

## ENRICH BANK CONVERSION PROMOTION WITH BONUS ENRICH POINTS

### Terms and Conditions

#### 1. Organiser

The Enrich Bank Points Conversion Promotion with Bonus Enrich Points (“Promotion”) is organised by Enrich by Malaysia Airlines Berhad (“Organiser”) in collaboration with Participating Bank Partners (“Participating Banks”).

#### 2. Promotion Period

Campaign Date	Promotion Offer
7 February – 17 March 2026	10% Bonus Enrich Points

Conversion activity date must be successfully completed within the Promotion Period to be eligible for Offer Rewards.

#### 3. Eligibility

- Open to all Enrich members with an active Enrich account.
- Enrich members must hold eligible credit cards issued by the Participating Banks.
- Points conversion must be done using the same legal name on both the Enrich account and the credit card.

#### 4. Participating Banks

The Promotion is valid with credit cards from selected banks in Malaysia and Indonesia including, but not limited to:

Banks	Card Type	Minimum Points Conversion
Bank Simpanan Nasional (BSN)	All BSN Credit Cards except BSN-AIAFAM Visa Platinum Credit Card, BSN Visa Cash Back CreditCard and BSN Visa Corporate Card-i	10,000 Happy Points

#### 5. Offer Rewards

##### 10% Bonus Enrich Points

- Valid for conversions between 7 February 2026 – 17 March 2026
- Points breakdown:
  - 1X Base Points from the transaction
  - 10% Bonus Points awarded as part of the promotion
- Example: Convert to 1,000 Enrich Points → earn 1,000 Base + 100 Bonus = 1,100 Enrich Points total

## 6. Offer Fulfilment

- Enrich Points (Base Points + Bonus Points) will be credited to the Member’s account within 14 working days after the bank submits the conversion.
- Conversions are non-reversible once submitted.
- In the event of processing delays, Enrich members are advised to contact their issuing bank.

## 7. Points Validity

- Base Points: Valid for 3 years from the date of crediting.
- Bonus Points: Valid for 1 year from the date of crediting.
- Enrich Points are subject to the Enrich Programme Terms and Conditions.

## 8. Inclusions

- Points must be converted during the Promotion Period as stipulated in Clause (2) and must be submitted with the correct and valid Enrich Membership ID (“Enrich ID”).
- Capped to 3,000,000 Enrich Points per day and per member
- Both Base Points and Bonus Points shall be credited to the respective Enrich ID provided at the point of conversion.
- Any request for clawback, reversal, correction, or re-crediting, a member shall liaise with the respective bank partners for verification before submitting it to Enrich and will be processed for fulfilment within 14 working days.

## 9. Exclusions

- Any request for clawback, reversal, correction, or re-crediting arising from a mismatch between the Enrich ID and the cardholder’s name shall not be entertained.
- Requests to amend or correct an Enrich ID shall only be considered where the incorrect Enrich ID differs by a minimum of three (3) digits from the originally submitted Enrich ID.
- Illustrative Scenarios:

Scenario 1 (Not Entertained):	Cardholder: Nabihah Original Enrich ID: MH123456789 Requested Change To: MH987654321
Scenario 2 (Entertained):	Cardholder: Nabihah Original Enrich ID: MH123456789 Requested Change To: MH123456987

- Any Points Activity Date received after 17 March 2026 shall be excluded from the Promotion.
- Any points conversion made using an incorrect Enrich ID shall be deemed final. The Bank and its partners shall not be responsible or liable for any points credited as a result of member error, and no correction, reversal, or re-crediting shall be permitted.
- Any conversion made using an incorrect Enrich ID is final. The Bank and its partners shall not be liable for points credited due to member error, and no correction, reversal, or re-crediting will be allowed.
- Points conversions originating from non-participating cards or banks, as stated in Clause (4), shall be excluded from the Promotion.

## 10. Other Applicable Terms

- The [Enrich Programme Terms and Conditions](#) apply.
- The respective Participating Bank terms and conditions apply.
- The [General Terms and Conditions for Enrich Promotions](#) shall also apply.
- These Promotion Terms and Conditions shall prevail in the event of any inconsistency with other promotional or marketing materials.

## 11. Contact Information

For any questions or issues related to this Promotion:

- Visit: <https://enrich.malaysiaairlines.com>
- Call Malaysia Airlines Global Contact Centre:
  - Within Malaysia: 1 300 88 3000
  - Outside Malaysia: +603 7843 3000
- For points crediting issues, please contact your issuing bank directly.