

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 organized by Enrich by Malaysia Airlines Berhad ("Organiser") in collaboration with Participating Bank Partners ("Participating Banks").

2. Promotion Period

Campaign Date	Promotion Offers
08 July 2026 - 10 July 2026	20% Bonus Enrich Points
11 July 2026 - 18 August 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 Bank Islam Mastercard Credit Card -i.
- TruPoints conversion must be done using the same legal name on both the Enrich account and the Bank Islam Mastercard Credit Card -i.

4. Participating Banks

Bank	Card Type	Minimum TruPoints Conversion
Bank Islam	Bank Islam Mastercard Credit Card -i	16,000 TruPoints

5. Offer Rewards

Offer 1: 20% Bonus Enrich Points

- Valid for conversions between 08 July 2026 - 10 July 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 11 July 2026 - 18 August 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 Islam submits the conversion.
- Conversions are non-reversible once submitted.
- In the event of processing delays, Enrich members are advised to contact Bank Islam.

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

- TruPoints 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 Bank Islam 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:

Topic	Details
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 TruPoints Activity Date received after 18 August 2026 shall be excluded from the Promotion.
- Any TruPoints conversion made using an incorrect Enrich ID shall be deemed final. The Bank shall not be responsible or liable for any TruPoints credited as a result of member error, and no correction, reversal, or re-crediting shall be permitted.
- 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 Bank Islam TruRewards Loyalty Programme apply.
- The General Terms and Conditions for Enrich Promotion 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: Enrich Website
- Call Malaysia Airlines Global Contact Centre:
Within Malaysia: 1 300 88 3000
Outside Malaysia: +603 7843 3000
- For TruPoints crediting issues, please contact Bank Islam directly.