



## 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 Offers
<b>4 February – 6 February 2026</b>	<b>20% Bonus Enrich Points</b>
<b>7 February – 17 March 2026</b>	<b>10% Bonus Enrich Points</b>

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
Affin Bank/ Affin Bank Islamic	AFFIN INVICTA™ Credit Card/-i AFFIN DIVENTIUM Credit Card/-i	8,000 AFFIN Rewards Points
	AFFIN World Mastercard/-i AFFIN UKM Alumni Premier World/-i	15,000 AFFIN Rewards Points
	Other AFFIN Credit Cards	20,000 AFFIN Rewards Points



Banks	Card Type	Minimum Points Conversion
Alliance Bank	All Alliance Bank Credit Card	75,000 Three-year Bonus Points
AmBank/ AmBank Islamic	AmBank/ AmBank Islamic Visa Signature Card-i	15,000 AmBank Rewards Points
	AmBank/ AmBank Islamic Platinum Card-i	
	AmBank/ AmBank Islamic Gold Card-i	
	AmBank/ AmBank Islamic World Mastercard	12,000 AmBank Rewards Points
	AmBank SIGNATURE Priority Banking Visa Infinite	10,000 AmBank Rewards Points
	AmBank SIGNATURE Priority Banking The Metal Visa Infinite	
	AmBank/ AmBank Islamic Visa Infinite	
Bank Islam	Bank Islam Mastercard Credit Card -i	16,000 TruPoints
Bank Rakyat	Bank Rakyat Muslimah Credit Card-i	5,500 Rakyat Reward Points
	Bank Rakyat Gold Credit Card-i	
	Bank Rakyat Platinum Credit Card-i	
	Bank Rakyat Explorer Credit Card-i	
	Bank Rakyat Xclusive Explorer Credit Card-i	
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
CIMB	CIMB Preferred Visa Infinite Credit Card	62,500 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	
Hong Leong Bank	Hong Leong Credit Card – Redeem via Mail/Hong Leong Contact Centre	28,800 Hong Leong Reward Points
	Hong Leong Credit Card – Redeem via Self Service Channels: Self Service Phone Banking (IVR) and Hong Leong Connect	24,000 Hong Leong Reward Points
	* 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)	
	For more information, please contact Hong Leong Contact Centre Number at (603) 7626 8899	
HSBC	Premier Travel	10,000 Air Miles



Banks	Card Type	Minimum Points Conversion
	Premier World	15,000 Air Miles
	All other cards	21,000 Air Miles
Maybank	Visa Infinite Cards (Conventional & Islamic) Visa Infinite Manchester United Visa Infinite Diamanté Mercedes-Benz Card Maybank 2 Cards Premier (American Express® Reserve & Visa Infinite Credit Cards) World Elite Mastercard® Card (Conventional & Islamic)	12,500 TreatsPoints = 1,000 Enrich Points
	American Express® Platinum Credit Card American Express® Charge Card American Express® Gold Charge Card	12,500 Membership Rewards™ points
	American Express® Platinum Charge Card	7,000 Membership Rewards™ points
	All other Maybank Classic/ Gold/ Platinum/ Visa Signature Credit Cards not listed above (Conventional & Islamic)	20,000 TreatsPoints
	*Note: During any Bonus Miles Campaign, a customer may convert up to 250,000 Air Miles per campaign. A card member may convert their points up to a maximum of 2,000,000 Air Miles per customer (regardless of amount of product holding) per calendar year regardless of the airline.	
Public Bank	PB Visa Signature Credit Card	10,000 Green Points / VIP Points
	PB Visa Infinite 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
RHB	RHB Premier Visa Infinite Credit Card/-i	8,000 LoyaltyPlus points / 15,000 Loyalty points
	RHB Visa Infinite Credit Card	10,000 LoyaltyPlus points / 24,100 Loyalty points
	Other RHB credit card/-i	14,000 LoyaltyPlus Points / 24,100 Loyalty points
UOB	UOB Visa Infinite Metal	5,000 UNIRinggit
	UOB Zenith	7,400 UNIRinggit
	UOB Privilege Banking Visa Infinite	10,000 UNIRinggit
	UOB Visa Infinite Card	12,000 UNIRinggit
	UOB PRVI Miles Elite	
	UOB Visa PRVI Miles	



Banks	Card Type	Minimum Points Conversion
	UOB Lady's Solitaire	20,000 UNIRinggit
	UOB Lady's Classic	
	UOB Lady's Platinum	
	UOB Preferred	
	UOB World	
	UOB EVOL (formerly known as UOB YOLO Card)	
Standard Chartered	Visa Infinite Cards	7,000 SCB Rewards Points
	WorldMiles Cards (Journey Credit Card)	2,000 SCB WorldMiles
	Other 360 Points Cards (Visa Platinum Credit Card)	46,000 SCB Rewards Points
Danamon	Danamon American Express Charge and Credit Card	12,000 Membership Rewards® Points
	Danamon American Express® Gold Card	10,000 Membership Rewards® Points
	Danamon Platinum Card®	8,000 Membership Rewards® Points
	Danamon Mastercard Platinum Credit Card	15,000 D-Point
	Danamon Visa Platinum Credit Card	
	Danamon Grab Credit Card	
	Danamon JCB Precious Credit Card	
	Danamon Mastercard World Credit Card	
	Danamon Visa Infinite Credit Card	
	Danamon Mastercard World Elite™ Credit Card	
<p>* For more information, please call PT Bank Danamon Indonesia, Tbk, at 1-500-090</p> <p>* Valid for cardholders in Indonesia</p>		

The full list of participating cards and respective minimum conversion thresholds is available on the Promotion page at: <http://enrich.malaysiaairlines.com/bankconversion>

## 5. Offer Rewards

### Offer 1: 20% Bonus Enrich Points

- Valid for conversions between 4 February 2026 – 6 February 2026
- Points breakdown:
  - 1X Base Points from the transaction
  - 20% Bonus Points awarded as part of the promotion
- Example: Convert to 1,000 Enrich Points → earn 1,000 Base + 200 Bonus = 1,200 Enrich Points total

### Offer 2: 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.