot be combined with this conversion requirement under this Campaign for the tier status upgrade. (eg. top up).
- x. The cut off time for the Campaign Period will be at 11.59pm on 31 July 2019.

C. General Terms

1. 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.
2. 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.
3. 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.
4. 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) Entries are incomplete;
 - (d) The Participant breaches any of the Terms and Conditions or other rules and regulations of the Campaign or violates any applicable laws or regulations;
 - (e) 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.

5. 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.
6. Notwithstanding the above, MAB is entitled to replace the Enrich Miles with other items of similar value at any time without any prior notice.
7. 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.
8. The Terms and Conditions of the Campaign shall be construed, governed and interpreted in accordance with the laws of Malaysia.
9. 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.
10. MAB reserves the right at its absolute discretion to vary, delete or add to any of these Terms and Conditions without any prior notice.
11. These Terms and Conditions will prevail over any inconsistent terms, conditions, provisions or representations contained in any other promotional materials advertising the Contest.
12. 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.
13. 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.
14. 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.

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