



## ENRICHMONEY GOLDEN BONUS POINTS: GET ADDITIONAL 28% BONUS ENRICHMONEY POINTS

Terms and Conditions

### ORGANISER

EnrichMoney Golden Bonus Points: Get Additional 28% Bonus EnrichMoney Points ("Promotion") is organised jointly by Enrich by Malaysia Airlines Berhad (hereinafter referred to as "MAB") and Merchantrade Asia Sdn Bhd (hereinafter referred to as "Merchantrade"). MAB and Merchantrade shall be collectively referred to as "Organiser".

### PROMOTION PERIOD

1. The Promotion is valid from 21 January 2025 [at 00:00H](#) till 31 January 2025 [at 23:59H](#), inclusive of both start and end dates ("Promotion Period").
2. Organiser reserves the right to amend or extend the duration of the Promotion at any time it deems fit, without prior notice and/or liability to any participant ("Participant").

### ELIGIBILITY

1. This Promotion is open to all Enrich Member who have signed up for EnrichMoney Visa Prepaid Card.
2. EnrichMoney Visa Prepaid Cardholder(s) whose account has been suspended, cancelled or terminated before, during or after the Promotion Period will not be eligible to participate in this Promotion.
3. If you are not an EnrichMoney Cardholder, you may apply by downloading the EnrichMoney mobile application ("EnrichMoney app") from [Google Play](#) Store or [Apple AppStore](#) and sign up as a cardholder.

### PROMOTION MECHANISM

1. Subject to the Terms and Conditions herein, Participant will be entitled to receive an additional 28% Bonus EnrichMoney Points for every successful point top-up transacted during the Promotion Period. Participant is required to convert Enrich Points into EnrichMoney Points balance by clicking 'Add Points' in the EnrichMoney app.
2. To be eligible for this Promotion, Participant must add a minimum of ten (10) Enrich Points into EnrichMoney eWallet during each top-up.
3. One (01) Enrich Point equals to one (01) EnrichMoney Point applies for every point conversion transacted.
4. Each point top-up requires the Participant to log on and authenticate their own Enrich Account via the EnrichMoney app. Top-ups from Enrich Points to EnrichMoney Points must be from the same legal owner of both accounts.
5. Top-up from Enrich Points to EnrichMoney Points are non-reversible.

**1st Floor, Administration Building, Southern Support Zone,  
KLIA, 64000 Sepang, Selangor, Malaysia.**

6. The Organiser reserves the right to cancel or revoke the top-up transaction or the Promotion for any reason, including the following circumstances; fraudulent purchasing activity, abuse or used in bad faith.
7. To ascertain if the Participant is eligible for the Bonus EnrichMoney Points, the Organiser shall rely upon its system in its decision. In the event of any dispute or disagreement, the Organiser's decision will be deemed final.

#### ADDITIONAL 28% BONUS ENRICHMONEY POINTS

1. The additional 28% Bonus EnrichMoney Points will be awarded based on every successful EnrichMoney Points top-up transaction which, are rounded down to the nearest points in integer. Calculation is illustrated as below: -

No.	EnrichMoney Points Topped Up	Additional Bonus EnrichMoney Points
1	11	$= 11 \times 28\%$ $= 3.08$ $= 3$ (rounded down to the nearest integer)
2	105	$= 105 \times 28\%$ $= 29.40$ $= 29$ (round down to the nearest integer)

2. The Additional Bonus EnrichMoney Points will be awarded and credited into the EnrichMoney Points balance within fourteen (14) working days after the official transaction. EnrichMoney Points awarded will be notified via EnrichMoney in-app push notification.
3. The EnrichMoney Points and Bonus EnrichMoney Points awarded is valid for one (1) year from the date credited. These Bonus EnrichMoney Points will not be eligible for extension if not used within the one-year validity specified.
4. The EnrichMoney Points awarded may be used to redeem for cashback for a purchase post- transaction. Use of EnrichMoney Points shall be subject to [EnrichMoney Terms](#).

## GENERAL TERMS AND CONDITIONS

1. By joining this Promotion, it is deemed that EnrichMoney Cardholder have read and have agreed to be bound by these Terms and Conditions. Any breach of these Terms and Conditions may result in forfeiture of the Promotion at the Organiser's absolute discretion.
2. All other rules and regulation including Enrich Programme Terms and Conditions and EnrichMoney Terms and Conditions shall apply.
3. The Organiser shall not be liable for any disruption during the Promotion Period, whether due to technical problems or otherwise, which is beyond its reasonable control. In the event of any disruption, reasonable efforts shall be used to remedy the disruption and resume the Promotion on a fair and equitable basis to the entrants.
4. The Organiser reserves the right to cancel, suspend, postpone or extend the Promotion without any prior notice. For the avoidance of doubt, any cancellation, suspension, postponement or extension by the Organiser of the Promotion shall not entitle EnrichMoney Cardholder to any claim or compensation against the Organiser, its agents and employees for any and all losses or damages suffered or incurred by the EnrichMoney Cardholder as a direct or an indirect result of the act of cancellation, suspension, postponement or extension.
5. The Organiser, its agents and employees shall not be liable for any loss or damage whatsoever suffered (including but not limited to indirect or consequential losses) or personal injury suffered or sustained in connection with or arising from either participation in this Promotion or with the Promotion presented or forfeited.
6. The Organiser reserves the right at any time to amend, delete or add to any of these Terms and Conditions including the mechanism of the Promotion at its absolute discretion without prior notice.
7. These Terms and Conditions will prevail over any inconsistent terms, conditions, provisions or representations contained in any other promotional materials advertising the Promotion.
8. If any matter arises which are not covered in these Terms and Conditions, they will be determined solely by the Organiser.
9. The Organiser shall ensure that the collection, use and disclosure of the EnrichMoney Cardholder personal data in their participation of this Promotion are consistent with the Malaysian Personal Data Protection Act 2010 ('PDPA'). It is acknowledged that personal data collected and processed in under this Promotion is obtained voluntarily and with your consent. The Organiser shall ensure that under no circumstances is the collected data, disclosed or sold or passed on to third parties for any reason. However, the Organiser may disclose the data collected for a purpose directly related to the purpose it was disclosed at the time of collection to a third party such as other Organiser's affiliates and subsidiaries or in circumstances specified in the Malaysia Airlines Personal Data Privacy Policy as published at the Organiser website. The Organiser should not be held liable for any damage caused as a result of the collection, use, disclosure, loss, misuse, modification, unauthorised or accidental access, alteration or destruction of your personal data unless the actions of the Organiser were deliberate or

grossly negligent.

10. This Promotion and these Terms and Conditions are governed by the laws of Malaysia. EnrichMoney Cardholder agree to submit the exclusive jurisdiction of the Courts of Malaysia over all matters arising from this Promotion.