



EARN ENRICH POINTS WITH AXA TRAVEL INSURANCE

Terms and Conditions

A. Duration

1. The **Earn Enrich Points with AXA Travel Insurance Campaign** (“Campaign”) is organized by Malaysia Airlines Berhad (“Organizer”) and AXA Affin General Insurance Berhad (“AXA”) and will run from **20 October 2022** until **18 June 2023** (“Campaign Period”).

B. Eligibility and Participation

1. Any person who has fulfilled the criteria below is eligible to participate in this Campaign (“Participant”):
 - a. Be an Enrich Member and residing in Malaysia ;
 - b. Non-Member can register for membership via Malaysia Airlines website at <https://www.enrich.malaysiaairlines.com/EnrichWebsite/signup> and must be registered before purchasing any insurance plan with AXA during the Campaign Period ;

C. Definition of Terms

- “**Policy Holder**” means a participant (Enrich Member) who purchases qualifying AXA insurance plan (“Qualifying Products”) via the dedicated landing page and then become a policy holder of that purchased insurance;
1. “**Qualifying Products**” means AXA products that are featured in Enrich’s dedicated landing page, as highlighted below in this Terms and Condition.

D. Details of Campaign

1. This Campaign offers Enrich Points to Enrich Members at a rate of **one (1) Enrich Point for every RM1** spend, on successful purchase(s) of Qualifying Products via Enrich’s dedicated landing page, as highlighted below.
2. The Qualifying Products eligible for this Campaign are;
 - a. SmartTraveller Easy Domestic (Air and Land Travel)
 - b. JomLokal (Land Only Travel)
 - c. AXA Travel Online Single Trip (VIP Plan and Classic Plan)
 - d. AXA Travel Online Annual Cover
3. Participant must successfully complete the payment for the Qualifying Products at AXA’s dedicated website. Enrich Points will only be awarded one-time per successful purchase of Qualifying Products.
4. When purchasing a Qualifying Product(s), Participant is required to provide the same email address as registered in their Enrich Account, for verification purposes.
5. Only Participants who have fulfilled all the criteria below are eligible to earn Enrich Points in this Campaign:
 - a. Successfully purchased the Qualifying Product(s)
 - b. Listed as the Policy Holder of the purchased product



6. Participant who purchases a Group/Family policy(s) must also be listed as one of the Policy Holders to be eligible to earn Enrich Points.
7. Sponsors who purchase a Qualifying Product(s) for other person(s) and is not one of the Policy Holders will not be eligible to earn Enrich Points.
8. Enrich Points awarded for each successful purchase of Group/Family policy will only be given to the **purchaser** of the policy who must be one of the Policy Holders. Other Enrich Members in the same Group/Family policy will not be receiving any Enrich Points.
9. Once confirmed, the Enrich Points will be credited into the Participant's Enrich account within fourteen (14) working days or such other date as decided by Organizer at its absolute discretion.
10. New purchases of products from AXA that does not originate from Enrich's dedicated landing page will **not** be eligible to earn Enrich Points under this Campaign.
11. The Enrich Points earned are valid for a period of three (3) years from the month and year it is credited to the Participant's account.
12. The Enrich Points awarded to the Participant are non-transferable, non-redeemable for cash and non-exchangeable for any other gift whether in part or in full.
13. If the earned Enrich Points do not appear in Participant's Enrich account, Participant may submit a claim to Enrich at enrich@malaysiaairlines.com with Participant's Enrich Membership number and Insurance Policy number which must show the date and value of the qualifying transaction. Enrich Points claim must be submitted within six (6) months (180 days) from the date of transaction.
14. Enrich Points claim will require verification by AXA and if deemed qualified, the appropriate number of Enrich Points will be credited to the Participant's Enrich account. Please allow 6 - 8 weeks for the Enrich Points to be credited into Participant's Enrich account.
15. The Participant shall settle any claim, dispute or question arising in connection with the use of the Enrich Points directly with Enrich, Malaysia Airlines.
16. Should any dispute arise, the decision by Enrich, Malaysia Airlines, will be final. Organizer reserves the right to forfeit the Enrich Points earned based on Organizer's sole and absolute discretion.
17. Organizer shall not be liable for any additional or incidental costs, taxes, expenses, charges, fees, losses or damage incurred. Organizer, 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 the Enrich Points earned.
18. Organizer shall not be liable or responsible for any loss or damage suffered by the Participant or their travelling companion if the Participant or their travelling companion does not utilize the Enrich Points earned as a result of any statutory requirements not met, Government travel warning or advisory applicable to the destination country and/or countries.
19. The Enrich Points earned under this Campaign shall not contribute towards the accumulation of Tier Elite Points required to qualify for or maintain Elite Status.
20. Participant may contact AXA at [+603 – 2170 8282](tel:+603-21708282) for any queries on matters related to insurance policy.
21. Participant may email Enrich at enrich@malaysiaairlines.com for any inquiries related to Enrich Points.



E. General Terms

1. All transportation, accommodation, personal costs and/or any other costs and/or related expenses that are incurred to attend/participate in this Campaign and to redeem the Enrich Points are the sole responsibility of the Participants.
2. Organizer reserves the right to use the Participant's name, images, comments, materials relating to this Campaign and the results of this Campaign for the purpose of any announcement or promotional or marketing purposes in any media format and any media channels without any fee being paid. The Participant shall hold Organizer free and harmless from any claims and/or liabilities whatsoever resulting from the usage or the reproduction of the submitted materials by Organizer. This clause shall survive the expiration of this Campaign Period.
3. Organizer, at its sole and absolute discretion, reserves the right to disqualify any Participant and revoke or forfeit the Enrich Points earned at any stage of this Campaign without prior notice if:
 - (a) The participant is not an eligible Participant;
 - (b) The Participant fails to fully comply with the Terms and Conditions stipulated herein;
 - (c) The Participant breaches any of the Terms and Conditions or other rules and regulations of the Campaign or violates any applicable laws or regulations;
 - (d) Organizer has, at its sole discretion, any reason whatsoever to believe that such Participant has attempted to undermine the operation of the Campaign in any way whatsoever, including but not limited to fraud, cheating or deception.
4. Organizer's decision on matters relating to the Campaign shall be final and absolute. No discussion, correspondence, enquiry, appeal or challenge by any of the Participants in respect to any decision of Organizer shall be entertained.
5. Notwithstanding the above, Organizer is entitled to replace the Enrich Points earned with other items of similar value at any time without any prior notice.
6. Organizer, its affiliates, subsidiaries, agents, employees, representatives, retailers, distributors, dealers as well as its advertising, creative, media, digital, design and other creative agencies of Organizer, shall not be liable for any loss or damage whatsoever suffered (including but not limited to loss of opportunities and any indirect or consequential losses) or personal injury suffered or sustained in connection with or arising from participation in this Campaign.
7. The Terms and Conditions of the Campaign shall be construed, governed and interpreted in accordance with the laws of Malaysia.
8. All rights and privileges herein granted to Organizer are irrevocable and not subjected to rescission, restraint or injunction under any and all circumstances. Under no circumstances shall the Participant have the right to injunctive relief or to restrain or otherwise interfere with the organisation of the Campaign, the production, distribution, exhibition and/or exploitation of the Campaign and/or any product based on and/or derived from the Campaign.

9. Organizer reserves the right at its absolute discretion to vary, delete or add to any of these Terms and Conditions without any prior notice.
10. These Terms and Conditions will prevail over any inconsistent terms, conditions, provisions or representations contained in any other promotional materials advertising the Campaign.
11. The main language of the Terms and Conditions shall be the English language. Any translation to any other language than English shall be for convenience only. Should there be any discrepancies between the English Terms & Conditions and the translated version, the English Terms & Conditions shall prevail.
12. By virtue of an entry to the Campaign, the Participants signify their absolute and unconditional acceptance and agreement to all the Terms and Conditions stipulated herein.
13. Organizer reserves the right to cancel, terminate or suspend the Campaign without any prior notice. For the avoidance of doubt, any cancellation, termination or suspension by Organizer of the Campaign shall not entitle the Participants to any claim or compensation against Organizer, its agents and employees for any and all losses or damages suffered or incurred by the Participants as a direct or an indirect result of the act of cancellation, termination or suspension thereof.
14. Organizer will not be held responsible for any typographical errors or misprint under these Terms and Conditions.