



TERMS AND CONDITIONS – ENRICH BANK CONVERSION WITH BONUS ENRICH POINTS

1. The **Enrich Bank Conversion with Bonus Enrich Points** (“**Promotion**”) is organised by Malaysia Airlines Berhad (“**Organiser**”) with Bank Simpanan Nasional (“**BSN**”) as one of the participating banks for the Promotion.
2. The Promotion is valid from 01 October 2024, 00:00 (Malaysia Time) until 31 December 2024, 23:59 (Malaysia Time), both dates inclusive (“**Promotion Period**”).
3. The Promotion is open to all Enrich Members (“**Member**”) and the Enrich Account must be an active account during the Promotion Period.
4. Subject to the Terms and Conditions herein, the Member will be entitled to earn Bonus Enrich Points when they convert their Happy Points to Enrich Points within the Promotion Period.

Promotion Period	Bonus Enrich Points
01 October 2024 – 31 December 2024	10% Bonus Enrich Points

A. Promotion Details

1. The Promotion is applicable for all BSN Credit Cards, except BSN-AIAFAM Visa Platinum Credit Card and BSN Visa Cash Back Credit Card.
2. To be eligible for this Promotion, the Member must convert their Happy Points at BSN's Happy Rewards Website at www.bsnhappyrewards.com.my.
3. All requests for the conversion of Happy Points to Enrich Points will be processed by BSN at its discretion. The Member may liaise directly with BSN for any query on the process of or dispute relating to the conversion of Happy Points to Enrich Points.
4. The Enrich Points will be credited by the Organiser into the Member's Enrich Account within fourteen (14) days upon the successful conversion of the Happy Points by BSN.
5. The conversion from Happy Points to Enrich Points must be from the same legal owner of both accounts. In the event the name provided by BSN did not match with the registered name with Enrich, the Member will not be eligible and will be disqualified from this Promotion.
6. All converted Happy Points shall be credited into the Member's Enrich Account within the Promotion Period. Any Happy Point converted and received by the Member after the Promotion Period will not be eligible for Bonus Enrich Points.
7. There is no capping on the amount of Bonus Enrich Points that can be earned by a Member within the Promotion Period provided that the Member fulfils all the requirements as stipulated herein.

B. Offer Details

10% Enrich Bonus Points on top of the converted Base Enrich Points (01 October 2024 – 31 December 2024)

Minimum Happy Points Conversion to Enrich Points	Base Enrich Points Earning	Bonus Enrich Points Earning	Total Enrich Points Earning
10,000 Happy Points	1,000 Enrich Points	10% (100 Enrich Points)	1,100 Enrich Points

- Enrich Points earned will immediately be credited to Enrich Account upon successful conversion. Conversion from Happy Points to Enrich Points are non-reversible.



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- Base Enrich Points earned shall be valid for three (3) years from the earned date.
- Bonus Enrich Points earned shall be valid for one (1) year from the earned date.
- Enrich Points earned may be used to redeem for rewards to Enrich Terms and Conditions.

C. General Terms

1. By joining this Promotion, it is deemed that the Member has read and has agreed to be bound by these Terms and Conditions. Any breach of these Terms and Conditions may result in forfeiture of the Offer at the Organiser's absolute discretion.
2. All other rules and regulations including Enrich Programme terms and conditions and BSN's terms and conditions, if any, 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 at its sole discretion to amend any Offers awarded to the Member for the purpose of correcting any errors or inaccuracies in the Promotion.
5. The Organiser reserves the right to cancel or revoke the Offer for any reason, including the following circumstances: fraudulent purchasing activity, abuse or used in bad faith.
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. 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 the Member to any claim or compensation against the Organiser, its agents and employees for any and all losses or damages suffered or incurred by the Member as a direct or an indirect result of the act of cancellation, suspension, postponement or extension.
8. These Terms and Conditions will prevail over any inconsistent terms, conditions, provisions, or representations contained in any other promotional materials advertising the Promotion.
9. The Organiser and BSN including their 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 Offer presented or forfeited.
10. If any matter arises which is not covered in these Terms and Conditions, they will be determined solely by the Organiser.
11. The Organiser shall ensure that the collection, use and disclosure of the Member's 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 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



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- your personal data unless the actions of the Organiser were deliberate or grossly negligent.
12. This Promotion and these Terms and Conditions are governed by the laws of Malaysia. The Member agrees to submit to the exclusive jurisdiction of the Courts of Malaysia over all matters arising from this Promotion.
 13. For more information relating to:
 - a) the Promotion, please visit the Organiser's official website at <https://enrich.malaysiaairlines.com/enrich/promotions/bank-conversion/sep24-get-bonus-points.html>;
 - b) the conversion of Happy Points to Enrich Points, please contact BSN Contact Centre at 1300 88 1900.